

**Documents which will assist us to assess your Mortgage and Protection options**

Lenders policies vary considerably; consequently it is vital that we have accurate information upon which our advice will be based. To ensure that our meeting and initial research is productive, it would be helpful if you could bring along the following:-

**Identity and proof of address**

- Photo page of your passport.
- Proof of address dated within the past 3 months.

**Credit History**

- Please obtain a copy of your credit file from [www.experian.co.uk](http://www.experian.co.uk).

**Income Verification**

- Employed – most recent 3 months’ payslips and P60 in order to prove your income.
- Self-employed – most recent 3 years accounts in order to prove your income.

**Affordability Assessment**

- Budget Planner - please complete the attached template to help assess affordability.
- Bank statements - please provide the most recent 3 months bank statements (in most cases internet produced statements are accepted).
- Existing mortgages – please provide your most recent mortgage statement(s).

**Proof of Deposit (purchase only)**

- Please provide bank/investment statements in order to prove the source of your deposit.

**Protection/Household Insurance Policies**

- Please provide details of any current policies, including an overview of employer “sick pay”.