

Gathering your paperwork

Our goal is to make your journey to homeownership as smooth and quick as possible. Before you start looking for your new home, it is wise to obtain a Decision in Principle so you know how much you could borrow. This is the first step following your appointment with your adviser and there are a few mandatory documents we require to source this for you. It is best to start gather everything you could possibly need as early as possible, as if you don't already have a copy of all the documents below, requesting new copies can take time and we want to ensure your application is not held up waiting for key paperwork to arrive.

Documents you will require:

- Photographic Identification – Such as your Passport or Photo Driving Licence
- Proof of your Home Address – Such as a recent Utility Bill, dated within the last three months.
- Details of your income – if you are employed this will include your last 3 months payslips or, if you are self employed, your last 3 Year's SA302 Tax Computations. These are copies of your self assessment tax return, which lenders may want to see
- Bank Statements – The most recent 3-months full Bank Statements for all personal accounts you are named on.
- Proof of Deposit – This may be covered in the Bank Statements you provide if your deposit comes from your own savings. If your deposit is being kindly gifted to you, we may also need proof of funds from the person gifting the deposit to you.

We would also recommend checking your credit score with Check my File, as lenders will take this into consideration.

