

DOCUMENT CHECKLIST FOR OWNER OCCUPIER MORTGAGE APPLICATIONS

TO HELP US PROCESS YOUR CLIENTS' APPLICATION QUICKLY, HERE'S A LIST OF THE MINIMUM DOCUMENTS WE REQUIRE ON RECEIPT OF THE APPLICATION



OUR TOP TIPS TO HELP SPEED UP YOUR APPLICATION

- ▶ Fully complete the application form and any required supplementary forms. Ensure these, plus the declaration and Direct Debit mandate, are signed.
- ▶ All supporting documentation must be Intermediary Certified. You can certify the first page of each set of documentation if it's attached together.
- ▶ Missing or incorrect documentation can slow down our process and delay the application. Review any bank statements to ensure they agree with information on the application, for example in regards to financial commitments.

IDENTIFICATION

We carry out an electronic ID check on all applicants. If this fails you will need to provide us with ID documents.

PROOF OF INCOME

Property or investment income

- Two years most recent SA302s

Employed

- Three months most recent payslips
- Most recent P60

Self Employed

- Two years most recent accounts or two years most recent SA302s / Tax Calculations (100% Completed) or FBS Accountants Certificate
- Accountant's details on the application form

If the mortgage term takes the applicant beyond retirement or age 70, or they are already retired

- Most recent Pension Statement or letter from Department for Work and Pensions
- Most recent annual Pension Statement
- Most recent P60

BANK STATEMENTS

- Three full months most recent consecutive bank statements for all current accounts, to evidence all income and outgoings
- Bank statements must show the applicants name, account number, sort code and bank logo
- Where applicants are renting their current home we require 12 months statements showing rent payments
- Where applicants already have a mortgage, we require proof of mortgage payments. We carry out an electronic credit check on all applicants which usually confirms this. However if this fails, we will need proof. This can be provided from 12 months bank statements, the latest mortgage statements, or a combination. To speed up our underwriting, you can provide these on submission.

OTHER ITEMS

- Background BTLs**
 - Evidence of rent being paid in and mortgage being paid out (bank statements requested above may already cover this).
- Evidence of deposit for purchases**
 - Evidence of deposit in an account held by the applicant(s)
 - For gifted deposits, we require evidence of the funds in a UK account and the giftors details (name, date of birth, relationship to applicants).
- Retirement Interest Only (RIO) mortgages**
 - Completed Registered Contact Declaration

If you have any questions or to find out more, contact our dedicated Mortgage Desk:



intermediaries.familybuildingsociety.co.uk



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mortgage.desk@familybsoc.co.uk

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