

Documents needed for a mortgage: checklist (UK)

From MortgageExplained.co.uk. Free to print and share. This is information, not advice.
Exact requirements vary by lender: your broker will confirm the final list.

Everyone needs these

- ☐ Photo ID: passport or driving licence (in date, name matching your application)
- ☐ Proof of address: recent utility bill, bank statement or council tax bill (usually within 3 months)
- ☐ Bank statements: usually the last 3 months (some lenders ask for 6)
- ☐ Proof of deposit: statements showing the money building up, or a gifted deposit letter if any of it is a gift
- ☐ Details of debts: credit cards, loans, car finance, buy-now-pay-later
- ☐ Existing mortgage statement (if you already have one)
- ☐ National Insurance number

If you are EMPLOYED (PAYE)

- ☐ Last 3 months' payslips
- ☐ Most recent P60
- ☐ Employment contract if you recently started, are in probation, or income includes bonus/overtime/commission
- ☐ Evidence of bonus or commission history if you want it counted (often 2 years)

If you are SELF-EMPLOYED (sole trader or partner)

- ☐ SA302 tax calculations, usually the last 2 years (sometimes 3)
- ☐ Tax year overviews for the SAME years (lenders want the pair)
- ☐ Finalised accounts if you have them
- ☐ Accountant's details (qualified accountants carry more weight with lenders)
- ☐ Evidence of ongoing work if asked: contracts, order book

If you are a LIMITED COMPANY DIRECTOR

- ☐ 2 years' finalised company accounts (some lenders accept 1 year)

- ☐ SA302s and tax year overviews for the same years
- ☐ Evidence of salary and dividends: payslips, dividend vouchers, or the accounts
- ☐ Accountant's reference or certificate if the lender asks
- ☐ Some lenders can use salary plus your share of net profit instead of dividends: worth asking a broker

Before you send anything

- ☐ Names and dates are readable on every page
- ☐ Statements are complete months, not screenshots of balances
- ☐ PDFs where possible (print to PDF), not photos
- ☐ Every large or unusual deposit into your account has an explanation
- ☐ The same name and address appear consistently across all documents

MortgageExplained.co.uk · Owned and operated by Muswell Rose Ltd. This is information, not advice.