



Checklist

Commonhold mortgage

Whether the property in question is a detached property, a holiday property, or an investment property, the bank needs proper documentation in order to check the finance arrangements. This applies to new finance arrangements and to any replacement of existing mortgages.

These documents will ensure you are suitably prepared:

Personal documents

- Copy of ID of person taking out mortgage
- Evidence of own funds (only for new purchases)
- Last three payslips
- Last tax statement
- Pension statement from pension provider
- Debt collection history (no more than 3 months old)

Documents relating to the property

- Draft purchase contract (only for new purchases)
- Extract from land register (no more than 6 months old)
- Any rules relating to commonhold property
- Copy of current mortgage contract (only if mortgage is being replaced)
- Floor plans
- Proof of buildings insurance
- Photos of the property (internal and external)