# 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**

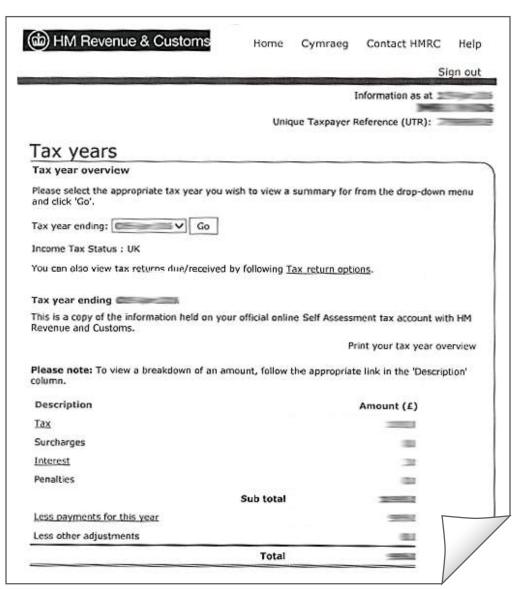
The following formats will be accepted:

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

#### Online

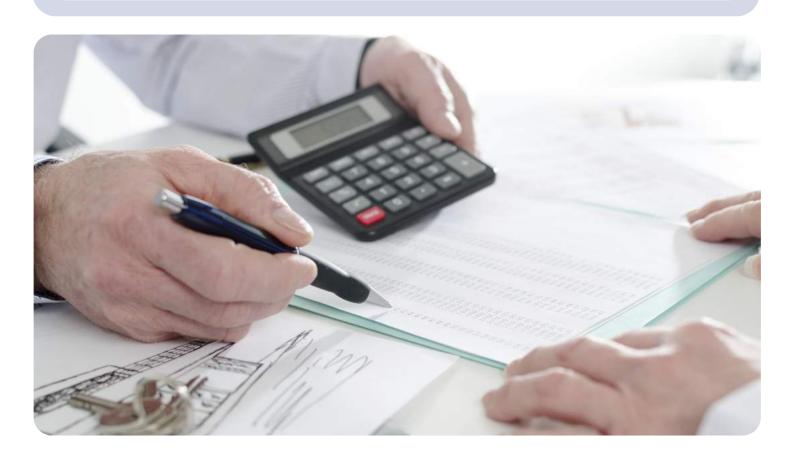
Printed pages must be from the HMRC website and certified as true copies of the original. Both of the following pages must be submitted:

1) Tax year overview



### 2) Breakdown of their full calculation

m HM Revenue & Customs	Home	Cymraeg	Contact HMR	C Help
				Sign out
		Makes the Amel Box.	SI	JBMITTED
Your tax return Unique		complete er Referenc	e (UTR):	
View your calculation				
This section provides you with a breakdown of complete then you have submitted your return official online Self Assessment tax account wit	n and this is	a copy of the	information held	
Profit from UK land and property				Ē-
Total income received			í	
minus Personal Allowance				£.
Total income on which tax is due			ı	
How we have worked out your income ta:	x			
		Amount	Percentage	Total
Pay, pensions, profit etc		E	@ ==	£
Total income on which tax has been char	rged	£1===3		
Income Tax due				£
From all employments				
Total Income Tax due				£
Estimated payment due by				
You must pay the total of any tax and class 4 due for by	NIC due fo	r ==== plus	first payment or	n account
balancing payment				£
1st payment on account for E (Note: A	<u></u>			E
Total due by				E
This amount does not take into account any made	5 pay	ments on acco	unt you may ha Print your full o	/



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: OUID:
	Name:
Tax Calculation for (year ended)	
Income received (before tax taken off)	
Profit from partnerships Profit from UK land and property Total income received minus Personal Allowance	£
Total income on which tax is due	£
Pay, pensions, profit etc. £ £  Total income on which tax has been charged £	@ 20% = £ £ £
Income Tax charged	£
plus Class 4 National Insurance contributions	@ 9% = £
Income Tax and Class 4 National Insurance contributions	£
plus Capital Gains Tax	
Taxable capital gain  Gains that qualify for Entrepreneurs' Relief £ @ 10  Capital Gains Tax due	0% = <u>E</u> <u>E</u>
Gains that qualify for Entrepreneurs' Relief £ @ 10	Ē.

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

## **Contact Us**





sales@fleetmortgages.co.uk



#### FOR INTERMEDIARY USE ONLY

Fleet Mortgages is a trading name of Fleet Mortgages Ltd Registered Office: 2nd Floor, Flagship House, Reading Road North, Fleet, Hampshire, GU51 4WP