

Documents Required

Proof of ID	<p>(Passport or Driving License) We need to see your original ID for your assessment. This is a requirement of the Housing Association.</p> <p>You can post ORIGINALS to us at our office address however we are happy to accept a scanned cop of CERTIFIED documents which can be uploaded. Please refer to www.gov.uk/certifying-a-document for guidance on getting your documents certified.</p> <p>We will ONLY accept certification from:</p> <ul style="list-style-type: none"> • Teacher • Doctor • Solicitor • Post Office • Bank Official <p>Please note you cannot use the same document for Proof of ID & Address.</p>
Proof of Address	<p>Full UK Driving Licence, Financial statement or utility bill less than 3 months old (only if bank statements are internet printouts) We need to see your original Proof of address for your assessment. This is a requirement of the Housing Association.</p> <p>You can post ORIGINALS to us at our office address however we are happy to accept a scanned copy of your CERTIFIED documents which can be uploaded. Please refer to www.gov.uk/certifying-a-document for guidance on getting your documents certified.</p> <p>We will ONLY accept certification from:</p> <ul style="list-style-type: none"> • Teacher • Doctor • Solicitor • Post Office • Bank Official <p>Please note you cannot use the same document for Proof of ID & Address.</p>
Employed – latest 3 months payslips	<p>If you are paid monthly, please provide 3 payslips. If you are paid weekly, please provide 13. If you have started a job within the last 3 months and are not able to provide the above, please provide a full employment contract signed by yourself and your employer.</p>
Employed – P60	<p>We need to see your latest P60 as part of your assessment. We can accept your Final payslip in March for the latest year. If you cannot get either of these documents, please contact us to discuss.</p>
Self-Employed - SA302 & Tax Year Overviews.	<p>We need to see your Tax calculation (also known as an SA302) and corresponding tax year overviews for the last 3 years. You can get these from your HMRC log in or an accountant. If you only have 1 or 2 years available, please contact us to discuss.</p>
3 months' bank statements	<p>The latest 3 months full bank statements. These also need to include your latest 3 months wages to correspond with the payslips you have provided.</p> <p>If your latest statement has not been produced, please also provide your online transaction review from your most recent statement to today's date. Please provide statements as PDF files and not JPG images. Please ensure that the statement confirms your name and full account number.</p>
Credit Report	<p>Please download a full PDF credit report. This must be your full report and not just your credit score. Click on this link to obtain your report https://www.checkmyfile.com/?ref=SRCMortgageSolutions&cbap=1</p>
Proof of deposit – your own savings	<p>We need to see a full 3-month history of your savings to show your deposit, please provide statements for all the accounts that your money has been in. Please note that we cannot accept online banking or mobile phone screen shots - it must be in a statement format.</p>
Proof of deposit - gift	<p>If you have been given any money within the last 3 months, this is classed as a gift. We will need:</p> <ul style="list-style-type: none"> • Completed gift letter (template attached) • Proof of ID from donor (Passport or Driving License) • Statement from the donor showing a history of the funds for the last 3 months. <p>Please note that your deposit will still be classed as a gift even if you have loaned money to someone and they are paying you back.</p>



Mortgage Solutions

SRC Mortgage Terms of Business	(attached) Signed & dated by all applicants in accordance with our data protection requirements. This can be an electronic copy, but it must be a signature. This confirms our fee. This is payable on submission of the mortgage application and may be discounted from our usual £597 if you are a Housing Association client.
Direct Debit Details	(attached) We need to provide these details to your new mortgage lender.
Mortgage Advice Questionnaire	(attached) Please complete the word document in as much detail as possible
Protection questionnaire	(attached) Please confirm any existing life or income protection you may have with your employer or as a standalone policy.