



**First Time Buyer & Help 2 Buy Document Checklist.**

**In addition to the completed Mortgage Questionnaire and signed Authority To Proceed (ATP), for all applicants:**

**ID | INCOME | BANK STATEMENTS | PROOF OF DEPOSIT | H2B**

1. **IDENTIFICATION.** Valid Passport & Current Full UK Driver's Licence (showing current address)
2. **VISA.** If non UK/EU passport holder(s), Biometric Residence Card or Passport Vignette
3. **Proof of Address.** Current year Council Tax demand and/or recent Utility Bill dated within last 2 months and/or Bank Statement Dated within last 2 months with current residential address.
4. **Income Proofs.**
  - a. **EMPLOYED.** Last 3 months payslips and latest P60.  
If using bonus income, Payslips showing last 2 bonus payments. So if bonus is paid every December, we require last 2 most recent December payslips from the same employer. If using commission income, last 3 – 6 months' payslips showing commissions / allowances from the same employer  
**Agency Workers or Zero hours contract**, last 3 to 12 months payslips (depending on lender). Plus P60
  - b. **SELF-EMPLOYED.** Last 3 year's Tax Calculations (SA302s) and corresponding HMRC Tax Summaries (HMRC Tax Year Overviews). The HMRC Tax Summaries must be from HMRC
  - c. **DIRECTORS/SHAREHOLDERS/LIMITED Company.** If employed by your own limited company or you are a director or a shareholder or a combination,
    - (1) Last 3 years Tax Calculations (SA302s) and corresponding HMRC Tax Summaries (Tax Year Overviews)
    - (2) Last 3 years finalised trading accounts for the Limited company signed off by an qualified accountant
  - d. **CONTRACTORS.**
    - (1) Latest/Current Contract
    - (2) Basic CV to confirm experience
    - (3) Last 3 years Tax Calculations (SA302s) and corresponding HMRC Tax Summaries (Tax Year Overviews)
    - (4) Last 3 year's finalised trading accounts for the Limited company signed off by an qualified accountant

*In some cases above, reason we ask for various income proofs is that different lenders have different criteria and thus we can look at exploring various options rather than being committed to just one path.*

5. **BANK STATEMENTS.** Latest last 3 month's bank statements for all ACTIVE accounts for ALL applicants. Date range needs to be at least 3 months /13 weeks. So if making an application in April (4<sup>th</sup> Month), date range should be 1<sup>st</sup> Jan (4<sup>th</sup> month minus 3) to the current date. A combination of e-statements, PDFs and Transaction searches are fine. Each account must have at least one proper bank statement clearly showing your Full Name, Current Address & Account Number
6. **Mortgage Statements.** If you have a mortgage, then the last mortgage statement available for all current mortgages you may have
7. **PROOF OF DEPOSIT.** Usually by way of bank statements as above PLUS also if necessary (or a combination)
  - 1) Gifted Deposit. Copy of latest bank statement from donor clearly showing full name, address & funds. Plus gifted deposit letter. We can draft this for you – provide full names of all giftors, full address, date of birth, relationship and gift amount.
  - 2) Sale of Home. Confirmation of the sale price and marketing particulars. Memorandum of sale if under Offer.
8. **H2B.** Copy of H2B application (PIF) on submission and copy of the H2B Authority to Proceed once granted.

We cannot accept photographs or screenshots. Scans must be clear and of high quality. Any items which are not available online such as ID (and anything else) we can scan during our initial meeting and keep on file.

*You only need to supply what is relevant to you but this gives you a good idea of what is needed. Based on your individual situation and needs, the requirements may vary but we will advise.*

**Anything you do not have or are unsure of, please let us know.**