

Income Evidence

Acceptable sources of income evidence for applicants.

Evidence of income required	When required
Latest month's payslip or if paid weekly we would require the last 4 weekly payslips.	<p>If applicant(s) employment status is Employed or Fixed Term Contract or Self-employed and less than 25% ownership and not part of a partnership and applicant(s) do not have any of the following:</p> <ul style="list-style-type: none"> • Monthly bonus • Monthly overtime • Monthly commission.
Last three months' payslips.	<p>If applicant(s) employment status is Employed or Fixed Term Contract or Self-employed and less than 25% ownership and not part of a partnership and applicant(s) have:</p> <ul style="list-style-type: none"> • A monthly bonus income • Or have a monthly overtime income • Or have a monthly commission income.
Latest P60(s) or March payslip(s).	<p>If applicant employment status is Employed or Fixed Term Contract or Self-employed and less than 25% ownership and not part of a partnership.</p>
Last two years' HMRC SA302 documents and tax overview or company accounts.	<p>If applicant is Self Employed or a Director and their Company Type is one of the following:</p> <ul style="list-style-type: none"> • Partnership • Limited Company • Sole Trader • LLP. <p>If applicant is Employed or Fix Term Contract and 25% or more ownership of company.</p>
Last three months' business account statements.	<p>If applicant is Self Employed or a Director and their Company Type is one of the following:</p> <ul style="list-style-type: none"> • Partnership • Limited Company • Sole Trader • LLP. <p>If applicant is Employed or Fix Term Contract and 25% or more ownership of company.</p>
Evidence of previous employment P60 or P45.	<p>If applicant(s) employment status is Employed or Fixed Term Contract or Self-employed and less than 25% ownership and not part of a partnership and current employment start date was within previous 12 months</p>

Latest full month's bank statement.	After application submission and affordability assessment completed we may require bank statements for additional verification.
In addition, we will request evidence of income – letter directly from company accountant.	If applicant(s) are employed by the family business.



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