PROOF OF DEPOSIT CHECKLIST

Savings

[ ] Savings book or bank statement showing the full deposit amount

[ ] Statements showing how the savings built up, if asked

Sale of a home

[ ] Confirmation of the sale price and the balance outstanding

Money raised on another property

[ ] Copy of the mortgage offer letter

Investment or endowment maturity

[ ] Letter showing the maturity value

Gift

[ ] Lender's own gift form or letter, if it has one

[ ] Giver's details: name, date of birth, address, occupation, relationship

[ ] Amount, and how the giver built up the money

[ ] Bank statement showing the money leaving the giver's account

[ ] Your bank statement showing it arriving

[ ] Confirmation it is not repayable and the giver keeps no legal interest

Money from outside the UK

[ ] Ask your lender first: some ask where the money came from, for several months of statements or for an extra form

For your solicitor

[ ] Your photo ID and proof of address

[ ] Ask whether they need ID and bank statements from anyone giving you money

Online version and guidance: https://mortgageexplained.co.uk/checklists/proof-of-deposit-checklist/

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