

## What can you expect from your mortgage interview?

During your interview we will review your circumstances to ensure any mortgage we recommend is suitable and affordable. Please try to bring along all the relevant documents listed below.

<p><b>Identification (ID)</b> We need to confirm your identity in order to prevent mortgage fraud.</p>
<p><b>Evidence of ID and address</b></p> <ul style="list-style-type: none"> <li>• Passport or driving licence</li> <li>• Latest bill/statement (e.g. gas, electricity, telephone bill, council tax, bank statements)</li> </ul>
<p><b>Income</b> We will review your income to assess how much you can borrow.</p>
<p><b>Employed</b></p> <ul style="list-style-type: none"> <li>• If you are paid monthly – your last 3 months payslips and your latest P60</li> <li>• If you are paid weekly – your last 5 weekly payslips and your latest P60</li> </ul>
<p><b>Self employed</b></p> <ul style="list-style-type: none"> <li>• If you are a Sole Trader – your last 3 years SA302 Tax Calculations from HMRC and the corresponding Tax Year Overviews</li> <li>• If you are a Limited Company or Partnership – your last 3 years accounts in addition to the HMRC documents above.</li> </ul>
<p><b>Other sources of income – please provide recent documentation to evidence any of the following:</b></p> <ul style="list-style-type: none"> <li>• Pension income</li> <li>• Maintenance income</li> <li>• Benefits and tax credits</li> <li>• Income from savings (including dividend income)</li> <li>• Rental income</li> </ul>
<p><b>Outgoings</b> We will review your regular outgoings in order to calculate your monthly disposable income.</p>
<p><b>Monthly commitments</b></p> <ul style="list-style-type: none"> <li>• Utility bills (Gas, Electricity and Water)</li> <li>• Council Tax</li> <li>• Transport costs (Petrol, road tax and car insurance together with any public transport costs)</li> <li>• General living costs (Food, clothing, socialising and holidays etc)</li> <li>• Regular contributions to existing private pension plans/insurance policies/savings etc.</li> <li>• Credit commitments such as loans, credit cards, car finance and hire purchase arrangements (please confirm the outstanding balance and monthly payment for each)</li> </ul>



### Existing arrangements

It is important you provide as much detail as possible about your existing mortgage and insurance products. This will allow us to complete a full assessment of your current circumstances

#### Existing arrangements/policies

- Your latest mortgage statement if you own your current property
- A copy of your latest Tenancy Agreement if you are renting.
- A list of any Buy to let properties you own, including details of any mortgages secured against these properties
- Details of any mortgage related insurance policies you current pay e.g. life cover, critical illness cover or buildings and contents insurance etc
- Details of any benefits you would receive from your employer e.g. sickness pay, death in service, private medical insurance etc

### Contacts

Please provide details of any of the following professional contacts that are applicable. If you do not have a solicitor in mind, please speak to your adviser as they will be able to recommend one.

#### Professional contacts

- Estate agent
- Solicitor
- Accountant

### Additional information

#### Deposit

- Please provide proof of your deposit (eg a savings or bank statement showing the amount)
- If all or part of your deposit is being gifted by a family member, we will also need a letter from the donor and a savings or bank statement showing the funds in their account.

#### Interest only mortgage

- Details of your intended repayment strategy

#### Third party authorisation

- If you are acting on behalf of another individual under a Power of attorney, letter of administration or grant of probate we will need to see details of your authorisation before we continue with the mortgage interview, together with written confirmation from the individual that you have authority to represent them