



A Guide to Our Documents

Wenham Mortgages

Acceptable Identification



Our standard requirements would be **photo ID**

- In date passport showing full legal name and signed
- In date driving license registered to your current address full or provisional

However if you don't have either if you don't have any of these we can accept any of the following;

- Full paper driving licence
- Original notification letter from JobCentre/Local Authority
- National identity Card/UK Border Agency identity card
- Firearms Certificate/Shotgun Licence
- Council Tax letter/statement dated in the last 12 months
- HMRC Registration Card CIS4 (for construction industry employees)
- Home Office residence permit (issued to EEA nationals on sight of own country passport)

(Please ensure you send a copy of your marriage certificate if your ID is in your maiden name)

Proof of Address

- Driving Licence (only if this isn't being used for [ID](#))
- Utility Bill (gas, electric, water or council tax) dated within the last 3 months
- Bank Statements dated within the last 3 months
- Council/Housing Association rent card or tenancy agreement dates in the last 12 months
- Mortgage statement from a UK financial sector firm dated within the last 12 months.

Proof of address must show your name, current address and be dated within the last 3 months at the point of application



Employed Income



- Latest 3 months payslips in PDF format, must show your name, tax and employer details
- If you've started a new role in the last 3 months we'll need to see a copy of your current contract (signed by you and your employer)
- If you're using bonus/commission for the mortgage application we'll also need to see payslips evidencing this, so if its not paid in the last 3 months please send over extra.
- If you're paid weekly please send your last 13 weeks payslips, as close to the application date as possible.

For any other payment frequencies please check with your advisor/case manager, however we look for a total of 3 months evidence.

Self Employed Income Evidence



If you're a sole trader we will need to see your **latest 3 years** tax calculations and overviews, these can be obtained via the [HMRC government gateway](#), follow the below steps to find and download these;

1. Login using the above link
2. Select 'Self assessment' > Get SA302 Tax Calculation for tax year xxxx-xxxx > Continue to your SA302
3. Select view your calculation > view and print your calculation > **Save as PDF**

Follow the same steps for the tax overview however select '**view self assessment tax return**' rather than 'Get SA302'

If you have an accountant who files your tax return they will be able to provide you with your tax calculations and tax years overviews.

If you have been trading **less than 3 years** please send the documents you have available as discussed with your advisor.

CIS workers - If your advisor is working off your **remittance slips** please provide 6 months evidence in weekly or monthly slips.

Self Employed Continued



Limited Company Directors - We will need to see 3 years limited company accounts (where available) You can request these from your accountant if you don't already have them, they must be the full finalized accounts.

If you own more than 25% of the business the lender will class you as self employed and your must provide accounts. If you own less than 25% you are classed as employed by the lender, please refer to the [employed income guide](#).

Other Income Types



Contractors - Please provide your current signed contract showing your day rate and number of days (if you have recently started a new contract we will require your previous contract)

Benefit-Income

- Annual awards letter (must be in date)
- Latest 3 months universal credit statements
- CSA/court letter (maintenance)

If you receive any other type of income which has not been specified so far, please contact your advisor/administrator to confirm what we will need.

Bank Statements



We will require **3 months** bank statements for any accounts which your **income is paid into and your bills are paid out of**, if you have multiple accounts in regular use please send all accounts.

We will require 3 months bank statements (e.g. from the 1st January to the 31st March) and the statement must be **no more than 30 days old** at the point of application.

Please note any **large transactions** without a clear reference will be queried by the lender, so unless already provided we may check these with you in advance to prevent delays further down the line.

How to Download your Bank Statements

HSBC	Logon to Online Banking > Statements > Select Account > Select Date > Download > Save as PDF
Natwest	Logon to Online Banking > Statements > Your Account > View save and print PDF > Choose Account > Next > Select dates > View statement > Download PDF
Nationwide	Logon to online Banking > View Accounts > Select Account > Statement Archive > Select Statement Date > Download > Save PDF
Santander	Logon to Online Banking > Account > E-Documents > Select Statement > Opens as PDF > Download
Halifax	Logon to Online Banking > View Statements > Statement options > Download PDF
Lloyds	Logon to online Banking > Select link to digital inbox > Statements will be saved here with the option to download > Save as PDF
RBS	Logon to Online Banking > Statements > View Statement PDF's and Certificates > Choose Account > Select Date > Download statement PDF
Barclays	Logon to Online Banking > Statements > Select Statement > Download

Deposit Evidence



Depending on where your deposit is coming from we will require different documents. As a whole, we will need to see the **original source of the funds** through to where they are now.

Savings - 3 months statements showing the build up of funds (if this has moved through a couple of accounts we will need to see all statements)

Gifted - Gift Deposit Letter and Gifters bank statements showing a build up on funds (we will need to see the funds in your account if they've already been transferred to you)

Legal Evidence - If funds are coming from a legal transaction (inheritance, divorce etc) we will require a copy of the legal documentation confirming the funds OR a letter from the solicitor to confirm the transaction.

If you have any questions on what to provide please contact your dedicated advisor.

Summary



Documents can be sent as a **PDF or photograph**, please just ensure all details are **clear**.

All documents must show your full legal name, if the name appears different for any reason please provide an explanation via email.

If you're having trouble obtaining any of your documents in the correct format please contact your dedicated advisor or administrator for further support.

There may be **additional documents** required for your application based on the specific lenders requirements, your advisor or administrator will make you aware of this at the point of application.