



The
Mortgage
People

GET YOURSELF MORTGAGE READY

TIP TOP TOP TIPS

- **Check your personal credit report** – you can use the free trial at checkmyfile.com to check that your information is up to date, accurate and shows that your commitments are being met.
- **Always pay your bills and credit commitments on time** – this shows the lender that you'll be a great customer.
- **Take care of your bank account** – lenders will be looking at the activity on your bank account so make sure there are no bounced direct debits or exceeding overdraft limits (if you can, try not to use your overdraft at all).
- **Count your pennies** – make sure you know what you need to pay, who to, and when. Always keep a little bit aside as contingency. And if you don't need it, there's always a shiny new kitchen appliance that may come in handy!



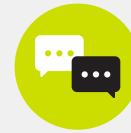


ESSENTIAL DOCUMENTS

We'll need the following documents to get you mortgage ready. Part of our role is to assess these documents on behalf of the Housing Association to make sure everything can go ahead as planned.

Everyone over the age of 18 who will be living at the property needs to email the following to us...

- **Credit report** - we recommend using checkmyfile.com. There's also Experian or Equifax and all offer a free trial.
- **Passport or photocard driving licence** – please make sure these are in date. If you are in the UK on a visa, please provide a copy. If you do not have a permanent right to reside, please let us know as this could affect your application.
- **If you're employed:** last three months' payslips and latest P60.
- **If you're self-employed:** last three years' SA302/tax calculations plus three years' Tax Years Overviews – these can be downloaded from HMRC online.
- **Last three months' bank statements from all accounts held** – make sure these show your name and address. For more information, take a look at the FAQs.
- **Latest Council Tax bill** – let us know if you live with parents or friends and are not named on the bill.
- **Proof of deposit** - make sure this covers the full deposit. Let us know if the deposit is coming from a gift.
- **Proof of address covering the last three years** – this can include utility bills, bank statements etc. Let us know if you're not able to provide this.
- **Proof of financial commitments** – this could include loans, latest credit card statements, etc.
- **Proof of benefits** – if applicable. This could include tax credits, child benefit and so on.
- **If you already own a property:** your latest mortgage statement.
- **Marriage certificate** – if applicable.
- **Evidence of maintenance payments** – please include if you are paying or receiving them.
- **If you're pregnant:** MATB1 form – this needs to be stamped by your doctor.



FREQUENTLY ASKED QUESTIONS

“I can't get all the documents together”

Let us know if you are struggling or unable to provide any of the listed documents. These documents are essential for the Housing Association to approve your application and they may not honour your reservation without all of them.

“I only get internet bank statements”

Most banks and building societies will include the option to download PDF copies of your bank statements through your online account. If your bank doesn't offer this, you will be able to order copies of your statements or request stamped print-outs. Please make sure the statement shows your name and address or we won't be able to accept them.

“I can't find my payslip or P60”

The easiest way to get hold of these is to ask your employer for copies. Even though we can see the amount that is paid in from your bank statements, we'll still need to see your payslips. If your employer can't give you copies, you will need to ask them for a letter showing the last three months' figures as payslips would.

Your application will be delayed if you're unable to provide these documents so let us know as soon as possible if there are any issues. We like to say that we're amazingly helpful, so why not put us to the test?





WE'RE READY TO DO YOUR FINANCIAL ASSESSMENT.

And we're already looking forward to helping you into that shiny new house.

Contact us.

If you need more information, give us a squawk through...



Telephone



Live Chat



Face to Face



Microsoft Teams or Zoom



Facebook



Twitter

HEAD OFFICE

Aspen House, 13 Medicott Close
Corby, NN18 9NF

Telephone: 0800 4880 814

Your home may be repossessed if you do not keep up repayments on your mortgage.

There may be a fee for mortgage advice. The actual amount you pay will depend upon your circumstances. The fee is up to 1% but a typical fee is 0.3% of the amount borrowed.

tmpmortgages.co.uk