

# Packaging Requirements

## Non-Standard & Impaired Mortgage

To allow our underwriting team to process your mortgage application swiftly, we need **all** of the documents below, uploading to our broker online portal.

In certain circumstances we may require additional documents. If this is the case, we will contact you with full details.

- **Certified copy of identification for all applicants**
- **Proof of deposit monies or full name of giftors and relationship to applicants** (we will need to see evidence of build up of funds)
- **Last 3 months bank statements** (must show receipt of income & normal household bills for all applicants)
- **Proof of income:**
  - P60 and last 3 months pay slips, or
  - 2 Years tax computations / SA302s & 2 Years full accounts (not abridged version from Companies House) & 3 Months business bank statements, or
  - Proof of pension, or
  - Copy of current and previous contract (if day rate contractor)
- **Signed direct debit mandate & declaration** (we cannot accept digital signatures)
- **Valuation Fee:** Please pay the correct valuation fee as listed in our [Mortgage Tariffs and Fees document](#).
- **If this is a remortgage, please confirm the purpose of any capital raising**
- **If the applicants have been or are currently in an IVA/Bankruptcy/DMP, please provide details of the debts that were included.**
- **Optional Items:** Evidence of any other income (Stipend, Bursary, Overtime, Bonus, Commission, Car Allowance); Evidence of any funds which will be used to repay outstanding debt; For Non-UK Nationals, provide proof of ILR or VISA document.

If you are unable to provide any of the above, please contact our mortgage team before submitting an application to see if we can accept alternative documents.

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