Curwins Financial & Mortgage Advisers
Mortgage & Insurance Advice checklist (2019)

This list summarises the type of information we will need to help us give you advice. We can take copies and return originals straightaway or we can give you access to our client portal, so you can upload them direct to us.

Income - proof

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

Self Employed – 3 years of "tax calculations & tax year overviews" which can be obtained from the Inland Revenue website or from your Accountant.
3 years of accounts are sometimes also accepted by lenders.

Company Directors – generally "tax calculation & tax year overviews" as above or 3 years of company accounts.

Outgoings - Bank statements

To help us assess if a borrower's outgoings fit lenders affordability criteria we'll need your most recent month's bank statement showing regular outgoings. Some lenders ask for 3 months' statements!

Existing Mortgage, Loan and Credit Card details

We'll need outstanding balances, remaining terms & monthly payments.

Proof of Identity

Passports or Driving Licenses are best for this.

Proof of Address

We'll carry out an electronic check on your address, but we may also need a recent utility bill (gas, electric, water, council tax etc) or bank statement which is less than 3 months old for each applicant.

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Protecting you / Employer benefits

Existing cover - details of any existing Income Protection, Life Cover & Critical Illness cover you may already have.

Employer benefits - if your employer pays you for a certain amount of time if you are unable to work or provides "death in service" benefits we'll need details. **A copy of your employment contract is really useful**.

Deposit

For purchases we will need to see evidence of your deposit whether it is from your savings, a house sale or a gift from family. This is needed before an application can be submitted.

Fact find questionnaire

In order to provide advice, we need to "know our customer" so a fully completed "fact find" is needed which can be completed in various ways:

- By your Adviser and discussed face-to-face or over the phone.

- By you online using our client portal (or we can email you a blank word document if you prefer).

We're here to help so if you have any questions or to arrange an appointment please call us on **01752 491111** or email if you prefer:

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