

Top tips for a quicker mortgage offer



Payslips

- **Check the net pay** as we use the lower of the payslip **or** our affordability calculator figure.
- **No name on the payslip?** Provide an explanation and a P60 showing the name and other details.
- **Does the employer's name on the payslip match the application?** If not, tell us why.

Self-employed applicants

- Use the most recent **accountant's certificate** on our website.
- **Decrease or increase in profits and/or turnover?** Tell us why and confirm the income is sustainable. A projection can help support latest year's income where a sharp increase.
- **Applicant's dividends exceeding net profit?** This figure can't exceed net profit.

Bank statements

- **Don't send bank statements** unless we ask for them on Introducer Internet or MATS.
- To support income evidence, **only provide the individual page** showing the income entry.
- Give us **details of any unusual credits/debits and items** such as life assurance, overdrafts and charges etc.

Soft facts

- **Always add any soft facts in Introducer Internet > General notes**, e.g.:
 - If an applicant will return to work following parental leave.
 - If there are no childcare costs, are there any alternative arrangements?
 - If employer's address is a head office, advise location of work.
 - Capital raising less than £50,000? Tell us what the funds will be used for.

Personal details

- **Spell full names correctly**, including any middle and maiden names.
- **Enter all dates of birth correctly.**
- **Fully complete the contact details section** e.g. client's mobile number, landline and email address.

 www.santanderforintermediaries.co.uk

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