

esbs application requirements

Please note if the requirements are not met it could result in a delay in processing the application.

Scanned documents provided by the broker firm are acceptable if they have been certified using the esbs Document Certification Header Sheet.

Standard Application

- Fully completed Application form
- Signed Direct Debit mandate
- The Contact Preference Form must be completed with signature - One form for each applicant
- Employed applicants – Latest 3 months' pay slips and P60 if available
- Proof of 12 months' own residential mortgage payments (*this may be shown on the credit search*) or proof of rental payments
- 3 months' bank statements showing everyday commitments/bills. If Internet ones then there must be a top headed sheet to link the name and address with the account number. If detailed over more than one bank account include all
- Any maintenance agreement/court documentation
- Latest benefits/pension letter/statement
- Latest pension P60
- Pension projection (if required)
- Proof of deposit
- Proof of residency (if required)
- Foster income remittance slips and award letter
- Cheque for fees, or contact details for fees to be collected by debit card over the phone

Self-employed applicants, in addition to the above requirements

- 2 years' accounts – including projection or management accounts if over 6 months since last full set of accounts
- Tax calculations/SA302s for 2 years
- Accountant's details must be completed on the Application form
- 3 months' business bank statements

If applicants have any other mortgages/BTL

- 3 months' proof of mortgage payments. (this may be shown on the credit search)
- 3 months' proof of rent. (if applicable)
- A copy of the tenancy agreement in date
- If more than one other property we require a schedule of the portfolio, along with the above but to include the value of each property, the amount of each mortgage outstanding and each remaining term
- If used as income, rather than standalone we require copies of Tax calculations/SA302s showing income

For Self-build mortgages

- In addition to any of the above that apply, submit copy of planning permission, Section 106 and Agricultural Tie. (if applicable)
- Copy of approved plans.
- Schedule of build and costings.
- Details of Warranty/Professional Consultant's Certificate. (PCC)
- Any other supporting documentation.



www.esbs.co.uk

esbs

22 The Hollow, Earl Shilton,
Leicester LE9 7NB

t 01455 844422

w www.esbs.co.uk **e** enquire@esbs.co.uk

Earl Shilton Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

02/26 - 361169

