

Mortgage Check List

Organising your mortgage

Most people who purchase their homes fund the purchase by a mortgage from a bank, building society or finance company. We will arrange the mortgage on your behalf. This will be in accordance with the arrangements we describe to you in writing as discussed with a member of the G-Force team. You will not be required to make any payment or incur any cost before the actual purchase of your home is completed.

Before a mortgage offer is issued a lender will make certain enquiries and will require you to produce some documents. To make certain that the mortgage offer is issued quickly you can help us by making sure you have these documents available when a member of our team calls to complete the formal mortgage application.

Plain English

We confirm everything in writing, and the only costs you will incur prior to obtaining the mortgage will be a nominal commitment fee and the valuation fee charged by the lender.

Proactive

We carry out all the processing with the lenders on your behalf and your case handler will keep you advised every step of the way.

Money Laundering Legislation

We always require sight of your passport or full photo driving licence, as well as proof of address via bank or credit card statements, or utility bills, and it would help if you could gather together these details, using this handy folder for when you meet one of our consultants. We may also ask for your latest P60, last 3 months' or 12 weeks' payslips, latest mortgage statement or rent book. Again, please use this folder to keep them all together in a safe place.

The documents that will be needed are:

1. The last 3 monthly **wage slips** (12 if paid weekly) for each mortgage applicant who is working.
2. The last **P60** for each applicant.
3. **Signature identity.** This could be a passport, driving licence, cheque or credit card, store card which shows your name and signature.

Personal identity. A utility bill dated within the last three months for each applicant.

4. Your **rent book** or a statement of account from your landlord showing the rent payments for the last 12 months.
5. Your last 3 months **bank statements.**
6. We may suggest you locate other documents, depending on your residential history.

Please start to collect these documents together into this folder. In particular, the wage slips and bank statements. It is important that you also keep any that you receive from your employer or bank between now and the next visit of our representative.

If you have any problems you may contact our representative or ring us on our Freephone Helpline: **0845 124 9417**



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