

SUPPORTING DOCUMENTATION

Incomplete mortgage application forms and intermediary declaration and checklist forms are the most frequent causes of delays in processing mortgage applications.

Please help us to process the application as quickly as possible by ensuring that all sections of forms are fully completed and the following documentation supports your application. You can upload the documentation securely as part of the online submission.

For all mortgage applications:

- Fully completed and signed mortgage application form
- Fully completed and signed Intermediary Declaration and Checklist
- Introducer letterhead or compliments slip (for non-Privileged Partners only)
- Last three months' bank statements

In addition to these, we will also need the following;

Self-Build application:

- Property plans/planning consents/cost estimates

FTB house purchase application:

- Evidence of deposit or gifted deposit letter, addressed to Hinckley & Rugby Building Society

Employed applicants:

- Last three months' payslips
- Latest P60 (Two P60s if bonus or overtime is required as part of the affordability assessment)

Self-employed applicants:

- Last three years' audited trading accounts (Two years if the LTV is 80% or less, providing trading history and income is consistent over both years)
- Last three years' HMRC Tax assessments or SA302s or online tax calculations showing they are 100% complete and submitted to HMRC (Two years if the LTV is 80% or less, providing trading history and income is consistent over both years)

Retired applicants:

- Confirmation of pension income
- Latest P60

AS WE UNDERWRITE OUR MORTGAGES ON AN INDIVIDUAL BASIS ADDITIONAL SUPPORTING DOCUMENTS MAY BE REQUIRED ON OCCASION