

# 1st Charge Submission Support Guide

We've put together this handy checklist so you know what **documents we require**.



## Required for all Applicants

- ☐ Signed & dated application form & DD mandate
- ☐ Valid proof of identity/UK permanent rights to reside/pre settled or settled status
- ☐ Explanations for all adverse & arrears on live/defaulted accounts on the transunion file
- ☐ Details of any creditors to be consolidated

## Income Verification

### Employed Applicants

- ☐ Last 3 months pay slips if monthly pay
- ☐ Last 4 weeks if weekly pay
- ☐ 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

Payslips must be consecutive & evidence cumulative YTD figures.

### Self Employed (3 years trading required)

- ☐ 1 years SA302/tax calculation with corresponding tax overview
- ☐ Must be dated within the last 18 months
- ☐ 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 needed for self-employed applicants 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

- ☐ Redemption figures for any charges on the land registry
- ☐ Copy of valid building insurance

## Guidance

Once documents are uploaded, please notify us at: [underwriting@tandem.co.uk](mailto:underwriting@tandem.co.uk) so the underwrite can begin.  
If DIP Fails and you want to query why, please notify us at: [Referral@tandem.co.uk](mailto:Referral@tandem.co.uk).