



The documents we require to assess the application will normally be:  
(In all cases please send clear photocopies):

**Completed and signed application form (to be signed by all applicants)****All cases:**

- Passport copies
- NIE Number or Residencia.
- Copies of last 3 months' bank statements showing income and payment of regular commitments
- Bank reference letter, for the attention of Mortgage Express SL, which confirms the length of the relationship with the bank and that the accounts are maintained satisfactorily.
- Credit report from Experian or Equifax ([www.experian.co.uk](http://www.experian.co.uk)/ [www.equifax.co.uk](http://www.equifax.co.uk))

**Proof of income:****If employed:**

- Copies of last three months payslips
- Last P60 plus tax return<sub>1</sub> if applicable
- A letter from the employer stating gross annual income, years at work and type of contract (permanent / temporary)
- If less than 2 years in current job, details of previous employment

**If self-employed / partnership or shareholder (50% or greater) of Limited Company:**

- Letter from chartered accountant confirming net profit, salary and dividends, as appropriate, for the last three years
- Copies of last three years' audited accounts (if company)
- Personal income tax assessments for the last three years<sub>1</sub>
- 3 months statements from the company's accounts

**Plus:**

- Proof of any other income if applicable

**Property details:**

- Copy of the reservation form or purchase contract; if a deposit or stage payments have already been made, receipts or bank transfer forms to show payments made
- Copy of recent registry entry ("Nota simple") (if available)