

SUPPORTING DOCUMENTATION

Incomplete mortgage application forms and intermediary declarations 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 Intermediary Declaration
- Last six months' bank statements showing receipt of any income being used for affordability purposes
- Fully completed COVID-19 declaration form

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

FTB house purchase application:

- Evidence of deposit or gifted deposit letter, addressed to Hinckley & Rugby Building Society and signed by the gifter to confirm the gifted money is non-returnable and that they will have no interest in the property

Employed applicants:

- Last three months' payslips
- Latest P60 (Two P60s if bonus or overtime is required as part of the affordability assessment)
- If furloughed during COVID-19 pandemic, an employment reference will be requested

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). For sole traders/businesses exempt from filing accounts, we require profit and loss sheets
- Last three years' HMRC Tax assessments with overviews or SA302s and 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)
- Six months' business bank statements
- Accountant's reference
- Statement of Business Position inclusive of declaration of any Government aid during the COVID-19 pandemic

Retired applicants:

- Pension income documents – Plan summaries, payslips and P60s, evidence of pension transferability to joint applicant

BTL applicants:

- Proof of savings to support up to three months tenancy voids

Limited Company BTL applicants:

- Full details of BTL portfolio
- 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). For sole traders/businesses exempt from filing accounts, we require profit and loss sheets
- Last three years' HMRC Tax assessments with overviews or SA302s and 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)
- Proof of savings to support up to three months tenancy voids

Retirement Interest Only applicants:

- RIO application supplementary form
- Pension income documents – Plan summaries, payslips and P60s, evidence of pension transferability to joint applicant

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