

RESIDENTIAL PACKAGING SUPPORT GUIDE



We've put together this handy check list so you know what documents we **WILL** require and what we **MAY** require for a residential mortgage application.

DOCUMENTS REQUIRED FOR: ALL APPLICATIONS

For All Applicants	Proof of Income: Employed clients	Proof of Income: Self-employed sole traders	Proof of Income: Self-employed Limited Company Directors	Proof of Income: Contractors
<ul style="list-style-type: none"> <input type="checkbox"/> All pages of the signed Customer Declarations and Consents 	<ul style="list-style-type: none"> <input type="checkbox"/> Latest 3 months payslips <input type="checkbox"/> Latest P60 	<ul style="list-style-type: none"> <input type="checkbox"/> Latest SA302 & Tax Year Overview or <input type="checkbox"/> Tax Calculation & Tax Year Overview plus <input type="checkbox"/> 3 Months business bank statements 	<ul style="list-style-type: none"> <input type="checkbox"/> Finalised Accounts on accountants headed paper <input type="checkbox"/> Accountants email address for Accountants Reference to be sent plus <input type="checkbox"/> 3 Months business bank statements 	<ul style="list-style-type: none"> <input type="checkbox"/> Copy of current contract <input type="checkbox"/> Latest bank statement evidencing contracting payment

ADDITIONAL DOCUMENTS REQUIRED FOR: PURCHASE APPLICATIONS

Proof of Deposit	Gifted Deposits
<ul style="list-style-type: none"> <input type="checkbox"/> Including evidence and build-up of funds <input type="checkbox"/> Evidence and explanations of any lump sums transferred into the account 	<ul style="list-style-type: none"> <input type="checkbox"/> Donor Gift Deposit Declaration (all pages) <input type="checkbox"/> Donor Identification <input type="checkbox"/> Evidence of funds (if over £10,000)

ADDITIONAL DOCUMENTS REQUIRED FOR: NEW BUILD PURCHASE APPLICATIONS

Not required at application stage but will be required prior to completion

- CML/UK Finance disclosure of discounts and incentives form
- Help to Buy authority to proceed letter

ADDITIONAL DOCUMENTS REQUIRED FOR: REMORTGAGE APPLICATIONS

- A breakdown and explanation of the capital raising purpose

All our documents can be downloaded at www.kensingtonmortgages.co.uk/intermediaries/documents

THIS INFORMATION IS FOR INTERMEDIARIES ONLY

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NOTE - DO NOT SUBMIT THE BELOW UNLESS REQUESTED

These are documents we **MAY** ask to see to support your client's application -
please do not submit these unless we request them:

DOCUMENTS WE MAY REQUIRE

Personal Bank Statements – Salary Credits:

- Does the employer name match the information provided?
- Does the net amount on the payslip match the information provided?
- Do the dates match the information provided?

SENSE CHECK: Do the personal bank statements...

Have standing orders or regular personal incoming/outgoing transactions?

Have evidence of any large transactions?

Have any bounced payments?

Have any undisclosed credit commitments?

For all self-employed applicants:

- Evidence of funds equivalent to 3 Months Mortgage Payments

For customers using 100% of variable income:

- Two most recent years' P60s

For applications on eKo Cashback Mortgage

- Copy of the property's Energy Performance Certificate (EPC)

For contractors – History of contracts:

- Do these include the name of the contract provider?
- Do the dates match the information provided?

If we can't electronically verify, we may require:

- Identification & Proof of Address (dated within the last 3 months)
- Mortgage Statements / Proof of mortgage payments

For customers that are renting:

- Landlords or Letting agents details (including e-mail address) for properties rented in the last 2-3 years for a Landlords reference to be sent to

For applications with an active Debt Management Plan:

- Evidence of payments for the last 12 months

For applicants receiving Child Maintenance payments

- A copy of the Court Order / Child Maintenance Service (CMS) / solicitor's letter
- 3 months bank statements to verify receipt of maintenance payments

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