Self-Employed Mortgage Application Prep Checklist 2026/27

What UK lenders typically ask self-employed applicants to provide, before you start your application.

1. Income evidence

- ☐ SA302 tax calculations for the last 2-3 tax years (download from your HMRC online account)
- ☐ Tax Year Overviews for the same years (also from HMRC online account, confirms the SA302 figures match what was actually paid)
- ☐ Accountant-prepared accounts, if you have them, for the last 2-3 years
- ☐ If a limited company director: company accounts, and a breakdown of salary vs dividends drawn each year

2. Business evidence

- ☐ Business bank statements for the last 3-6 months
- ☐ Proof of ongoing trading (invoices, contracts, or a letter from your accountant confirming the business is active)
- ☐ VAT returns, if VAT registered

3. Personal finances

- ☐ Personal bank statements for the last 3-6 months
- ☐ Proof of deposit funds and where they came from
- ☐ Details of existing debts, credit cards, and other loan commitments
- ☐ Proof of address (utility bill, council tax bill) covering the last 3 months
- ☐ Photo ID (passport or driving licence)

4. Before you apply

- ☐ Check your credit report and fix any errors well in advance
- ☐ Work out roughly what you can afford using a mortgage affordability calculator, based on your declared profit figures
- ☐ Decide whether to use a mortgage broker who specialises in self-employed applicants — they often know which lenders assess income most favourably for your situation
- ☐ If your income varies year to year, be ready to explain why — lenders are more comfortable with a clear story than an unexplained dip

Why accurate bookkeeping matters here: lenders work from your official HMRC figures, so the profit you declare on your tax return directly shapes what you can borrow. This is a good reason to keep clean, complete records year-round rather than reconstructing them at year-end.
