

Residential Documentation Checklist

This checklist is available in large print. Call 01282 440583* or send an email to intermediaries@themarsden.co.uk and we'll be happy to send you a copy.

Before submitting an application, please make sure you've included all the documentation on our checklist.

Help us to process your case as quickly as we can by noting that;

- We don't accept electronically signed documents
- The case can't go into the work queue until all documents are received
- We must receive 1 month's most recent bank statements (or 3 months' most recent bank statements for self-employed) for **ALL** active current accounts. It will delay the case if we can't see all income, bills and transfers between accounts.

Required as standard	
✓	Completed application form.
✓	Signed Direct Debit Mandate (this MUST then be posted to us as we require the wet signature).
✓	Signed Declaration (we don't accept electronic signatures).
✓	Successful electronic ID verification, or one from each category below;
	<div> Person ID <ul style="list-style-type: none"> • Certified copy of passport • Certified copy of driving licence </div> <div> Address ID <ul style="list-style-type: none"> • Bank statement • Utility bill • Council tax bill </div>

Income	
Employed income	
✓	3 months' most recent payslips.
✓	Most recent P60 (if using commission or overtime to support, we require 2 years' P60s).
Self-employed income	
✓	3 months' most recent business bank statements.
✓	3 years' most recent accounts.
✓	3 years' most recent SA302s/tax calculations/tax computations/tax year overviews.
✓	Accountant's details on the application form.
If the applicant is a sole trader and accounts aren't available, please supply 3 years' tax returns (SA100s) with the above.	
Benefit income	
✓	Evidence of the award.
Property or investment income	
✓	3 years' most recent SA302s.
✓	Annual investment statement or certificate for investments (dated within the last month).
If the applicant has a property portfolio, you must submit an AIP. We require details of the portfolio including property addresses, property values, mortgages outstanding and ownership details.	

Bank statements



1 month's most recent bank statement, which confirms salary/pension/rents received (3 month's most recent and consecutive bank statements for self-employed). Please include credit card and loan statements if applicable.

Bank statements must be provided for **ALL** active current accounts for **ALL** applicants and must show the applicant's name, account number, sort code and bank logo.

Proof of deposit



3 months' most recent statements/record for the account(s) where funds are held.

For gifted deposits, we require a signed letter from the immediate family member along with a copy of the family member's passport or driving licence. The letter must include consent to say we can retain the letter and ID on the mortgage file. You can find a template on our website.

Evidence for additional borrowing requests

Home improvements



Builders' quotes and estimates.



Planning permission documents if applicable.

Gift to family member



Letter of confirmation from the person receiving the gift along with their ID.

Purchase of investment or second home



Evidence of the property being purchased.

Buildings insurance schedule (remortgage cases only)



Copy of up to date buildings insurance schedule.

Background buy to lets



Evidence of rent being paid in and mortgage being paid out (bank statements requested may cover this).



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BUILDING SOCIETY

FOR INTERMEDIARY USE ONLY