

# Speed up your applications.

Delays to mortgage applications can be frustrating, yet often avoidable. So here's a checklist of quick wins to help speed things up.

## General checks

- Names are keyed accurately.
- Middle names are included.
- Ground rent and service charge on leasehold properties are included (if no charge, key £1 for each).
- All information correct, including DOB, when updating applicant details.
- Complete all fields on a gifted deposit letter.

## Income checks

- Name on payslips matches the application.
- URL is included on online payslips.
- Employers name is present on payslips.
- Latest payslip is dated within 6 weeks from date of application (applies only to 4 weekly or monthly pay).
- Evidence provided for all keyed income.
- If a payslip has multiple entries or deductions, attach a detailed explanation to application.

**NOTE:** We can now accept a contract to verify future income with a covering letter or email from the employer.

**Did you know we review all documents within 48 hours?**

## Help us to help you

- If we request proof of ID, this must be certified for us to accept it.
- When uploading supporting documents, ensure ALL pages are included.
- Let us know if the applicant has changed their name in the last 3 years.
- Be prepared: Rate Switch applicants who've changed name or address must resubmit ID at a TSB Branch.

## Self employed checks

- Share of net profit for partnerships.
- Salary and dividends for Directors of Ltd companies.
- SA302s, HMRC online and software generated tax calculations, with related tax year overviews.
- Accountant's reference for a Ltd company.

**NOTE:** All documents must include UTR, tax year, customer initial and all pages.



Call us

0345 307 3355 (Option 2).



Or visit

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