Mortgage Owl

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FREE CHECKLIST

Documents You Need for a Mortgage

The paperwork lenders usually ask for when you apply for a mortgage, so you can get it ready in good time. Tick each box as you go.



How to use it
Start gathering these a few months before you apply, and tick each one off as you go.

Keep it handy
Keep everything in one folder, paper or digital, ready to send.

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1 Proof of who you are

everyone applying

- [ ] A valid **passport or driving licence** to prove your identity.
- [ ] Recent **utility bills** to show your address.
- [ ] Buying with someone else? They'll usually need to provide their own documents too.

2 Proof of income: employed

if you're an employee

- [ ] Your last **3 months' payslips**. Some lenders ask for up to 6 months.
- [ ] Your latest **P60** from your employer.
- [ ] **Proof of any benefits** you receive, if you want them counted.

3 Proof of income: self-employed

if you work for yourself

- [ ] **2–3 years' accounts** from an accountant.
- [ ] Your **SA302 tax calculations** and **tax year overviews**. You can print them from your HMRC online account, or from the software you used to file your return.
- [ ] Check your lender accepts copies you've printed yourself. GOV.UK keeps a list of lenders that do.
- [ ] Bank statements that back up the income on your tax returns.

Tip: You can't print your SA302 until 72 hours after you've sent your tax return, so file early if you're planning to apply soon.

4 Bank statements and outgoings

everyone applying

- [ ] **3–6 months'** statements for your current account.
- [ ] Details of what you owe and pay each month on **credit cards, loans** and other credit, such as car finance.
- [ ] A rough idea of your regular spending, such as bills, travel, food and childcare. Lenders often ask about it.

5 Proof of your deposit

if you're buying

- [ ] **Savings account or Lifetime ISA statements** showing your deposit.
- [ ] Part of your deposit is a gift? You'll usually need a **gifted deposit declaration** completed by the person giving it.

6 Before you apply

a few months ahead

- [ ] Check your credit reports with the four credit reference agencies (Experian, Equifax, TransUnion and Crediva), and get any mistakes corrected.
- [ ] Think about a **mortgage in principle**. It gives you an idea of what a lender may lend, but it isn't a guaranteed offer.
- [ ] Remortgaging? Add your **latest mortgage statement** to your folder.
- [ ] Ask your lender or broker for their exact list. Every lender has its own requirements.

Good to know: Lenders also run a credit check when you make a full application, and the lender will usually arrange a valuation of the property. Mortgage offers usually last three to six months, depending on the lender.

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My notes



Good luck with your application!

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Mortgage Owl – Documents You Need for a Mortgage Checklist. Last checked 4 November 2026. Based on MoneyHelper (how to apply for a mortgage; the mortgage application process; how to check your credit report), GOV.UK (get your SA302 tax calculation) and the Financial Conduct Authority (support for mortgages as interest rates rise). Lenders' requirements vary, so check the details with yours.

This checklist is general educational information only and is not regulated financial advice. Mortgage Owl doesn't recommend particular mortgages, lenders or deals. For a personal recommendation, speak to an FCA-authorised mortgage adviser. Your home may be repossessed if you do not keep up repayments on your mortgage.