

We'll get you home.

Your Mortgage Checklist





GENERAL INFORMATION

- ✓ You'll need to provide suitable proof of identity and residential address – a current passport or driver's licence and a current utility bill or bank statement
- ✓ 6 months' recent bank statements (including 1 original)
- ✓ If your current mortgage isn't with EBS, we need 6 months' recent mortgage statements (including 1 original)
- ✓ If you bank abroad, a foreign credit check will be required



FOR EMPLOYEES

- ✓ 3 months' up-to-date consecutive payslips are needed to confirm your basic salary
- ✓ EBS Salary Certificate (available in all EBS Offices) completed by your employer confirming basic salary
- ✓ Your P60 can be provided as well as payslips, but this includes all income (including bonus/overtime etc.), so 3 months' payslips are still needed to confirm your basic salary
- ✓ 6 months' statements are required for any savings or investments
- ✓ 6 months' statements are required for any borrowings



FOR SELF-EMPLOYED / SOLE TRADER / DIRECTOR OF LIMITED COMPANY

- | | | |
|---|--------------------------|--------------------------|
| ✓ 3 years audited/trading accounts (certified by your accountant) | <input type="checkbox"/> | <input type="checkbox"/> |
| ✓ Confirmation of tax position from your accountant | <input type="checkbox"/> | <input type="checkbox"/> |
| ✓ Minimum 6 months' recent bank statements | <input type="checkbox"/> | <input type="checkbox"/> |
| ✓ Minimum 6 months' statements for any borrowings | <input type="checkbox"/> | <input type="checkbox"/> |
| ✓ 3 years Revenue Notice of Assessment | <input type="checkbox"/> | <input type="checkbox"/> |



EQUITY INPUT FOR PURCHASE

- | | | |
|---|--------------------------|--------------------------|
| ✓ If you have been given funds to help with your mortgage, we need confirmation of it in writing and confirmation that it is non repayable (Forms available in all EBS Offices) | <input type="checkbox"/> | <input type="checkbox"/> |
|---|--------------------------|--------------------------|

Proof of the funds, in the donor's name, may also be required



FOR SELF-BUILDS

- | | | |
|---|--------------------------|--------------------------|
| ✓ Planning Permission and details of proposed size of the property (square feet/metres) | <input type="checkbox"/> | <input type="checkbox"/> |
| ✓ (A) Copy of your fixed price contract or (B) if you are building by direct labour, we need the EBS Costing Form completed by your qualified architect, engineer or building surveyor (Forms available in all EBS Offices) | <input type="checkbox"/> | <input type="checkbox"/> |



✓ If the house is being built on your own site by direct labour, a letter from a qualified architect or civil engineer confirming that he/she:

- Believes the resources are available to complete the building to a good standard

- Will supervise the construction throughout

- Will provide a Certificate of Completion, confirming that the building was constructed in accordance with its planning permissions and best practices

✓ If the house is being built on your own site by fixed-price contract, a copy of the contract or a letter from a qualified architect or civil engineer confirming the contract price and stating that he or she will supervise the building construction through all stages