

Self-Employed Pre-Mortgage Checklist

Suitable for UK nationals



To-Do List	Done
See if you can afford a mortgage <i>Use SAM's affordability calculator</i>	<input type="checkbox"/>
Find out what size of mortgage you might get <i>Click to use an Money Saving Expert's Mortgage Calculator</i>	<input type="checkbox"/>
Register for the Electoral Roll <i>Check to see if you're on it by clicking here)</i>	<input type="checkbox"/>
Do you have either a Driving Licence or Passport? <i>Your lender or broker requires this to prove your ID</i>	<input type="checkbox"/>
Do you have at least one utility or other major bill in your name for your present address? <i>Your lender or broker requires this to prove your address</i>	<input type="checkbox"/>
Get your full credit report from one of the following (click to visit their sites): <ul style="list-style-type: none">• Experian• Equifax• CallCredit <i>NB All of these companies offer you your basic credit score for free BUT you should order your full report to check for errors and to get the whole picture. They normally impose a charge for this.</i>	<input type="checkbox"/>
Obtain your SA302 form (proof of income declared to HMRC) from your accountant or from HMRC <i>Click to find out how to contact HMRC directly for your SA302</i>	<input type="checkbox"/>
Obtain comprehensive accounts for the last 3 years or as long as possible if less than 3 years (1 years is normally the barest minimum required).	<input type="checkbox"/>
Instruct a mortgage broker <i>This is always advisable if you're self-employed. Your mortgage broker will know about the specialist mortgage products aimed at self-employed applicants and often has access to mortgages not available on the open market.</i> <i>Click to consult a mortgage broker online or call 0207 112 5388</i>	<input type="checkbox"/>

