



HOME LOAN APPLICATION

At this stage, it is important to initiate the home loan application process. Unlike the initial loan estimation, which requires fewer documents, this stage requires submitting a more comprehensive list of documents.

These typically include:

- ☐ ID card or passport
- ☐ Latest 3 payslips (last 12 payslips to include overtime in your overall income)
- ☐ Latest FS3
- ☐ Records of any investments you have
- ☐ Property report, valuation, as well as estimations of costs (if any) related to the property by the architect. Certain banks might require a property valuation from their appointed architect, whereas others might allow you to submit a property valuation from an architect of your choice. This is generally determined based on the purchase price of the property.
- ☐ Land Registry plan
- ☐ Building permits, layout plans, and site plans (if applicable)
- ☐ Energy Performance Certificate
- ☐ Bank statements—both current and savings accounts
- ☐ Revolut statement of the previous year (if applicable)
- ☐ All documents of other financial commitments that you have
- ☐ A copy of the signed promise of sale (konvenju)
- ☐ Employment contract (including confirmation of successful completion of the probationary period)
- ☐ Jobs plus employment history
- ☐ Ground rent receipts (if applicable)

In case you are self-employed, you may also need to provide:

- ☐ TA22 Form (if part-time self-employed)
- ☐ Latest 3 income tax returns
- ☐ Latest VAT statement
- ☐ Latest National Insurance Contribution statement
- ☐ Latest 2 tax statements

