



Application Requirement Guide

This guide details the information you'll be asked to discuss during your appointment with us and the types of documents you may need to provide copies of.

Following your appointment a bespoke minimum submission document will be sent to you advising you on the specific documentation you will need to provide to us to in order to progress and underwrite your application.

For all applications you'll need:

- Up to 3 months of your latest bank statements.
- Evidence of your income:
 - Employed - up to 3 latest monthly or 12 weekly payslips.
 - Retired - proof of State/private pension.
 - Self Employed - an Accountants Certificate or last 2 years full accounts or last 2 years SA302s and the corresponding tax year overviews.
- Evidence of your expenditure
 - Details of loans, credit store cards, hire purchase and other significant monthly outgoings (e.g. student loans or childcare costs) and address history for last 3 years.

For Buy To Let applications you'll need:

- To confirm the rental income you will receive from the property.
- To evidence your income.

If you own any other properties you'll need:

- To confirm details of addresses, mortgages held and details of any rental income received.

If your deposit will be a gift you'll need:

- To confirm the gift will be from a family member (spouse, parent, grandparent, sibling, child or grandchild) who reside in the UK and must not be repayable.

If your application is for an Interest Only mortgage you'll need:

- To confirm details of your repayment strategy and provide evidence this is plausible and affordable.

If your property is leasehold you'll need:

- To confirm any leasehold costs payable such as service charge or ground rent.
- To confirm the time remaining on the lease.

If you are Lending into Retirement you'll need:

- Proof of Pension income and/or Proof of Pension projection.

If you are Remortgaging with Additional Borrowing you'll need:

- To confirm what you are using the additional borrowing for.

If your property is Shared Ownership you'll need:

- To confirm the rent payable to the Housing Association or Local Authority.
- To confirm the % share you are purchasing.

If you are making changes to your Shared Ownership mortgage you'll need:

- The housing association to confirm your property value.
- Confirmation of the % share of the property you own.
- The housing association to provide written consent to any proposed variation.

It is important to remember for any mortgage application that you make:

- The documents you provide should support the information provided throughout the application process and be supplied within 21 days of applying for the mortgage.
- Following your appointment a bespoke minimum submission document will be sent to you advising you on the specific documentation you will need to provide to us and which of these documents need certifying.
- We will search your record at credit reference agencies who will supply us with information, including information from the Electoral Register. We reserve the right to repeat this search should we deem it necessary during your mortgage application. The agencies will record this search whether or not this application proceeds. Information which is provided to us and/or the credit reference agencies about you and those with whom you are linked financially, may be used by us and other

The mortgaged property (which may be your home) may be repossessed if you do not keep up repayments on your mortgage.

companies if credit decisions are made about you, or other members of your household. Before submitting any information to us, please note that in order to prevent or detect fraud, any and all information provided by you will be shared with fraud prevention agencies.

- We will consult at least one database to determine whether you can afford the proposed mortgage. In order for us to properly assess whether you can afford the proposed mortgage you will be asked to provide certain information and evidence during the mortgage application process. You must ensure that all of the information and evidence that you supply is accurate and complete. If we are unable to carry out an assessment of whether you can afford the mortgage because you have not provided the information and evidence requested, then we will be unable to provide you with any proposed mortgage.
- You must be classed as a resident of the UK, meaning that:
 1. your main residence must be in England, Northern Ireland, Scotland or Wales;
 2. you have the right to remain in the UK indefinitely; and
 3. you pay taxes in the UK and are registered in the UK for tax purposes.
- The assets or the income to be used to pay the monthly mortgage payment or repay the mortgage at the end of the term must be solely in £'s (GBP). An 'asset' includes any property (ies) and/or other investment(s) that are owned and 'income' includes any salary (whether from employment or otherwise) and/or any income from any investment(s).
- If this is a joint application we will require any requested documents from both applicants unless specifically stated otherwise.
- Your Solicitor should be on our approved panel. You can check this by consulting your Solicitor or contacting us on 03450 50 50 62. We do not use Sole Practitioners.
- Additional items may be requested at any stage of the affordability and subsequent application process.

Leeds Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Leeds Building Society is registered on the Financial Services Register under number 164992. You can check this on the FCA website at www.fca.org.uk/firms/systems-reporting/register or by calling 0800 111 6768. Buy to Let mortgages which are for business purposes are exempt from FCA Rules.

We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels and for colleague training purposes. If you are contacting us by email and not using our secure email facility, please remember not to send any personal, financial or banking information because your information isn't secure.

Leeds Building Society's mortgages are available to UK residents only. Mortgage applicants must be 18 years or over. Mortgages are subject to eligibility, status and financial standing.

Leeds Building Society, Sovereign House, 26 Sovereign Street, Leeds, LS1 4BJ.