

Basic requirements when Applying for a Mortgage Loan

PAYE APPLICANT

- 2 Current Payslips
- Letter from Employer (if no payslips available)
- Evidence of 6 months savings (for purchases only)
- 6 months Loan Statements (refinances only)
- Copy of Contract of Sale (purchases only)
- Confirmation of Rental (if applicable)

SELF-EMPLOYED / SOLE TRADER OR PARTNERSHIP

- Last 2 years Personal tax returns
- Last 2 years Partnership tax returns (partnerships only)
- Evidence of 6 months savings (for purchases only)
- 6 months Loan Statements (refinances only)
- Copy of Contract of Sale (purchases only)
- Confirmation of Rental (if applicable)

SELF-EMPLOYED / COMPANY OR TRUST

- Last 2 years Company tax returns
- Last 2 years Balance Sheets and Profit & Loss statements
- Last 2 years Personal tax returns of each director party to the loan
- Evidence of 6 months savings (for purchases only)
- 6 months Loan Statements (refinances only)
- Copy of Contract of Sale (purchases only)
- Confirmation of Rental (if applicable)
- Confirm that there are no other company debts

Please note: If you are unable to supply the tax returns and financials due to any reason, you may still apply for a lo-docs loan or private funding.