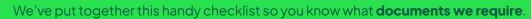
1st Charge Submission Support Guide





Required for all Applicants		
Signed & dated application form & DD ma	andate	
Valid proof of identity/UK permanent righ	nts to reside/pre settled o	r settled status
Explanations for all adverse & arrears on li	ve/defaulted accounts or	n the transunion file
Details of any creditors to be consolidate	ed	
Income Verification		
Employed Applicants		Self Employed (3 years trading required)
Last 3 months pay slips if monthly pay	Payslips must be	1 years SA302/tax calculation with corresponding tax overview
Last 4 weeks if weekly pay	consecutive & evidence cumulative YTD figures.	Must be dated within the last 18 months
P60 (or tax period 12/52 payslip) if the application is in the first 3 months of the tax year and/or if non-guaranteed overtime, bonus or commission payments are being used for affordability		Accountants certificate is always required
Fixed Term Contractor		
Latest contract		
Previous contract		
Renewal contract (if less than 1 month on	current contract)	
Proof of Deposit (Purchase Only)		
Bank statements showing build-up of deposit		Gifted deposit letter (family member only)
Solvency declaration for gifted equity or undervalue transaction (family member only)		If deposit is from loan - copy of the credit agreement is needed
Documents we may require		
3 months bank statements (always neede	ed for self-employed app	licants and T2 & T3 products)
Explanation for cash advances		
Evidence for any capital raising over £50,000		
3 months business bank statements for self employed cases.		
Benefits awards letters		
Remortgages		
Remortgages Redemption figures for any charges on the	ne land registry	

Guidance