

Please see below a list of items that are required to process your mortgage application. We appreciate that at first glance this may seem a very extensive list. Calling on many years of experience we have learnt that providing all relevant documentation in a timely manner makes for a smoother experience in arranging your mortgage. Please study the list carefully and if you have any questions or concerns please do let us know – we are here to help!

If you have completed our factfind document it may well be that you have already provided some of the information below. If this is the case you do not need to provide this information again.

Please note that if you have previously provided documentation and this is now out of date, current dated documents will be required – this could happen, for example if there has been a length of time between an initial appointment and an appointment to finalise your mortgage arrangements.

For initial meetings, only items A1 – A8 are required (where applicable).

Item reference	Description
A1	IF you are employed on a PAYE basis - Your last 3 month's payslips and your most recent P60 – Please note that payslips must be dated, in addition they must show your name and your employer's name.
A2	IF you are self-employed OR a company director with a 20% shareholding or greater we'll let you know before our meeting exactly what you will need but it will be either; Tax calculations and Tax Year Overview documents for the last 3 years and / or your last 3 years trading accounts (these will need to be a signed copy when applying for your mortgage). We appreciate that the above documents may not necessarily be readily available for an initial meeting and should this be the case please come armed with the following; <ul style="list-style-type: none"> • If you are a sole trader or in a partnership – your net profit or share of the net profit of the business over the last 3 years. • If you are a director – your salary, dividends, your share of the company's net profit before tax and finally your share of the company's net profit after tax. If you get stuck with the above we will be happy to liaise with your accountant to obtain this information for you – if you would like us to do this please let us know with good notice before your appointment. In order to do this, you will need to give your permission to your accountant to provide this information to us.
A3	If applicable please advise of your accountant's name, address, email address & telephone number.
A4	Bank statements to cover a COMPLETE 1 Month period – Please refer to item B1 for the 'qualifying criteria' for bank statements.
A5	For any property(ies) that you own that are mortgaged please provide the most recent mortgage statement for each property (including buy to let properties) detailing the payments made and the current outstanding balance (You may only receive one statement per year and so it may appear a little out of date).
A6	Proof of identification - Your passport OR driving licence (these documents MUST be valid and in date).
A7	A utility bill or bank statement with your name & address on, confirming address for (ALL) applicants. Must be DATED WITHIN THE LAST 3 MONTHS – PLEASE NOTE THAT MOBILE PHONE BILLS ARE NOT ACCEPTABLE.
A8	Outstanding balances and monthly payments for any financial commitments such as loans, credit cards, hire purchase agreements etc.

Please see below, items B1 – B11 that are required for an appointment when applying for your full mortgage application.

Please ensure that documents A1 – A8 are up to date at the time of applying for your full mortgage application.

Item reference	Description
B1	<p>Bank statements that cover a COMPLETE 3 month period. Statements must show;</p> <ul style="list-style-type: none"> • your salary / work income paid in • If applicable - rental income from any rental property(ies) • If applicable – income from any other sources which is being used in your mortgage application e.g. child benefit or child maintenance payments <p>These payments may be paid into different bank accounts and therefore you would need to supply statements for all accounts. If these statements refer to other bank accounts – i.e. a transfer of money to another account, you will need to provide statements for that account also. In order for Bank statements to be accepted by a lender they must show;</p> <ul style="list-style-type: none"> • account holders name, account number and if online statements the http address (typically at the bottom of the page). If the statements have been produced online as a PDF and the http address doesn't show these will typically be acceptable.
B2	<p>Your most recent statements for any financial commitments such as loans, credit cards, hire purchase agreements – if you are unable to locate these documents please come armed with up to date outstanding balances and monthly payments together with account numbers.</p>
B3	<p>Bank account details from which you want your new mortgage payment to be made from - Name and address of bank, sort code and account number.</p>
B4	<p>The day of the month you wish payments to be collected – between 1st - 28th of month</p>
B5	<p>Name, address and telephone number of your solicitor AND if applicable of the estate agent that you are buying the property through.</p>
B6	<p>Property details of the property to be mortgaged;</p> <ul style="list-style-type: none"> • number of bedrooms, • reception rooms • bathrooms • Is there a garage and / or parking • Year property built (speak to the estate agent of unsure) • If the property is leasehold, any ground rent / maintenance or service charges
B7	<p>Full name and date of birth of anyone not to be named on the new mortgage application who will reside at the property.</p>
B8	<p>Proof of deposit - If you are providing monies from your own resources please provide evidence in the form statements covering a period of 3 month showing this money building up for the relevant account. If the monies have been transferred from another account provide a statement covering a 3 month period for that account also. If some or all of your deposit is being gifted to you by a relative a signed letter confirming this will be required. If you wish to save time and prepare this for our meeting, a template (document 11) is available under the documents tab of our website which can be copied, pasted and amended.</p>
B9	<p>Credit / debit card details for payment of any fees payable to the mortgage lender e.g. Survey fee, mortgage scheme booking fee</p>
B10	<p>If you are buying a new property (as opposed to remortgaging), please give some thought to the type of property inspection / survey you would like to have – This will be discussed in our meeting but giving some thought before hand will help. Please feel free to refer to document 12 under the documents tab for more information.</p>
B11	<p>Fee payable to Barnden Financial Services (we will advise of the amount before our meeting) – Our preferred payment method would be by internet bank transfer; our bank details are;</p> <ul style="list-style-type: none"> • Sort code 40 18 15 Account number 11391658 Please state your name as a reference. <p>If paying by cheque please make cheques payable to Barnden Financial Services, please note that we can't accept card payments. If you wish to pay by cash we can provide you with a receipt.</p>