



PROGRESSIVE

BUILDING SOCIETY

Mortgage Application Supporting Documentation

To underwrite your client(s) mortgage application quickly and efficiently, we ask that you forward or upload all required documentation, as detailed below. **If you are making a self-build application, please also upload the additional self-build documents noted below.**

For mortgage applications up to and including 75% LTV, please upload or forward the following documents:

- Photographic identification (e.g. passport / driving licence) – please ensure you have seen and copied the original document;
- Latest full months bank statement;
- If the applicant(s) is/are employed – latest full months' payslip;
- If the applicant(s) is/are self-employed – Latest 2 years SA302s and corresponding tax year overviews. In certain cases, 2 years business accounts are required;
- If the applicant(s) have a current mortgage - last 12 months mortgage statement (the details of existing mortgage may be recorded on the credit check and may not be required for all applications);
- Signed Direct Debit Mandate;
- If the application is a remortgage with free legal fees, solicitor form of authority, signed by the applicants.

For mortgage applications over 75% LTV, please upload or forward the following documents:

- Photographic identification (e.g. passport / driving licence) – please ensure you have seen and copied the original document;
- Last 3 months bank statements;
- If the applicant(s) is/are employed - and using only basic income for affordability last 1 month's payslips;
- If the applicant(s) is/are employed – and using basic income plus overtime, commission, or bonus income last 3 months payslips
- If the applicant(s) is/are self-employed - 3 years SA302s and corresponding tax year overviews. In certain cases, 3 years business accounts are required;
- If the applicant(s) have a current mortgage - last 12 months mortgage statement (the details of existing mortgage may be recorded on the credit check and may not be required for all applications);
- Signed Direct Debit Mandate;
- If the application is a remortgage with free legal fees, solicitor form of authority, signed by the applicants.

Self-Build Applications

In addition to the above packaging requirements, if you are making an application for a self-build mortgage, please also provide the following:

- Deed Site Map (outlining clearly the proposed security and access to the site);
- Planning Permission and building control approval documentation;
- Costings for build.

Please note that the Society may request additional information/documentation during the underwriting process.