

■ Mortgage Application Documents Checklist

When applying for a mortgage, lenders need to verify your identity, income, and financial commitments. This checklist highlights the most common documents you may be asked to provide. Requirements may vary depending on your circumstances and the lender.

Proof of Identity and Address

- Passport or UK driving licence (photo ID)
- Utility bill, council tax bill, or bank statement (dated within the last 3 months, for proof of address)

Proof of Income – Employed

- Last 3 months' payslips
- Most recent P60

Proof of Income – Self-Employed

- SA302 forms or Tax Calculations from HMRC (last 2–3 years)
- Tax Year Overviews from HMRC
- Company accounts (if limited company, usually 2–3 years' worth)

Other Income Sources

- Benefit award letters
- Pension statements
- Investment income evidence

Bank Statements

- Last 3–6 months' bank statements from your main account(s)

Deposit Evidence

- Savings or ISA statements
- Gifted deposit letter (with evidence it's a gift, not a loan)
- Sale memorandum if deposit is from selling another property

Existing Commitments

- Loan statements
- Credit card statements
- Details of child maintenance or other outgoings

Property Details

- Sale memorandum from the estate agent/solicitor

