

DOCUMENT CHECKLIST FOR OWNER OCCUPIER MORTGAGE APPLICATIONS

TO HELP US PROCESS YOUR APPLICATION QUICKLY, HERE'S A LIST OF THE MINIMUM DOCUMENTS WE REQUIRE ON RECEIPT OF YOUR 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.
- ▶ Missing or incorrect documentation can slow down our process and delay the application. Please ensure your bank statements correspond with information on your 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 you beyond retirement or age 70, or you're 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 your name, account number, sort code and bank logo
- ☐ If you're renting your current home we require 12 months statements showing rent payments
- ☐ If you 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 in your name
 - For gifted deposits, we require evidence of the funds in a UK account and the giftor's details (name, date of birth, relationship to applicants).
- ☐ **Retirement Interest Only (RIO) mortgages**
 - Completed Registered Contact Declaration

To find out more, please contact our New Business Team:



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Family Building Society is a trading name of National Counties Building Society which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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