

What to bring to your mortgage interview

Please bring (where relevant) the following documentation / information to the meeting:

Income	<p>If you are employed please bring the following:</p> <p><u>If you are paid monthly</u> we need to see:</p> <ul style="list-style-type: none"> • 3 consecutive months' payslips and your latest P60 <p><u>If you are paid weekly</u> we need to see:</p> <ul style="list-style-type: none"> • All payslips from the most recent month • One payslip from each of the previous two months 	Please get in touch for alternatives if you do not have a P60 or sufficient payslips
	<p>If you are self-employed please bring one of the following:</p> <ul style="list-style-type: none"> • Tax overviews and tax calculation • Last 3 years' accounts • Copy of the latest HMRC SA302 form • Accountants letter and business bank statements 	
	<p>Information of all other sources of income, including:</p> <ul style="list-style-type: none"> • All earnings • Pension income • Benefits and tax credits • Income from savings (including dividend income) • Rental income 	
Outgoings	<p>Please bring to the meeting details of any credit commitments (to include the outstanding balance and the monthly payment amount) such as:</p> <ul style="list-style-type: none"> • loans • credit cards • car finance and • hire purchase agreements 	
Existing Arrangements	<p>Details of your existing arrangements / policies:</p> <ul style="list-style-type: none"> • Current mortgage(s) • Rent • Buy to let portfolio, including details of any mortgages attached to these properties • Insurance policies (e.g. buildings and contents, cover in place to protect your mortgage) • Employer benefits (such as sick pay, life cover, private medical insurance) 	
Contacts	<p>Details of your professional contacts:</p> <ul style="list-style-type: none"> • Estate Agent • Solicitor • Accountant 	
Third parties	<p>If you are acting on behalf of another individual we will need to see:</p> <ul style="list-style-type: none"> • Power of attorney, letters of administration or grants of probate • Written confirmation from the individual that you have authority to represent them 	
Additional	<p>Evidence of deposit. If all or part of your mortgage deposit is being gifted by another individual we will need to obtain evidence of this e.g. a letter from the donor</p> <p>For interest only mortgages:</p> <ul style="list-style-type: none"> • Please bring details of your intended repayment strategy (for example; a recent valuation or annual statement produced by the product provider). 	
ID	<p>Evidence of ID</p> <ul style="list-style-type: none"> • Passport or Driving Licence And • Latest bill/statement (e.g. gas, electricity, landline telephone, council tax, water rates, bank) 	