MODERN
Mortgage Solutions
SPECIALIST MORTGAGE AND PROTECTION ADVICE - EST. 2005

020 8787 5225 · WhatsApp 07767 358 746
modernmortgagesolutions.co.uk

Mortgage document checklist

What lenders usually ask for. Exact requirements vary by lender: we will confirm what you need. Please do not email documents until we have explained how to share them securely.

IDENTITY AND ADDRESS

- [ ] Passport or photocard driving licence (in date)
- [ ] Proof of address, such as a recent utility bill, council tax bill or bank statement
- [ ] Address history for the last three years

IF YOU ARE EMPLOYED

- [ ] Your last three months' payslips
- [ ] Your latest P60
- [ ] Details of any bonus, overtime or commission
- [ ] Your employer's details and your start date

IF YOU ARE SELF-EMPLOYED OR A COMPANY DIRECTOR

- [ ] HMRC tax calculations (SA302) and tax year overviews, usually for the last two years
- [ ] Accounts prepared by an accountant, if you have them
- [ ] Your accountant's contact details
- [ ] Business bank statements, if the lender asks for them

IF YOU ARE A CONTRACTOR

- [ ] Your current contract and any previous contracts
- [ ] Your day or hourly rate and a record of your contracting history

BANK STATEMENTS

- [ ] Your last three months' personal bank statements for all accounts you use

YOUR DEPOSIT

- [ ] Statements showing your savings
- [ ] If your deposit is a gift: a signed gifted deposit letter from the person giving it, and proof of their funds if the lender asks

COMMITMENTS

- [ ] Details of loans, credit cards, car finance and student loans
- [ ] Details of childcare or other regular costs

THE PROPERTY

- [ ] The address and agreed price, or an estimated value if you are remortgaging
- [ ] For flats: the remaining lease length, ground rent and service charge
- [ ] Your solicitor or conveyancer's details

IF YOU ARE REMORTGAGING

- [ ] Your latest mortgage statement
- [ ] Your current deal end date and any early repayment charges

IF YOU ARE A LANDLORD

- [ ] Details of the property and the expected rent
- [ ] A schedule of any other properties you own and their mortgages
- [ ] Company details if you are buying through a limited company

Your home may be repossessed if you do not keep up repayments on your mortgage.
Fees are dependent on individual circumstances and will be payable on application. The typical fee would be £495; maximum 2% of the mortgage loan. Most Buy-to-Let mortgages are not regulated by the Financial Conduct Authority.
This information is a guide only and should not be relied on as a recommendation or advice that any particular mortgage is suitable for you. All mortgages are subject to the applicant(s) meeting the eligibility criteria of the specific lender.
Modern Mortgage Solutions Ltd is an appointed representative of PRIMIS Mortgage Network, a trading name of Personal Touch Financial Services Ltd. Personal Touch Financial Services Ltd is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales under reference 06547376. Registered office address: Modern Mortgage Solutions Ltd, 24 Longcroft Ave, Banstead, Surrey, SM7 3AE.