



# ROSE

Financial Planning

## **Mortgages - Standard Documentation Required**

### **ID**

- Passport / Residence permit / Spanish Identity Card of applicants
- N.I.E. (Foreign Resident's Number)
- Proof of Residency

### **Proof of Income**

#### Employed

- 6 months salary slips (employed workers)
- P60 (for the UK) or equivalent Tax Paid Receipts
- Other income (eg Pension letters, State Benefits, Rental Contracts, Investments)
- 6 months bank statements for ALL accounts

#### Self Employed

- For UK, Tax Assessment or Return for the last financial year
- For Spain, Spanish Tax Declaration (IRPF) and Tax receipts
- Accountant's 'Statement of Affairs'
- Last 3 years Trading Accounts (for sole proprietor, partnership and limited company applications only)
- Memorandum & Articles of Association and Certificate of Incorporation (for limited company applications only)
- 6 months bank statements for ALL accounts

### **Existing Mortgages & Loans**

- Proof of last 12 months mortgage payments
- Loan Agreements

### **The Property**

- Private sale-purchase contract or letter containing offer.
- Escritura
- Nota Simple
- Old Valuations

### **Protection Policies**

- Existing Buildings & Contents Insurance policy
- Existing Life Assurance policy(ies)

### **Experian Credit Report**

Mob: 0034 677 874 948 (including evenings)

E Mail: [mark@rosefp.com](mailto:mark@rosefp.com)

Web: [www.rosefp.com](http://www.rosefp.com)

Mail: Apartado Postal No. 2851, Avda Descubrimiento, Vera Costa, Vera 04621, Vera, Almeria, Spain