

## Packaging Requirements - Residential

Please upload all of the required documents to your application on the Broker Online portal to allow the application to be underwritten quickly, missing information can cause delays.  
Supporting documents do not need to be certified.

Depending on the type of application we may require some additional documents to support your client's application, we'll let you know what these are. Our standard packaging requirements for all residential cases are below:

### ✓ Proof of Income

Please provide the relevant documents to support your application:

- **Employed** – Latest 3 months payslips and P60.
- **Self-employed** – Latest business bank statement, Last 2 years SA302's and supporting tax overviews.  
If your applicants have a qualified accountant we'll request an accountant's reference for them.
- **Retired** – Pension letter/statement or P60.
- **Applicants in Receipt of Benefits** – latest award letter
- **Other income** – Tax calculations and SA302s.

### ✓ Bank Statements

Latest months bank statements for current account(s) showing income and household expenditure.

### ✓ Deposit Evidence

Evidence of the deposit for purchase applications. Bank statements, memorandum of sale etc. *Please ensure any bank statements are dated within the last 30 days and show the holders full name and address.*

For gifted deposits, a gifted deposit declaration should be completed which can be found by clicking [here](#).

### ✓ Property

**If the Property is a Flat** – EWS1 Certificate or Buildings Regulations 2018 Certification from either the Developer or Building Manager.

### ✓ Signature Verification for all applicants

This can be a Passport (UK or foreign), UK photo-card driving licence, UK full old-style paper driving licence, UK Residence permit or UK Blue Badge parking permit (if it shows signature).

**The Society will carry out electronic ID&V checks on all applicants. Should these checks fail, our underwriters may need to request additional ID documents.**

### ✓ Repayment Strategy Evidence

If the customers are applying for the loan on an interest only basis, we will require details and evidence of the proposed Repayment Strategy.