

Curwins Financial & Mortgage Advisers – Mortgage & Insurance Advice checklist

Because both Lenders and Advisers are now required to collect more information from customers we've put this list together to help all of us. We can generally take copies and return originals straightaway:

Income

Employed – we'll need 3 month's pay slips and the most recent P60.

Self Employed – 3 years of Inland Revenue SA302's – this is the version that the Inland Revenue produces. Alternatively 3 years of accounts are generally acceptable.

Company Directors – this can vary between lenders but generally 3 years accounts or SA302's are needed.

Protecting you / Employer benefits

We need details of any existing Income Protection, Life and Critical Illness cover you may already have in place. If an employer pays you for a certain amount of time if you are unable to work or provides "death in service" benefits we'll need the details.

We'll need to know – type and level of cover provided, remaining term (if appropriate), monthly premiums and provider details.

Proof of Identity

An up to date passport or photo driving license are the best options.

Address

A utility bill (gas, water etc) or bank statement which is less than 3 months old is best, it can either be in joint or sole names but for joint applications we'll need proof of address for both borrowers.

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Bank statements

In order to help us with assessing potential borrower's outgoings we need a minimum of your most recent month's bank statement which shows details of your regular outgoings. Some lenders may need more than this.

Existing Mortgage, Loan and Credit Card details

This should include outstanding balances, remaining term, monthly payments and provider details.

Deposit

For purchases we will need to see evidence of your deposit and where it has come from, whether that is from your savings, a house sale or a gift from family.

Fact find questionnaire

In order to provide advice we need to "know our customer" so a fully completed factfind is needed. This can be completed by your Adviser and discussed face-to-face or over the phone. The fact find can be partly completed by the customer in the first instance if this is easier.

We're here to help so if you have any questions please call us on

01752 491111 and speak to:

Dave Winters (email: davewinters@curwins.co.uk)

Paul Stokes (email: paulstokes@curwins.co.uk)