

### The Mortgage Works

#### Proof of identification - acceptable to the lender

**Proof of ID**

- Your normal client identification verification.

#### Proof of employed income - acceptable to the lender

**Employed income**

- Not applicable for experience landlords.
- Latest payslip for first time landlords.

#### Proof of self-employed income - acceptable to the lender

**Self employed income**

- Not applicable for experienced landlords.
- Latest SA302 for experienced landlords.

#### Proof of deposit - acceptable to the lender

**Gifted deposit from a UK donor**

- Signed letter from the donor using the TMW template, available in the 'Literature' section at [themortgageworks.co.uk](http://themortgageworks.co.uk)
- Source of Donor's funds – one month's Donor UK bank statement showing available funds and evidence of any funds transferred into customer's bank account.

**Gifted deposit from a non- UK donor**

- If the applicant has received all or part of the deposit as a non-repayable gift from a Donor outside of the UK, then a signed letter from the donor using the TMW template is required.
- Proof of Donor's source of funds is required.
- If funds have been in the Donor's account for less than three months, further information is required and must be obtained.

**Savings**
**Evidence of savings must be in the form of:**

- Current bank or building society statement (within last three months) or passbook held in the applicant's name;
- Copy of the current value of ISA held in the applicant's name.

**Proofs required:**

- UK source - one month's current bank/building society bank statement/passbook;
- Non-UK EEA (European Economic Area) country source – three month's current bank/building society bank statement/passbook;
- Non-EEA country source – six month's current bank/building society bank statement/passbook.

Where funds have been in a non-UK account for a period of less than six months, they require proof of their origination and evidence of funds transferred to customer's UK bank account.

The source of any lump sum credit may be queried or proof of the build up of funds requested.

<b>Equity</b>	<ul style="list-style-type: none"><li>• Property address from which equity is sourced</li></ul>
<b>Other possible lender requirements</b>	
<b>Other possible requirements</b>	Literature and downloads: <a href="http://www.themortgageworks.co.uk/literatureanddownloads">http://www.themortgageworks.co.uk/literatureanddownloads</a> <a href="http://www.themortgageworks.co.uk/includes/pdf/T32_v83.pdf">http://www.themortgageworks.co.uk/includes/pdf/T32_v83.pdf</a>