

# Application requirement guide

This guide shows what you'll talk about during your appointment with us, as well as the types of documents we may need to see.

After your appointment, we'll send you a letter confirming the specific documents you'll need to show us as part of your application.

## For all applications you'll need:

- Up to three months of your latest bank statements.
- Evidence of your income:
  - If you're employed, we'll need three of your most recent payslips.
  - If you're retired, we'll need proof of your state and/or private pension.
  - If you're self-employed, we'll either need an Accountant's Certificate, your full accounts from the last two years, or SA302s for the last two years with the tax year overviews.
- Evidence of your spending:
  - Details of loans, credit store cards, hire purchase and other significant monthly outgoings (e.g. student loans or childcare costs).
- Address history for last three years.

## For Buy to Let applications you'll need:

- To confirm the rental income you'll receive from the property.
- To show proof of your income.

## If you own any other properties you'll need:

- To confirm details of addresses, mortgages held and details of any rental income received.

## If your deposit will be a gift you'll need:

- To confirm the gift will be from a family member (spouse, parent, grandparent, sibling, child or grandchild) who resides in the UK and it won't be paid back to them.

## If your application is for an Interest Only mortgage you'll need:

- To confirm your plan to repay the loan amount and prove that you can afford it.

## If your property is leasehold you'll need:

- To confirm any leasehold costs payable such as service charge or ground rent.
- To confirm the time remaining on the lease.

## If you're Lending into Retirement you'll need:

- Proof of your pension income and/or your pension projection.

## If you're remortgaging with Additional Borrowing you'll need:

- To confirm what you're using the additional borrowing for.

## If your property is Shared Ownership you'll need:

- To confirm how much rent you'll have to pay to the housing association or local authority.
- To confirm the percentage share you're purchasing.

## If you're making changes to your Shared Ownership mortgage you'll need:

- The housing association to confirm your property value.
- Confirmation of the percentage share of the property you own.
- The housing association to provide written consent to any changes.

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For all mortgage applications,  
please remember:

- All documents should be supplied within 21 days of applying for the mortgage.
- After your appointment, we'll send you a letter confirming the specific documents you'll need to show us as part of your application. We'll also let you know which ones need certifying.
- We'll search your record at credit reference agencies, who'll give us your information (including details from the Electoral Register). We're able to search multiple times if we need to.
- The agencies will record this search even if you don't continue with the application. We can use any information found, and other companies will be able to see if credit decisions are made about you (or a member of your household). All information will also be shared with fraud prevention agencies.
- We'll check at least one database to check you can afford the mortgage you're applying for. You'll also be asked to provide information and evidence to support this. Please make sure the documents you give us are accurate and complete.
- The assets or income you'll use to pay your mortgage must be in GBP (pounds/£s). An 'asset' can include property and/or other investments, and 'income' includes your salary or money made from investments.
- If this is a joint application, we'll need to see the requested documents from both applicants (unless we say we don't).
- Your solicitor must be on our approved panel. You can check if this is the case by contacting your solicitor directly, or by calling us on 03450 50 50 62. Just so you know, we don't use sole practitioners.
- We may ask for more items from you at any point in the application.

We will need you to provide the documents we ask for in order to consider your application.

- You must be classed as a resident of the UK, meaning that:
  1. Your main residence must be in England, Northern Ireland, Scotland or Wales.
  2. You have the right to remain in the UK indefinitely (meaning you can stay as long as you want).
  3. You pay taxes in the UK and are registered in the UK for tax purposes.

Leeds Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Leeds Building Society is registered on the Financial Services Register under number 164992. You can check this on the FCA website at [fca.org.uk/firms/systems-reporting/register](https://fca.org.uk/firms/systems-reporting/register) or by calling 0800 111 6768. Buy to Let mortgages which are for business purposes are exempt from FCA Rules.

We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels and for colleague training purposes. If you are contacting us by email and not using our secure email facility, please remember not to send any personal, financial or banking information because your information isn't secure.

Leeds Building Society's mortgages are available to UK residents only. Mortgage applicants must be 18 years or over. Mortgages are subject to eligibility, status and financial standing. Leeds Building Society, Sovereign House, 26 Sovereign Street, Leeds, LS1 4BJ.