



Your Mortgage Checklist

What you'll need...



General Information:

1st
Applicant

2nd
Applicant

<input checked="" type="checkbox"/>	Signed & completed Aspire Wealth Management Application Form	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	Clear Photo I.D. (Current Passport or Driver's License) & Utility Bill for address verification	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	6 months recent consecutive current account bank statements	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	12 months recent mortgage statements	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	Signed copy of Aspire Wealth Management Terms of Business letter	<input type="checkbox"/>	<input type="checkbox"/>



For Employees:

1st
Applicant

2nd
Applicant

<input checked="" type="checkbox"/>	3 months up-to-date consecutive payslips are needed to confirm your basic salary	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	6 months statements are required for any savings/investments	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	Your Employment Detail Summary must be provided as well as payslips. This form should show full details of all allowances, overtime, bonus and commission	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	6 months most recent credit card statements	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	6 months statements are required for any borrowings other than mortgage	<input type="checkbox"/>	<input type="checkbox"/>



If you are Self-Employed/ Sole Trader /Director of a Limited Company

1st Applicant

2nd Applicant

- | | | |
|---|--------------------------|--------------------------|
| <input checked="" type="checkbox"/> 2 years audited/trading accounts (certified by your accountant) | <input type="checkbox"/> | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> Minimum 6 months recent bank Statements | <input type="checkbox"/> | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> Minimum 6 months statements for any borrowing | <input type="checkbox"/> | <input type="checkbox"/> |



Evidence of Source of Funds to complete Purchase

1st Applicant

2nd Applicant

- | | | |
|--|--------------------------|--------------------------|
| <input checked="" type="checkbox"/> If Gift: A letter is required stating that the gifter has no beneficial interest in) the property. | <input type="checkbox"/> | <input type="checkbox"/> |
| If inheritance: Letter from Solicitor) confirming the inheritance and that the) relevant tax is paid | <input type="checkbox"/> | <input type="checkbox"/> |
| If from sale of Property: Evidence of sale | <input type="checkbox"/> | <input type="checkbox"/> |

Extras if you' re building a new home

1st Applicant

2nd Applicant

- | | | |
|--|--------------------------|--------------------------|
| <input checked="" type="checkbox"/> Planning Permission and details of proposed size of the property (square feet / metres) | <input type="checkbox"/> | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> (A) Copy of your fixed price contract or (B) if you are building by direct labour, we need the Aspire Wealth Management Costing Form completed by your qualified architect, engineer or building surveyor. | <input type="checkbox"/> | <input type="checkbox"/> |





	1st Applicant	2nd Applicant
<input checked="" type="checkbox"/> If the house is being built on your own site by direct labour, a letter from a qualified architect or civil engineer confirming that he/she:	<input type="checkbox"/>	<input type="checkbox"/>
> Believes that the resources are available to complete the building to a good standard.	<input type="checkbox"/>	<input type="checkbox"/>
> Will supervise construction throughout.	<input type="checkbox"/>	<input type="checkbox"/>
> Will provide a certificate of completion, confirming that the building was constructed in accordance with its planning permissions best practices.	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> If the house is being built on your own site by a fixed-price contract, a copy of the contract or a letter from a qualified architect or civil engineer confirming the contract price and stating that he or she will supervise the building construction through all stages.	<input type="checkbox"/>	<input type="checkbox"/>

