Packaging requirements

If the agreement in principle we provided was subject to any special conditions they will be communicated at approval. Please note that satisfactory fulfilment of any conditions will be required in order to ensure the loan can be offered. On occasion, additional information may be required once the application form or additional documents have been received and the case is reviewed by an underwriter.

Supporting information to be uploaded alongside the mortgage application
The following items will be needed for an underwriter to review the case. Further information on providing certified copies can be found at the end of the table.

Identification and proof of residency requirements • Applicants have the option to use HooYu which is an online service to upload their proof of identification and proof of residency directly to the portal - applicants will be emailed secure passcode links. • Please note that after carrying out an online check we'll confirm if any of the following additional proof of ID is needed. • Certified identification and proof of residency is required on all expat and foreign national applications.		
Confirmation of applicant(s) identity	One of the following:	
	Valid passport, with six months remaining.	
	Valid photocard driving licence (full or provisional).	
	Valid old style driving licence.	
	Current European economic area member state card.	
Confirmation of applicant(s) address	One of the following:	
	Gas, electricity or landline telephone bill less than three months old.	
	Mortgage statement or water bill less than 12 months old.	
	Council tax bill or TV licence notification less than 12 months old.	
	UK-based bank, building society or credit card statement less than three months old.	
Additional information for expat applicant(s)	A copy of the current rental tenancy agreement or a mortgage statement (if applicable)	
	On all expat let applications the details of a UK-based agent. This must be either a letting agent or a solicitor, to whom any necessary court documentation can be served in the event of default. The relevant documentation will be supplied to you with your offer.	
Foreign nationals	Proof of rights to reside – e.g. valid VISA or share code from the gov.uk website	
Proof of income		
For employed applicants	Both:	
	The most recent three months' payslips.	
	Latest P60 (if applicable).	
For self-employed applicants.	Accountants contact details (if applicable)	
	Ltd Company - The last three years' accounts	

If you are a shareholder of 25% or more we will class you as self-employed.	Sole traders/Ltd Company directors - Last three years' SA302s and/or the online tax calculation and tax year overview.	
Bank statements		
The most recent three months' bank statements for the income receiving current account held in either joint or sole names	Please note that if the applicant(s) are expat we require both the UK bank statement and 3 months statements for their income receiving account abroad.	
Mortgage statements Electronic verification may mean that we don't need mortgage statements. If this check is unsuccessful we will require the information below.		
Most recent mortgage statement(s) showing at least 12 months of transactions	For **all** properties in the applicants' portfolio (including existing residential property).	
Rental income		
Assured Shorthold Tenancy agreement(s) (AST)	The AST may be required for buy to let properties, either in the UK or abroad if applicable.	
Schedule of works		
Where refurbishment works will be carried out to the property	Provide a schedule detailing the works required, this must include timescales and costs.	
Proof and the source of deposit		
The most recent savings account(s) statement(s) available. Additional supporting information may be required depending on the source of the funds being used for the deposit.	Savings account(s) statement(s) to total the deposit.	
	In case of a gifted deposit, we require a 'standard' letter from the donor. A template for this letter can be found here	
	In the event of the deposit being from the sale of a previous property the completion statement from the solicitor acting in the sale is acceptable.	
Mortgage fees		
The application fee and the valuation fee payable. The arrangement fee will be payable at completion.	Account Name: Market Harborough Building Society Sort Code: 20-49-16 AC Number: 23267660 Reference: Name on application Funds must come from a mainland UK bank account	

Certified document requirements

All identification and proof of address documents must be certified accordingly. Certified copies must state 'This document is a true copy of the original', be dated and have the name, address and the contact details of the certifier. In addition, photographic ID must be in colour and should state 'I certify this is a true likeness of (title and full name)'. The following can certify these documents:

- Brokers on the Society's panel
- Lawyers or barristers
- Authorised financial intermediary
- Justices of the peace
- Medical practitioners
- Government or embassy officials
- Notary public
- Certified or chartered accountants
- Chartered surveyors
- Minister of religion
- Teacher