

Mortgage Switching Documentation Checklist

This is the bit we need your help with but don't worry we'll guide you through everything we need. If you can just take a little bit of time to prepare your documents, we'll get set you on the path to start saving!

We've created a secure customer portal that allows you to create your own account. In there you can upload your documents to allow us to progress your mortgage application with ease. Your dedicated mortgage advisor will send you a link to let you know the documents we need, and you can upload them at your convenience.

When we have the required documents, we can take over and manage the switching process. You'll have full visibility of your switching status via the customer portal.

Our aim is to send a full pack, to make it easy for the bank to underwrite and approve your application and remember, we're here to help you every step of the way.

Documents Needed;

Application Form

- This can be completed when you log on to our customer portal

Income Verification-Employee (for each applicant)

- Up to date salary cert completed & stamped by employer within the last 4 weeks
- 3 recent original payslips
(if we're relying on variable income such as bonus, overtime etc we may need to see more)
- Most recent original Employment Detail Summary for each applicant

See below for self-employed applicants



Documents Needed;

Bank Statement

- ❑ 6 months continuous original current account bank statement or e-statements (the latest dated within the last 3 months) for primary current account and any additional secondary current accounts
- ❑ Most recent original mortgages statement (if applicable)
- ❑ Most recent personal loan statements (if applicable)
- ❑ 6 months original or e-statement business bank statements (if applicable)
- ❑ 6 months Revolut, N26 or other digital bank statements (if applicable)

Savings/Balance of Funds

- ❑ 6 months continuous original savings account bank statements e-statements (the latest dated within the last 3 months) showing accumulation of savings balances
- ❑ Any other documentation required to verify savings record, and/or the balance of funds required

Credit Card Statements

- ❑ Latest 3 month continuous original credit card statements or e-statements

Identification;

Photo ID

- ❑ One original form of photographic ID for each applicant - passport or driver's licence

Other Items Required (depending on application)

- ❑ Separation Agreements, Decree of Judicial Separation, Decree of Divorce, Deed of Waiver and/or other relevant for any renovations (if applicable)
- ❑ Details estimates for any renovations (if applicable)

Income Verification – Self-Employed/Propriety Director

- ❑ Two most recent years tax returns (P21 or Notice of Assessment or Chapter 4 Revenue Certification with full completed Form 11)
- ❑ Tax Clearance Certificate

Most of these documents can be easily downloaded online or organised over the phone. Depending on your circumstances some other documents may be required but we can talk you through this, on a case by case basis. We're always on hand to help you if you have any questions.

