

Application Submission Requirements

Standard Residential Application

One proof of identification

One item from the following list is acceptable:

- Current full signed UK or EU Passport
- Current full or provisional UK photocard driving license
- National Identity Card (non-UK nationals)
- Current (old style) full UK driving license

One proof of address

One item from the following list is acceptable and must be different from that used as proof of ID:

- Current council tax statement (no more than 12 months old)
- Current bank statement or credit/debit card statement issued by a UK regulated firm
- Utility bill (no more than 3 months old)
- Driving license (old style of photo card)
- Recent evidence of entitlement to a state or local authority-funded benefit (including housing benefit and council tax benefit),
- Tax credit, pension, educational or other grant for Northern Ireland.

Income verification

Employed – Latest wage slips covering a 3-month period (zero Hours/subcontractor 6-month period required, piece workers 12-month period required)

Self Employed – Sole Trader - 3 Years SA302's & Tax Overviews or 2 Years SA302's & Tax Overviews and the Society will request a projection from the accountant provided the accountant is either ACCA, CIMA, CIPFA, ICAEW or CIT qualified.

Self Employed - Director of Limited Company - Last 2 Years audited accounts or 2 Years SA302's & Tax Overviews and the Society will request a projection from the accountant provided the accountant is either ACCA, CIMA, CIPFA, ICAEW or CIT qualified.

Bank statements

Covering the last 3-month period (the latest statement dated within the last 28 days).

Copy of the affordability calculator

A copy of the completed affordability calculator must accompany submitted applications; we use this data to cross reference against bank statements and other facilities we use to verify affordability.

Shared Ownership Application

In addition to standard residential requirements please provide the memorandum of sale confirming percentage share, rental and lease payments along with a copy of the lease.

1 Year Self Employed Application

Standard residential requirements with the exception of Income verification which is; 1 years SA302 & Tax Overview or 1 Years accounts audited by a suitably qualified accountant (ACCA, CIMA, CIPFA, ICAEW or CIT) where the business has been trading for a minimum of 18 months a projection of the net profit, provided the account is either ACCA, CIMA, CIPFA, ICAEW or CIT qualified **can be considered subject to a referral.**

Borrowing in/into Retirement

For retired applicants in receipt of personal/occupational pensions you will need to supply the latest annual statement/payslip along with the latest annual state pension confirmation (if applicable) in addition to the standard residential requirements.

For applicants taking a mortgage into retirement that are not already retired you will need to supply, in addition to the standard residential requirements, a copy of the latest personal/occupational/SIP pension statement which will need to confirm the projected income at retirement along with a projected state pension forecast which can be obtained from the HMRC website for each individual.

Buy to Let/Let to Buy/Family Buy to Let

In addition to the standard residential requirements, a copy of the completed affordability calculator must accompany submitted applications, we will need to verify applicant's expenditure for applications that require top slicing an applicant's income.

Let to Buy – Onward purchase details will be required along with the mortgage offer confirming the purchase prior to completion of the Let to Buy.