

How to get them, what they show, and what mortgage lenders look for

2026/27 EDITION • PROOF OF INCOME FOR MORTGAGES AND LOANS

Self-employed people usually prove their income with two HMRC documents rather than payslips. Lenders typically ask for both for the last two or three years, so it helps to know what they are and to have them saved before you apply.

1. The two documents

Document	What it shows	Where from
SA302 (tax calculation)	Your income, tax and National Insurance as calculated from your filed Self Assessment return	Your HMRC online account, or your accounting software
Tax year overview	HMRC's own record of the tax due for the year and the payments it has received	Your HMRC online account

Lenders usually want both because the tax year overview comes from HMRC itself and confirms the SA302 figures.

2. How to get them

- File your Self Assessment return first: neither document exists until the return has been filed
- Sign in to your HMRC online account (Government Gateway) and open the Self Assessment section
- Choose the option to view your tax calculation and print or save the SA302, then view the tax year overview (menu names can change)
- Save a PDF for every year the lender asks for, usually two or three
- No online access? Ask HMRC to send them by post and allow extra time

3. Check before you send

Check	Why it matters
Tax year runs 6 April to 5 April	Lenders match the year to your accounts and bank statements
Net profit matches your accounts	A mismatch is a common reason for a lender query
Total tax due matches what you paid	The overview should show the payments received
Name, UTR and address are correct	They must match your application

Lender-ready checklist

- SA302 and tax year overview saved for each year requested
- Figures on both documents agree with each other and with your accounts
- You know your net profit and any payments on account still to pay
- A short note ready to explain any year where profit dipped

This document is general information, not tax advice. Figures are for the 2026/27 tax year and can change: always check GOV.UK for your own situation. Full guide: paytoolkit.co.uk/downloads/sa302-tax-year-overview-guide/