JONES & YOUNG

Mortgage Appointment Checklist

There are lots of documents and information needed when you're making a mortgage application. The more documents you can bring to your initial mortgage appointment, the quicker you'll be able to get things moving.

We've put together a handy appointment checklist- but don't worry if you're not able to find every document.

Proof of identity

- [ ] Form of identity (eg. passport or driving licence)

Proof of Income

- [ ] Employers' details for the last 3 years (name, address, telephone number and dates you were employed there)
- [ ] 13 weeks' or 3 months' payslip
- [ ] Latest P60 (usually issued by your employer in April/May)
- [ ] Last 2 years' copies of SA302s/audited accounts (if self-employed)
- [ ] Bank statements (latest 3 months)
- [ ] Your latest annual mortgage statement
- [ ] Details of existing outgoings including details of other loan commitments

Proof of Address

- [ ] Your full address history (to cover at least the last 3 years)
- [ ] Proof of residency leg. utility bill or bank statement, dated in last 3 months)

Additional information

- [ ] Proof of Deposit
- [ ] Details of all existing personal and mortgage related insurance
- [ ] Employment benefits (eg. sick pay, pensions)
- [ ] New property details (only if not purchasing through Your Move)

Please make sure you take original documents with you. Your mortgage adviser will then take certified copies and give you back the originals.

Speak to Jones & Young today to guide you through the whole mortgage process, from the very first appointment.

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YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY DEBT SECURED ON IT.

Equity release reduces your estate's value and may affect any means-tested benefits you're eligible for. A lifetime mortgage, which is a loan secured against your home, is the most popular form of equity release and you will still own your home. Think carefully before releasing equity and make sure it's right for you.

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