

# Minimum Required Documentation

for submitting mortgage applications to Leeds Building Society

## 1. Signed Mortgage Application or Use of Personal Information Form

## 2. Identification

- All copies must be certified\*
- For each applicant at least one item for proof of ID and at least one item for proof of address
- Please see below for acceptable document types.

## 3. Latest Bank Statement

- All copies must be certified\*
- Must show bank institution, customer's name, and account number
- Statement must show at least 30 days transactions including the salary credit for employed customers.

## 4. Income Verification

- All copies must be certified\*
- <80%-Latest Payslip
- >80%- Last 3 months payslips for employed
- Self employed - 3 years accounts or last 3 years SA302's. All accountants must be qualified by a registered body acceptable to the Society.

## Additional Information required for Shared Ownership applications:

- Memorandum of sale or confirmation of ground rent, maintenance costs, liability for leasehold costs and service charges.
- Shared Ownership - Last 3 months payslips, irrespective of LTV.

## Documents that typically hold up the Application Process:

- Confirmation of Source/proof of deposit funds (can be proven by bank statements)
- Proof of occupancy for the last 3 years, where the applicant(s) are not on the electoral roll for the last 3 years, please see below for acceptable documents
- Proof of rent/mortgage payments for the last 12 months
- Certified copies of up to date AST's for any BTL properties. If the rent is to be used for income purposes, we would also need the last 12 months bank statements to evidence this
- Full breakdown of the reason for any extra borrowing. Please note if this is to purchase a further property, we will require confirmation of whether the new property will be in sole or joint names.
- Details of Ground Rents or Service Charges payable for Leasehold properties

### \*Certification of Documents

Certification of documents may be undertaken by the following;

- FSA regulated persons
- Accountants that are suitably qualified (see lending policy)
- Solicitors (must be registered with the Law Society and confirmed on the Law Society website)
- One of Leeds Building Society's Branches
- Applicant's own bank or building society
- Where it is not a passport or driving licence, you can send in the original document for the Society to verify

## **Acceptable documentation to verify Personal Identification**

### **Primary (you will need 1 document from this list)**

- Current UK/EU passport
- Current UK/EU driving licence with photo (full or provisional)
- EEA member state identity card (Swiss cards also acceptable)
- Northern Ireland Voter's Card
- Blue Disabled Driver's Pass
- Shotgun licence or firearms certificate

### **Secondary (you will need two documents from this list)**

- Current UK driving licence showing current address (non-photo version)
- Benefit book or original letter from the Benefits Agency confirming rights to benefit or state pension
- HMRC tax notification (tax assessment, statement of account or notice of coding; not P45 or P60)
- A grant letter or student loan agreement from a Local Education Authority
- Bank or building society statement (issued within the last 3 months) (not acceptable if printed from the Internet)
- A cheque guarantee card or debit card with inlaid holograph
- Initial deposit by personal cheque (drawn on an account that includes the customer's name)
- Marriage certificate/civil partnership certificate
- Police warrant card

### **We will contact you if we need address verification. The following list details acceptable documentation to verify address history.**

- Current UK driving licence showing current address (non-photo version)
- Council Local authority tax bill (valid for current year)
- Benefit book or original letter from the Benefits Agency confirming rights to benefit or state pension
- HMRC tax notification (tax assessment, statement of account or notice of coding; not P45 or P60)
- A utility bill or prepayment certificate issued within the last 3 months (not acceptable if printed from the Internet)
- A mortgage statement from a recognised lender (issued within the last 12 months)
- A grant letter or student loan agreement from a Local Education Authority
- Local Council rent card or tenancy agreement (documentation from a private landlord is not acceptable)
- Bank or building society statement (issued within the last 3 months) (not acceptable if printed from the Internet)
- Solicitor's letter confirming house move within the last 3 months

**NB. Where a document appears in more than one list above, it can only be used once i.e. no single document can be used to verify both identity and address.**