



Hallmark

Mortgages Ltd

MORTGAGE & FINANCE PRE-APPLICATION SELF HELP GUIDE

- 1) Attain your credit report, go to www.hallmarkmortgages.co.uk, click "Links" and then one of the three credit report companies (we will be happy to review this and give guidance around the information listed, remember the score is a guide only, the coded information in the boxes below each commitment are what the lender's computers read)
- 2) Proof of Identity (passport / Driving licence)
- 3) Marriage Certificate / Deed Pole paperwork If changed name in last 6 years
- 4) Utility Bill dated within 3 months (mobile bills are not acceptable)
- 5) Latest 3 months bank statements (they must show your Name, Address, Sort Code, Account Number and salary credits)
- 6) Latest 3 months payslips (if not permanently employed check how your reference will be listed when sent for)
- 7) P60 (2 years if commission or bonus makes up 20% or more of your income)
- 8) If self employed or Limited company or if income from multi sources i.e. wage, pension, rent etc. 3 years accounts, SA302 and Tax Overview forms from HMRC (Tel 03002 003310 to attain your SA302 and Tax Overview forms)
- 9) Proof of any other income i.e. state benefits, maintenance etc.
- 10) Latest mortgage statement(s) (all residential and Buy to Let mortgages)
- 11) Latest statements / breakdown of any credit registered i.e. Credit Cards (even if zero balance), Store cards, loans including student loans, HP including deferred payments i.e. DFS furniture
- 12) Copies of any tenancy agreements held both personally or on Buy to let
- 13) Proof of deposit (if funds held for less than 6 months, proof of where previously held or arrived from. All gifts from family also will go through this requirement too)

Points to make sure you are doing:-

- 1) Any credit card balances - you now need to be paying at least 7.5% of the outstanding balance each month or this could register as a minor against you
- 2) Never go over your overdraft limit, do not stay in overdraft for more than 10 day per month and if you have any salary credited (even second incomes) you must be back in positive balance or this too could register as a minor or even major against you depending on amount and lender.
- 3) Be able to confirm what and where any cheque(s) have been paid to or come from in the last 3 months
- 4) Stop all betting from your bank accounts, this includes the online bingo because this can be viewed as a gambling habit by the lenders.