

Acceptable income verification for Self-employed or retired applicants

If your client is self-employed, a director of a limited company, or retired, Fleet Mortgages will require proof of income in the form of your client's **latest signed accounts** or **most recent SA302**.

Signed Accounts

These must be certified as a true copy of the original and completed by a member of the following accountancy institutes: ACA/FCA, CA, ACCA/FCCA, MAIA/FAIA, MAAT/FMAAT, AAPA/FAPA, ACMA/FCMA, ACIS/FCIS.

SA302

The following formats will be accepted:

Please ensure that in all cases, a clear copy of the document is submitted and the logo is visible.

Online

Printed pages must be from the HMRC website and certified as true copies of the original. Both of the following pages must be submitted:

- 1) Tax year overview

HM Revenue & Customs Home Cymraeg Contact HMRC Help

Sign out

Information as at [REDACTED]

Unique Taxpayer Reference (UTR): [REDACTED]

Tax years

Tax year overview

Please select the appropriate tax year you wish to view a summary for from the drop-down menu and click 'Go'.

Tax year ending: [REDACTED] Go

Income Tax Status : UK

You can also view tax returns due/received by following [Tax return options](#).

Tax year ending [REDACTED]


This is a copy of the information held on your official online Self Assessment tax account with HM Revenue and Customs.

[Print your tax year overview](#)

Please note: To view a breakdown of an amount, follow the appropriate link in the 'Description' column.

Description	Amount (£)
Tax	[REDACTED]
Surcharges	[REDACTED]
Interest	[REDACTED]
Penalties	[REDACTED]
Sub total	[REDACTED]
Less payments for this year	[REDACTED]
Less other adjustments	[REDACTED]
Total	[REDACTED]

2) Breakdown of their full calculation

 **HM Revenue & Customs** Home Cymraeg Contact HMRC Help

Sign out

SUBMITTED

Your tax return is 100% complete

Unique Taxpayer Reference (UTR):

View your calculation

This section provides you with a breakdown of your full calculation. If it says your tax return is 100% complete then you have submitted your return and this is a copy of the information held on your official online Self Assessment tax account with HM Revenue and Customs.

Profit from UK land and property £

Total income received £

minus Personal Allowance £

Total income on which tax is due £

How we have worked out your income tax

	Amount	Percentage	Total
Pay, pensions, profit etc	£ <input type="text"/>	@ <input type="text"/> %	£ <input type="text"/>
Total income on which tax has been charged	£ <input type="text"/>		
Income Tax due			£ <input type="text"/>
From all employments			£ <input type="text"/>
Total Income Tax due			£ <input type="text"/>
Estimated payment due by <input type="text"/>			<input type="text"/>

You must pay the total of any tax and class 4 NIC due for plus first payment on account due for by .

balancing payment £

1st payment on account for
(Note:) £

Total due by £


This amount does not take into account any payments on account you may have already made


Print your full calculation



By post

A copy of the Tax Year Overview can be obtained by calling HMRC once your client has sent in a paper tax return and it has been processed. Fleet Mortgages will accept certified copies of either of the following documents:

		HM Revenue & Customs		Ref: _____
				Year: _____
				OID: _____
				Name: _____
Tax Calculation for _____ (year ended _____)				
Income received (before tax taken off)				
Profit from partnerships	£	_____		
Profit from UK land and property	£	_____		
Total income received			£	_____
<i>minus</i> Personal Allowance			£	_____
Total income on which tax is due			£	_____
How I have worked out your Income Tax				
	Pay, pensions, profit etc.	£	_____	@ 20% = £ _____
		£	_____	@ 40% = £ _____
	Total income on which tax has been charged	£	_____	
Income Tax charged				£ _____
<i>plus</i>	Class 4 National Insurance contributions	£	_____	@ 9% = £ _____
Income Tax and Class 4 National Insurance contributions				£ _____
<i>plus</i>	Capital Gains Tax			
	Taxable capital gain	£	_____	
	Gains that qualify for Entrepreneurs' Relief	£	_____	@ 10% = £ _____
				£ _____
	Capital Gains Tax due			£ _____
Income Tax, Capital Gains Tax, and Class 4 National Insurance contributions due				£ _____

		HM Revenue & Customs		Ref: _____
				Year: _____
				OID: _____
				Name: _____
Tax Calculation for _____ (year ended _____)				
Income received (before tax taken off)				
Profit from partnerships	£	_____		
Profit from UK land and property	£	_____		
Total income received			£	_____
<i>minus</i> Personal Allowance			£	_____
Total income on which tax is due			£	_____
How I have worked out your Income Tax				
	Pay, pensions, profit etc.	£	_____	@ 20% = £ _____
		£	_____	@ 40% = £ _____
	Total income on which tax has been charged	£	_____	
Income Tax charged				£ _____
<i>plus</i>	Class 4 National Insurance contributions	£	_____	@ 9% = £ _____
Income Tax and Class 4 National Insurance contributions				£ _____

Contact Us



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