Mortgage Checklist

Months before application

- [ ] Deposit saved
- [ ] Credit report checked
- [ ] Registered for electoral roll
- [ ] No unsecured debt
- [ ] Named on utility bills
- [ ] Well-managed credit card in use
- [ ] Dormant credit accounts closed
- [ ] Old financial connections removed
- [ ] Debt to income ratio calculated and improved
- [ ] Outgoings cut back

Run up to application

- [ ] Update all identification documentation
- [ ] Clean and prepare banking accounts
- [ ] Contact Kerr & Watson and speak to a mortgage advisor

Application - mortgage document checklist

- [ ] Identity documents (passport or driving license)
- [ ] Proof of address dated within 3 months
- [ ] Latest 3 months personal bank statements showing full 3 months with name showing
- [ ] Moved to the UK from a different country? Proof of residency and nationality (visa)
- [ ] Proof of deposit - Latest 6 months statements with any deposit funds showing

Employed?

- [ ] Three months of payslips and P60
- [ ] Payslips showing bonuses

Self-employed?

- [ ] Up to three years of company accounts and the latest 2 years 'tax calculations and corresponding 2 years tax year overview statements'
- [ ] Latest 3 months business bank statements showing full 3 months with name showing

KERR & WATSON