

Mortgage Application Packaging Checklist

To help you get your application processed as quickly as possible, we've outlined what you will need to send to us below. If you need any further help please contact us on 01768 863675 option 1 for the mortgage team or visit our website [Intermediaries Support - Penrith Building Society \(penrithbs.co.uk\)](https://www.penrithbs.co.uk).

PLEASE NOTE: When submitting your application, please ensure that all the necessary documents are uploaded before you submit your application.

We will not begin to review your application until the minimum supporting documentation below has been uploaded to the portal, please do not email confidential or sensitive documentation.

We may request further documentation through the case handle/underwriting process.

MINIMUM REQUIREMENTS FOR ALL APPLICATIONS			
Fully completed application form	Employed – Last 3 months payslips, statements and most recent P60	Proof of deposit – latest bank statement / investment statement	
Signed declarations – this must include all pages	Self Employed – Last 2 years accounts and Tax Calculations (SA302s) or full online Tax Self Assessment return.	Gifted Deposit – Completed PBS gifted Deposit form and proof of funds	
Passport or Driving Licence – Clear certified copies	Retired – Most recent P60 or an annual confirmation letter for a private pension and annual DWP letter confirming state pension for current tax year	Borrower contact details, personal email address and contact telephone numbers	
Utility bill or bank statement dated within the last 3 months	Last 3 months statements for all current accounts	Broker and broker admin contact details	
ADDITIONAL REQUIREMENTS			
EX PAT / EX PAT BUY TO LET	PURCHASE	REMORTGAGE	
Confirmation of last UK address AST (England & Wales) / Private Residential Tenancy Agreement (Scotland)	Memorandum of Sale Full Home Report (Scotland only)	Most recent mortgage statement	
HOLIDAY LET	NEW BUILD	SELF-BUILD/ RENOVATION	
Low, medium & high rental figures provided by a reputable holiday let agent Short Term Let License OR AST rental figures (Scotland only)	Disclosure of incentives (CML) form	Plans, costings, full planning permission and/ or building regulations	

Not registered? It is easy to register with us, just visit our website [Intermediaries Support - Penrith Building Society \(penrithbs.co.uk\)](https://www.penrithbs.co.uk) or you can contact us at intermediaries@penrithbs.co.uk

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