

# Submitting supporting documentation

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**When submitting your supporting documentation to us, simply refer to our helpful tips and you can be confident that this will help speed up the application process for you.**

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- > We accept scanned copies or photographs of supporting documents
- > Ensure all documents are clear and include the information we need to progress your client's application
- > Check you have the correct documents. A list of requirements is shown overleaf
- > All documents should be submitted within 10 days of submitting the full application
- > Documents must be submitted in one of the following formats: MS Office attachments, PDF, JPEG, PNG, BMP, GIF, ZIP
- > You can submit all supporting documents to us in one of three ways:
  - You will be prompted within VMO to upload your documents once you have submitted your application
  - You can upload supporting documents to VMO at any time once your application has been submitted
  - Use the Secure Document Transfer link which we will email to you following completion of an application. Secure Document Transfer links are unique and case specific and should only be used to upload supporting documents for the case referenced in the email you receive
  - Alternatively, you can send documents to:  
Mortgage Processing  
Virgin Money plc  
Jubilee House  
Gosforth  
Newcastle upon Tyne  
NE3 4PL

## Key documents

### Employed applicants

Last two monthly or four weekly payslips plus their last P60.

If the client provides handwritten payslips and/or P60, is paid in cash or employed by a family member, please supply two of the last four months' bank statements (to correspond with the payslips provided) to evidence their salary.

Any variable income must be evidenced in the P60 and supported by the YTD figure on the payslips.

If the loan is greater than £1 million we need the last two years' P60s as evidence of variable income.

Where your client is unable to provide a copy of the latest P60 we will accept one of the following substitutes:

- > Last payslip in previous tax year
- > Duplicate P60 from employer
- > P45 from previous employer
- > Letter from HMRC to evidence last year's earnings
- > Statement of earnings from the employer to confirm all information which would be on a P60 (this must be on company letterhead)

### Self-employed applicants

Where the loan amount is greater than £1 million we will require two years' full accounts or SA302s and the company must have been trading for a minimum of three years. An accountant certificate is not accepted for loans greater than £1 million. Further information is available on our Self Employed sales aid.

HMRC SA302s and corresponding Tax Year Overviews are acceptable if printed by HMRC or from your customer's online HMRC Account. The Tax Calculation document printed from the customer's online account must indicate the tax return is 100% complete for each year evidenced. For all residential loan applications the income being used to assess affordability must be paid in GBP/£Sterling. We will require evidence of this income.

### Additional BTL Properties

- > Copy of in date tenancy agreement or bank statement to show rent received (one-two properties)
- > Consent to Let agreement from lender if residential mortgage
- > Portfolio of properties including mortgage details and confirmation that rent received is acceptable (three or more properties)

### Gifted Deposits

If the deposit is gifted, the person making the gift needs to complete our Gifted Deposit template available from our website.

### Regular & Essential Expenditure form

This must be completed when the Decision Certificate requests it.

### Interest Only Loans

You will need to provide us with documentary evidence of the repayment strategies. Periodically, we will ask your client to provide us with information on the performance of the repayment strategy.

### Execution Only Confirmation Form

Required for all execution only applications and sent together with supporting evidence.

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## Want to know more?

Talk to your dedicated **Business Development Manager**.