

Paragon Premier

Proof of identification - acceptable to the lender

Proof of ID

- One proof of photographic ID and one proof of address verification.

Proof of employed income - acceptable to the lender

Employed income

- Latest 3 months payslips and P60.
- Latest three month's bank statements showing salary credit.

Proof of self-employed income - acceptable to the lender

Self employed (or rental income)

- Last 2 years accounts prepared by a qualified member of an accountancy body
- Latest two years SA302s with corresponding Tax Year Overviews

Proof of deposit - acceptable to the lender

Proof of deposit

- Evidence of deposit is required for all purchase cases, covering the whole deposit amount.

Other possible lender requirements

Other possible requirements

- Property Portfolio Schedule (see page 9 and 10) of the application form
- HMO properties – copy of the current licence including conditions
- Evidence of planning consent for any alteration/conversion or change of use
- Evidence of building regulation approvals together with a building regulations completion certificate (note indemnity insurance is NOT acceptable to Paragon)

Limited Company requirements

Limited Company

- Last 3 months company bank statements showing business activity and rental income

Telephone Interview

All Applications

- All applicants with have a telephone interview with an underwriter following submission of the full application.