

All documents must be certified as being a true copy of the original and, where there are multiple pages, each page must be certified. Documents that need to be certified cannot be certified by someone related to the application or the applicant.

Persons authorised to certify original documents are: UK Lawyer or Solicitor, Banker, IFA, Mortgage Broker registered with Fleet Mortgages, or Fleet Mortgages staff.

The following items are required to be submitted after application:

Proof of Income (Primary applicant only)

One of the following:

- Last 3 months payslips
- Most recent SA302
- Latest signed accounts

Documentary evidence of income showing a minimum of £25,000 income from employment or taxable self-employed sources.

If Accounts are considered, they must be signed and completed by members of the following accepted accountancy institutes:

- ACA/FCA, CA
- ACCA/FCCA, MAIA/FAIA, MAAT/FMAAT, AAPA/FAPA
- ACMA/FCMA
- ACIS/FCIS

Proof of deposit (If Purchase)

Deposits from overseas will not be accepted. Proof of the source of the deposit can be evidenced by the following:

Savings	Copy of Bank statements revealing a build-up of savings, Bank statements must not have any information blanked out.
Sale of Property	Completion Statement.
Sale of Shares	Contract Note copy.
Inheritance	Letter from Solicitor
Gift from Immediate Family Member (Parent, sibling or grandparent)	Bank Statements from Gifto to show source of funds. ID from the Gifto. Written confirmation that this is a non-refundable gift and that the Gifto will have no financial interest in the property.



Some of the following documents may be requested on a case by case basis:

- Evidence that all applicants are on the Electoral Roll at their current address.
- Up to 3 months personal bank statements (evidencing rental income, if applicable)
- Latest Asset & Liability Statement (evidencing property portfolio)
- Bank Statement dated within the last 3 months to match Direct Debit Mandate
- Proof of ID for all applicants with photographic ID to be certified
- Proof of residence for all applicants (evidencing; at least three years history)
- Proof of permanent rights to remain in the UK and that the applicant is liable to UK tax)
- Evidence of 12 months history of a mortgage or home ownership
- A copy of the lease if leasehold
- Latest or current Assured Short hold Tenancy (AST)
- If HMO or Multi Unit Block:
 - Evidence of owning a standard or HMO property for 2 years
 - A copy of the HMO licence