

My mortgage appointment

What will I need?

At Leeds Building Society our purpose is to help people have the home they want.

We know buying a new home, remortgaging or switching your deal are big life events. We want to make the process as smooth as possible for you.

We've captured everything we'll need to discuss in your appointment here. Before your appointment, please jot this information down so we can chat about it with you. **You don't need to send this document back to us, but please have it to hand during your appointment.**

If there's more than one applicant, we'll need the information for everyone.

Do you have any other properties that you'll be paying a mortgage on when this mortgage completes? If so, please provide balances, monthly payments and, if you rent these out, the monthly rental income.

If you're employed we need to know:

When did you start your current job? If it was less than a year ago, we'll also need to know about your last job. We'll need your employer's name, address and contact details.

About you

As well as your name, address and date of birth, we'll also need to know:

Where have you lived in the last three years?

What's your basic annual gross income? This is what you're paid before tax is taken off.

What age do you plan to retire? Make sure you consider the state pension age when thinking about this.

Do you get any guaranteed (meaning it's written into your employment contract) or regular overtime, bonus, commission or shift allowance? If you get a different amount each month, please give us an average from the last three months.

How many children and adults (17 years old or over) will be living in the property you want a mortgage for?

Are you in receipt of any benefits?(Working tax Credits, Child Benefit etc) How much is this?

How much savings do you have and how do you plan to use them?

If you're self employed we need to know:

The last three years' worth of turnover and net profit.

The last three years' worth of dividends you pay yourself.

The last three years' worth of salary you pay yourself.

What will I need?

Your income and spending

To make sure your mortgage will be affordable, we'll need to know about your income and how much you spend.

We make assumptions about typical household bills, but we need to know about any expenses outside of this.

Are you paying back any personal loans?
We'll need to know the provider, balance, monthly payment and end date.

Are you paying for any finance or hires?
We'll need to know the provider, balance, monthly payment and end date.

Are you paying off any credit cards, store cards or have an overdraft facility? We'll need to know the provider, balance and monthly payments.

Do you have a student loan? How much is left on this and what do you pay monthly?

Do you have child care costs? How much are they?

Do you pay school fees? How much are they?

If you live in a shared ownership property, do you pay rent? How much is this?

Do you have any service charges or ground rent?
How much are they?

Do you regularly spend on something other than usual living costs? For example, an expensive hobby or significant animal welfare costs.

Once you've paid all your outgoings (including essential food and travel costs), how much of your income do you have left to spend on yourself?

The property

We'll need some information about the property you want a mortgage for:

What type of property is it?

What is the property's price/valuation?

How much do you need to borrow?

If it's shared ownership, what's your share?

How much will your deposit be and where's the money coming from?

How many bedrooms, bathrooms and kitchens are in the property?

Is the property leasehold or freehold? If it's leasehold, how many years are left of the lease?

When was the property built?

Construction type (for example brick, stone or concrete).

Does the property have any sales restrictions?
For example, it's a self-contained annex or has a flat roof.

Who's the key holder and what's their address and phone number?

Who's your solicitor and what's their firm and address?