

MORTGAGE READY? HERE'S THE CHECKLIST YOU NEED

Getting 'mortgage ready' is one of the simplest ways to speed up your application, reduce stress and help lenders make a quick and confident decision. Whether you're buying your first home, moving, or refinancing, having the right documents ready upfront makes all the difference.

Below is a complete list of the documents lenders typically require, as well as a few extra items that can strengthen your case.

Identity & Address



Lenders must confirm who you are and where you live. You'll usually need:

- Passport or UK driving licence
- Utility bill, council tax bill, or bank statement (dated within the last 3 months)

Income Documents



The documents required will depend on how you're paid. Lenders may ask for:

For Self Employed Applicants

- Last 2 years' Tax Calculations & Tax Year Overviews (latest within 18 months)
- Latest 3 months' personal bank statements
- Latest 3 months' business bank statements (where relevant)
- 2 years of company accounts (latest within 18 months)
- 3 months pay schedules for Associate Dentists

For Employed Applicants

- Last 3 months' payslips
- Latest P60

Deposit Evidence



- Savings statements (showing build-up of funds)
- Gifted deposit letter (if applicable)
- Evidence of investments being cashed in (if relevant)

Credit & Financial Position



- Credit report (Experian, Equifax, or Checkmyfile)

Final Preparation



- Check all documents are clear and in-date
- Review credit report for accuracy
- Keep bank account transactions tidy
- Store documents in one place ready to upload



Contact us

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