



MORTGAGE CHECKLIST

- **Employment** - Your last three months original pay slips and P60. If you have been employed with your present company for less than three years, the name and address of your previous employer. If you are self-employed, the last three years accounts and if a sole trader, the last three tax assessments.
- **Proof of Residency** - Council Tax/Community Charge bill; Mortgage or bank statement and details of residence over the past three years.
- **Proof of Identity** - UK Driving License or UK Passport both of which must have the appropriate signature.
- **Existing Mortgage** - Name and address of lender, account number and statement.
- **Renting** - If you are currently renting, the name and address of your landlord and rent book.
- **Loan Agreements** - Details together with confirmation as to whether or not these will be repaid before the new mortgage starts. Some lenders require copies of original statements and proof that all payments have been made.
- **Credit Check** - All lenders will carry out a credit check on your addresses for the last three years. It is imperative that information covering County Court Judgements, mortgage arrears and any other financial aspects are disclosed to your financial consultant.
- **Personal Details** - National Insurance number, tax reference and tax office.
- **Medical information** - Your lender may require medical information prior to the release of the Mortgage offer, so please have your doctor's details available.
- **Valuation Fee** - Your lender will invariably require payment of the valuation fee before they can carry out the mortgage valuation.