

# Your essential documents



Mortgage companies and housing providers need to see quite a lot of paperwork to process a full assessment and below is a list of all the documents you'll need to get together.

When the time comes, we'll send you an email to explain how to send them to us, securely. For now, it'll save time and effort later to have them all handy and ready to go

- ✓ **Credit report** – Please make sure that you send us the full report, not just a summary page or your overall score (the full report will show your payment history, and that's a really important bit for us). We recommend you use [Check My File](#) as that report covers three credit reference agencies (which means you don't have to get multiple records). It's free for the first 30 days and then £14.99 a month. If you don't want to keep the subscription, you can cancel online at any time during the free trial. Click here to access your file: [Take me to Check My File](#).\*
- ✓ **An in-date passport or photocard driving licence** – You will need this for Credas (the identity checking part of the process), and we'll send you an email about how to do this when we need this information.
- ✓ **If you are in the UK on a Visa**, we will need a copy of that too.
- ✓ **Payslips from the last 3 months** – These will need to be from the most recent 3 months (and not just any 3 that come to hand).
- ✓ **OR, if you're self-employed - last 3 years' SA302/Tax Calculations plus Tax Year Overviews for the last 3 years.** These can be downloaded from <https://www.gov.uk/sa302-tax-calculation> Make sure you complete these, too. If there's any missing information, it just won't be enough.
- ✓ **Most recent bank statements from all your accounts for the past 3 months** – Downloads are just fine, but they must show your name and address on them, and make sure it's ALL your accounts including any savings you have.
- ✓ **Latest Council Tax bill or a utility bill** – Not named on the bills? Don't stress, just let us know when you send us the other documents and we won't keep asking you for it (top tip: It's always worth getting registered as it makes that all important credit score look a little bit better).
- ✓ **Proof of deposit** – If you are lucky enough to be receiving a gift from a family member, we are going to need to see proof of those funds, too. Please let them know we are going to need 3 months of bank statements that show the money in their account.
- ✓ **Credit card statements** – If you have one, we're going to need to see the most recent statement – you can normally download these from your card provider's website. Or if you still get them through the post, take a nice clear photo of it and send that over.
- ✓ **Proof of benefits** – If you receive any government benefits like Tax Credits, Universal Credit or anything similar, we're going to need to see the statement to show what you get and when. That means ALL the pages you get will need to be sent over to us, and again, a nice clear photo will be fine.
- ✓ **Evidence of maintenance payments (either way)** – If you're receiving payments, or paying them, we're going to need to know about them. If you have them agreed by Court Order, please let us know that is the case, send us a copy and let us know what to look out for on your bank statements. If they're not court ordered, let us know how long you have been receiving them for, and what they are showing as on your bank statements.
- ✓ **Copy of your Agreement in Principle & KFI** – Don't have them? Don't worry, it's our speciality, we'll sort them for you!

\*£12 will be paid by Check My File to TMP The Mortgage People which is an appointed representative of Mortgage Advice Bureau Limited and Mortgage Advice Bureau (Derby) Limited. Mortgage Advice Bureau Limited and Mortgage Advice Bureau (Derby) Limited does not receive a share of this commission and has no direct affiliation with Check My File.

Got a question? We're here to help. Give us a call or drop us an email:

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