

If you are applying for a mortgage in the UK, lenders will usually require documents to verify your identity, income, deposit source and property details. The checklist below outlines the documents typically needed to start your mortgage application and is for information only; it does not constitute advice or a guarantee of lending. Updated March 2026

Proof Of ID – Original Passport for all applicants. Please provide a **clear scanned copy of the original passport**, ensuring the **entire page is visible**

NON-UK nationals need to provide Passport and current visa – Please provide your **immigration share code** from URL <https://www.gov.uk/evisa/view-evisa-get-share-code-prove-immigration-status>

Proof Of Address – Latest Utility bills covering latest 30days period, Council tax bill, Mortgage statement, Bank statement or Credit card statement within last 30 days transactions on it

Proof of Income

- a) For Employed Applicants – Latest 3 months pay slips with copy of full 3 months bank statements where salary gets paid. If you get paid weekly, lenders may need approx. latest 8 pay slips. Employer contact details including address, phone number email address etc.
- b) For Self employed / Company Directors with more than 25% ownership / Partnership venture with more than 25% ownership – you need 2 sets of documents as following

*You need to bring your 1) Tax calculations/tax computations from your accountant OR form SA302s from HMRC online. 2)*Tax Years Overviews from HMRC online or by phoning them on 03002003310.

Financial commitments details - credit card, all unsecured loans, Car HP/PCP, any back ground mortgages, family commitments, maintenance or school fees, details of regular outgoings

Source of deposit - You will be required to show that you have **sufficient funds available for your deposit** and provide evidence of the **source of those funds**.

This may include **bank statements or other supporting documentation**, depending on how the deposit has been arranged. Further details can be discussed during your mortgage meeting.

Property details required – Subject property Full address, Purchase/asking price, building description including how many rooms, bathrooms, garden, floors/stories etc, How old is the building or when was it built?, freehold or leasehold, if leasehold – service charge| maintenance |ground rent etc

Monthly Budget: The **maximum monthly payment**, you do not want to exceed