

## Documents we will always need:

**Declaration and Direct Debit mandate** – signed and dated – blank versions can be downloaded from our website.

### Proof of income – employed applicants:

- P60 and latest month's payslips (where the latest P60 is not available the latest three months' or 12 weekly payslips are acceptable).
- Online payslips are acceptable with company name or logo, tax ref no, employee name, NI no, pay date, pay period and deductions.

**Proof of income – self-employed applicants:** depending on the employment status of the applicant(s):

- Latest two years' HMRC Tax Calculations plus the Tax Year Overview documents for Partnerships, Sole Traders or Sub-Contractors –the latest financial year documentation must be no more than 18 months old.
- Accountant's Certificate covering most recent two years if 20% or more shareholder of a limited company. The latest financial year must be no more than 15 months old.

### First Time Buyers:

- We **always** require two months' bank statements and evidence of the last two months' rent (if applicable).
- We do not accept first time buyers working a probationary period.

## Documents we may need: (we may ask for others)

**ID and Proof of address** – we try to identify the applicant electronically so do not send ID unless requested as this can slow down the processing.

Proof of address documents (not online versions) include: bank/mortgage statement or utility bill (excluding mobile phone) a maximum of three months old or a council tax bill less than 12 months old and current year.

Proof of ID (including name and signature) include: valid UK passport, UK/EEA driving licence, EEA member state ID card, firearms certificate.

**Bank statements** – depending on applicant(s) employment status:

- Six months' personal bank statements if the accounting period on the certificate or the HMRC Tax Calculations and Tax Year Overview is more than 12 months old.
- Three months' personal bank statements if the mortgage is £200k or more and the LTV is 65% or more (self-employed applicants only).

Online bank statements are only acceptable for proof of income, **not proof of address**, and they must show the applicant(s) name, account number and the bank's web address.

### Other:

- Proof of deposit.
- Proof of pension income, where the mortgage term goes past the applicant(s) retirement or they are already retired.

See our website for further details: [coventryforintermediaries.co.uk](http://coventryforintermediaries.co.uk)

Payslip & P60	Latest two months' bank statements	Latest three months' bank statements (self-employed applicants)	Last two years' HMRC Tax Calculations and Tax Year Overview Documentation	Accountant's Certificate (covering most recent two years)	Proof of mortgage payments	Proof of rent	Proof of ID	Proof of address
Required for employed	Required for first time buyers	Required where the LTV is > or equal to 65% and the loan is > or equal to £200k	Required for Sole Traders/ Partnerships/ Sub-Contractors	Required for Directors with > or equal to 20% share in company	Credit search or last annual mortgage statement*	Required for first time buyers	Required if no EID name match	Required if no voters roll address match

\* Where annual mortgage statements are more than six months old, the latest two months' bank statements showing the mortgage payments are also required.

## Things to remember

Do not send documents that have not been requested as this can affect processing times.

Check documents are not out of date.

Ensure the applicant(s) self-employment type is input correctly as this determines what proof of income we will require.

Check bank statements are complete and include: name, account number, sheet number, deductions, salary credits (see above regarding online statements).

Use our standalone affordability calculator before you submit a case. Please check payslips and include student loans, pension payments (included in and separate to payslip payments) and childcare costs. Also declare credit/store card balances and other unsecured borrowing even if they pay off in full every month, you will have an opportunity to tell us what is being cleared on completion and we will not look to include these.

Using our document upload facility saves time in processing.

[coventryforintermediaries.co.uk](http://coventryforintermediaries.co.uk)

All information is subject to change.

FOR INTERMEDIARY AND PROFESSIONAL FINANCIAL ADVISORS ONLY. NOT FOR CUSTOMER USE.