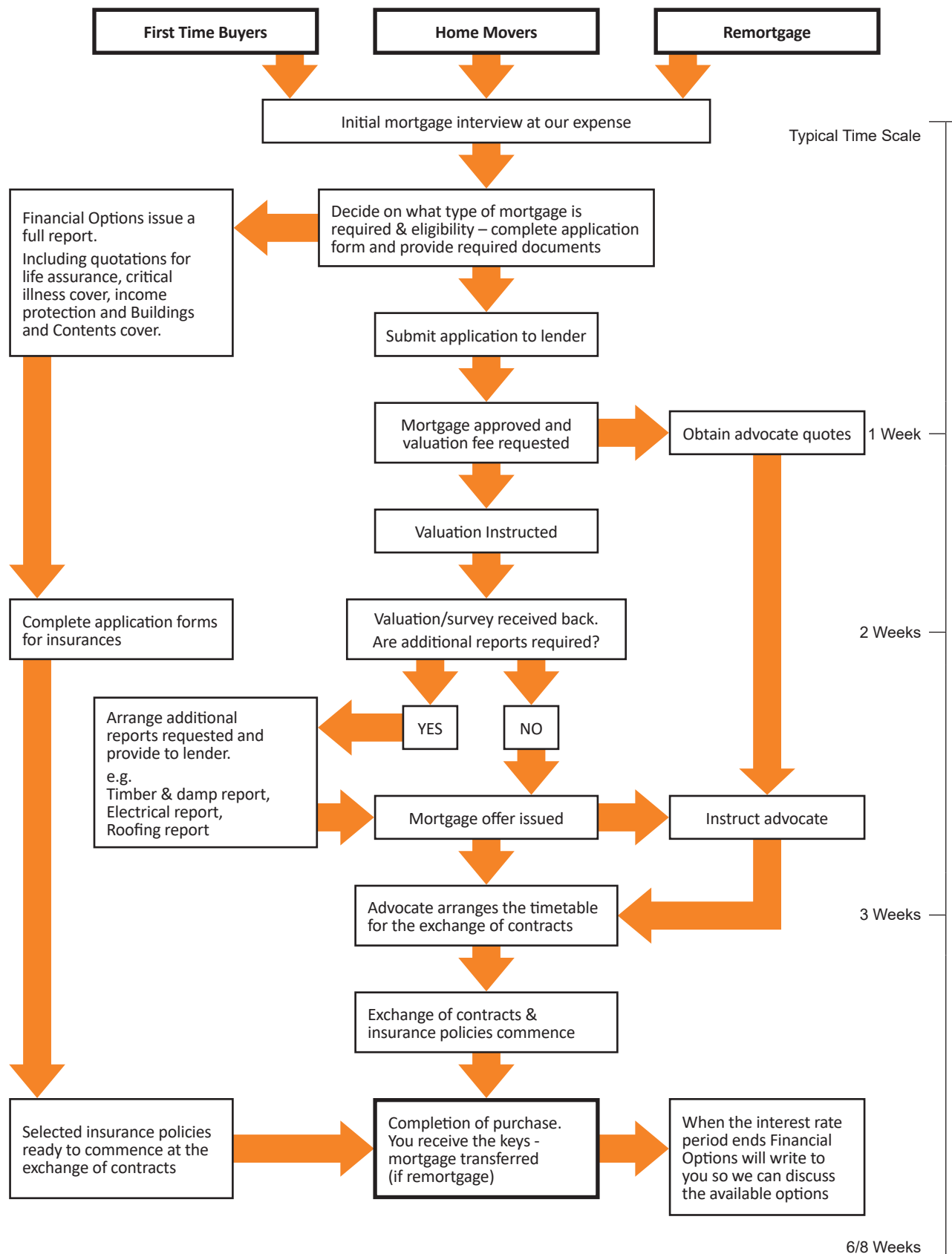


Mortgage Process

Your step-by-step guide



Type of Document	Employed	Self Employed	Owner of Limited Company	Retired
Personal Identification				
Passport	Yes	Yes	Yes	Yes
Driving Licence	Yes	Yes	Yes	Yes
Government Photographic ID card	Yes	Yes	Yes	Yes
Address Identification				
Utility Bill (from last 3 months) (or)	Yes	Yes	Yes	Yes
Driving Licence (if not used for Personal Identification or)	Yes	Yes	Yes	Yes
Government Letter / Tax Notification etc.	Yes	Yes	Yes	Yes
Bank Statements				
3 months of statements for all personal Bank Accounts	Yes	Yes	Yes	Yes
3 months Credit Card statements (if used regularly)	Yes	Yes	Yes	Yes
Evidence of Income				
3 months wage slips (or)	Yes			
12 months if using Over time or bonuses to support mortgage	Yes			
Job Offer / Contract of employment (if started job within last 3 months)	Yes			
3 years tax assessments		Yes	Yes	
3 years company accounts			Yes	
Annual pension statement				Yes
Pension remittance slips				Yes
Evidence of Government Benefits (if received)	Yes	Yes	Yes	Yes

Documents Required for a Mortgage Application

Please note we will require these documents for each applicant. At least one from each section from the table on the left.

Financial Commitments

Please also provide details (balances and monthly payments) of any other Financial Commitments including the following:

Financial Commitment	Balance	Payment
Personal Loans		
Credit Cards		
Car Loans		
Hire Purchase		
Lease Agreements		
Child Care/Nursery fees		
Maintenance		
Pension Contributions		
Regular Savings		
Regular Charitable Donations		

Credit Issues or Problems

Please also advise your adviser if you or a co-applicant have had any credit issues or problems in the past such as late/missed payments on financial commitments or any defaults, bankruptcy, individual voluntary arrangements or court judgements within the past 6 years.

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