

Mortgage & Insurance Advice checklist (2023)

This summarises the information we will need to help us give you advice. We can give you access to our client portal, so you can securely upload documents direct to us or we can take copies when meeting. Here's what we'll need.

Income - proof

Employed – 4 month's pay slips (and your most recent P60 in some cases).

Self Employed – 3 years of tax calculations and tax year overviews from the Inland Revenue website or from your Accountant.

3 years of accounts are sometimes also accepted by lenders.

Company Directors – generally tax calculations and tax year overviews as above plus 3 years of company accounts.

Outgoings - Bank statements

To help us assess if your outgoings fit lender affordability criteria we'll need 4 months of personal bank statements showing your income being credited and your regular outgoings.

If you are self-employed or a limited company director, lenders are currently also asking for 3 months of business bank statements.

Existing Mortgage, Loan and Credit Card details

We will 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. 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 or a joint statement.

Protecting you / Employer benefits

Existing cover - details of your existing Income Protection, Life Cover & Critical Illness cover if you have any in place.

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 can be 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, in a video call or over the phone.
- Started by you online using our secure client portal for further discussion with your adviser later.

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:

paulstokes@curwins.co.uk