

## My mortgage appointment. What will I need?

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

We know that buying a new home, re-mortgaging or completing a product transfer are big, important events in life and we want to make the application process as smooth as possible for you.

In this document we have captured everything that we will need to discuss with you in your appointment. We ask that before you have your appointment you take the time to collect up and note down all this information so we can talk through it with you.

**You do not need to send it back to us before the appointment, but make sure you have it on hand to talk through.**

If there is more than 1 applicant we will need all the information for everyone.

- The mortgage details of any additional properties that will be mortgaged on completion.

### If you are employed we need to know:

- The start date of your current job. If you have been in your current job less than a year please also have the dates of your last job. We need your employers name, address & contact details.

- Your basic annual gross income. Gross income is what you are paid before any tax is deducted.

- Any guaranteed or regular overtime, bonus, commission or shift allowance you receive. For this to be guaranteed it needs to be written into your employment contract. For it to be regular this does not need to be written into your employment contract but needs to be something you receive regularly. If these differ month to month get an average over the last 3 months.

- Do you get working tax credit? How much is this?

### If you are self-employed we need to know:

- The last 3 years' worth of turnover and Net profit.

- The last 3 years' worth of dividends you pay yourself.

- The last 3 years' worth of salary you pay yourself.

### About you

In addition to information about you such as name, current address and date of birth we will also need to know:

- 3 years' worth of address history.

- What age you plan to retire? Make sure you consider the state pension age when looking into when this will be.

- The number of children and the number of adults (17 years old or over) who will be living in the property you are looking to get a mortgage for.

- Any savings you have and what you plan to use these for in the future.



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### Your Income & Expenditure

To make sure the loan we are going to provide you will be affordable we need to collect information about your income and expenditure.

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

- Personal Loan details. We need the provider, balance, monthly payment and the date the loan is due to end.

- Finance/Hire purchase details. We need the provider, balance, monthly payment and the date the loan is due to end.

- Credit cards, store cards and overdrafts details. We need the provider, balance and the monthly payment you make.

- Do you have a student loan? What is the amount left on this and what do you pay monthly?

- Do you have child care costs? What are the costs?

- Do you pay school fees? How much are these?

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

- Do you have any service charges? How much are these?

- Do you have any other spending which is over and above your usual living costs? For example an expensive hobby or significant animal welfare costs.

### The Property (New Lending)

We will need to know some information about the property you are looking to get a mortgage for:

- Type of property.

- Price/valuation of the property.

- Loan amount you require.

- Your Share - if it is a shared ownership property.

- Deposit size and source of deposit.

- No of bedrooms, bathrooms, kitchens.

- Is the property leasehold or freehold? If it is leasehold what are the number of years left on lease.

- Year of build.

- Construction type - for example brick, stone, concrete.

- Does the property have any sales restriction? These could be: not being able to purchase 100% on shared ownership, self-contained annex, flat roof.

- Property Access details. Key Holder Name, Key Holder Contact Number, Key Holder Address.

- Your Solicitor. Name of Firm, Address (including postcode).