

# Documents and information to bring to your appointment



To get the most from your appointment, it would be helpful if each applicant could bring with them, or email in advance in PDF format, the following documentation.

**Please don't worry if you can't find some documentation but, the more information we have, the better we can advise you.**

- **All applicants:**
  - Photo ID (e.g. passports or driving licences). We will need to see originals
  - Address verification (utility bill (not mobile phone) or bank statements showing name and address dated within the last 3 months). We will need to see originals
  - 3 months full bank statements showing any income credits and outgoings
- If you are paying off an existing mortgage, an up-to-date balance, interest rate, monthly payment amount, remaining term, whether you are tied into a deal and how much any early repayment charges may be
- Proof of deposit if purchasing a property
- Quotes if you are undertaking home improvements
- Completing a basic budget planner is always helpful and will save time, including a breakdown of the pension types and amounts plus any state benefits or grants you receive
- Please read, sign and return Our Mortgage Services & Costs

## Further information

- An estimate of your property value
- Information about your property should it not be considered "standard construction"
- If you have not done so already, check if you are entitled to any state benefits or grants. HMRC and Citizens Advice can help you with this
- Details of any prescribed medication and health conditions you may have
- Balances of any savings or debts you may have