

## Application Submission Requirements

On submission of your application, it's important to note that if we do not receive the required case documents within 10 working days your case will be automatically cancelled. Applying to Loughborough Building Society does not secure a product, this is only secured when all required case documents have been received within the deadline specified.

### Standard Residential Application

#### One proof of identification

One item from the following list is acceptable:

- Current full signed UK or EU Passport
- Current full or provisional UK photocard driving licence.
- Biometric Residence Permit or Home Office letter to confirm permanent rights to reside, or Indefinite Leave to Remain (non-UK nationals)
- Current (old style) full UK driving licence.
- Pre Settled or Settled Status for non UK Nationals

#### One proof of address

One item from the following list is acceptable and must be different from that used as proof of ID:

- Current council tax statement (no more than 12 months old)
- Current bank statement or credit/debit card statement issued by a UK regulated firm
- Utility bill (no more than 3 months old)
- Driving licence (old style of photo card)
- Recent evidence of entitlement to a state or local authority-funded benefit (including housing benefit and council tax benefit),

#### Income verification

**Employed** – Latest wage slips covering a 3-month period or 13 weeks if weekly paid (zero Hours/subcontractor/NHS bank 6-month period required, piece workers 12-month period required)

**Overtime/Commission** – Last 3 months payslips

**Bonus** – Latest Bonus payslip (Annual)

**Fixed Term Contract** – Evidence of Contract with 6 months remaining

**Self Employed – Sole Trader** - 3 Years SA302's & Tax Overviews or 2 Years SA302's & Tax Overviews and the Society will request a projection from the accountant provided the accountant is either FCCA, ACCA, CIMA, CIPFA, ICAEW or CIT qualified.

**Self Employed - Director of Limited Company** - Last 2 Years audited accounts or 2 Years SA302's & Tax Overviews and the Society will request a projection from the accountant provided the accountant is either FCCA, ACCA, CIMA, CIPFA, ICAEW or CIT qualified.

**Benefit Income** - Benefit Income - Universal Credit statement confirming claimants' payments (available online [www.gov.uk/sign-in-universal-credit](http://www.gov.uk/sign-in-universal-credit))

**Maintenance** – Court Order/CMS – 3 Months evidence of payments, Private Agreement – 6 Months evidence of payments

#### Maternity

- Last payslip for prior to going on maternity leave
- Letter from employer to confirm when applicant will be returning to work and whether it'll be the same hours, salary etc
- Confirmation of whether they'll be any childcare costs on return to work

#### Bank statements

Covering the last 3-month period (the latest statement dated within the last 28 days). All active current account bank statements for the last 3 months are required. These need to show receipt of income and payment of household bills

#### Shared Ownership Application

In addition to standard residential requirements please provide the memorandum of sale confirming percentage share, rental and lease payments along with a copy of the lease.

#### Borrowing in/into Retirement

For retired applicants in receipt of personal/occupational pensions you will need to supply the latest annual statement/payslip along with the latest annual state pension confirmation (if applicable) in addition to the standard residential requirements.

For applicants taking a mortgage into retirement that are not already retired you will need to supply, in addition to the standard residential requirements, a copy of the latest personal/occupational/SIPP pension statement which will need to confirm the projected income at retirement along with a projected state pension forecast which can be obtained from the HMRC website for each applicant.

#### Buy to Let/Let to Buy/Family Buy to Let

We will need to verify applicant's expenditure for applications that require top slicing an applicant's income, all standard requirements would apply if to slicing applies

**Let to Buy** – Onward purchase details will be required along with the mortgage offer confirming the purchase prior to completion of the Let to Buy.