



**Making your  
clients' next  
years their  
best years**

At Hodge, we want your client's mortgage application to go as smoothly as possible, so we've put together this checklist to make sure we have everything we need to assess their application, and do our best to avoid any unnecessary delays.

It's important to note that we won't be able to assess your client's application without these documents, so to save time we recommend making sure you have them to hand before you start the process. You'll need to send them to us along with their mortgage application.

#### Required for all applications:

- A completed mortgage application form. You'll find these under Proceed to Application in the Case Summary section of the portal.
- A signed and dated Customer Declaration and Direct Debit Mandate. You'll find these within the Case Documents section, they'll need to be printed and signed by your client and any other applicants.
- Your client's most recent personal bank statement for one full calendar month, showing their income (salary, pension etc.) and all bill payments. If they use more than one account, we'll need you to provide the statement for each account. Statements must include your client's name and address, as well as their bank account number.

#### Evidence of income:

##### Employed applicants:

- Your client's payslip(s) for the last full calendar month, along with the corresponding bank statement showing their salary credit.

##### Self-employed applicants:

- If your client is a limited company director we'll need to see two years' accounts or an accountant certificate prepared by an appropriately qualified accountant. The most recent accounts must not be older than 18 months.
- If your client is a sole trader or operate as a partnership they'll need to provide two years' HM Revenue & Customs (HMRC) tax calculations, SA302 or online tax assessments supported by the corresponding tax year overviews.

**Please also provide copies of the latest three months' business bank statements for all self-employed applicants.**

##### Retired Applicants:

- If your client receives a state pension, we'll need their annual state pension award letter, issued by DWP and dated within the last 12 months, or their latest months' bank statement showing their state pension credits.
- If your client receives any other pension income, we'll need their latest annual pension statement, payslip or pension P60 from their pension provider. If applicable, this should confirm the level of indexation and spouses benefit (if not, this may be provided separately).
- Finally, we'll need you to provide the latest statement issued by the pension provider confirming the current fund value.

##### Miscellaneous/Other:

- If your client owns any background buy-to-let properties, we'll also need to see their Assured Shorthold Tenancy agreements.

**Please note – additional documents may be requested at application stage at the discretion of your underwriter.**



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