Your mortgage application

A useful starting point for your next conversation.

Understand what lenders assess, prepare your documents and follow the route from an initial conversation to a written mortgage offer.

01 · Set the purpose, price and requested mortgage amount

Explain who will own and occupy the property, plus any genuine deadline.

02 · List income, spending, dependants and existing debts

Describe variable earnings, business income and changes that the lender needs to assess.

03 · Prepare the deposit trail and explain gifts or loans

Distinguish gifts from loans. Keep purchase costs separate from the mortgage deposit.

04 · Confirm which income documents and periods are needed

The lender may need payslips, accounts, tax records and bank statements; requirements vary.

05 · Compare fees, payment flexibility and total cost

Compare over the same period, including fees, remaining balance and early repayment terms.

06 · Check offer conditions, expiry and the legal timetable

Keep your adviser informed of changes. Mortgage and legal decisions are separate.

A general UK mortgage preparation guide. Legal stages and purchase taxes vary by nation.

Sources: MoneyHelper: applying for a mortgage · MoneyHelper: the mortgage application process. Checked 24 September 2026.

Your home or property may be repossessed if you do not keep up repayments on your mortgage or other loans secured upon it.

Speak directly with Jack / 07456 935677

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