

Minimum packaging guides

Nottingham
Building Society



Residential – employed income

Valid from November 2024



Residential

Income source	Payslips	P60	Proof of deposit for purchase applications, except where equity	Mandatory pre-offer requirements
Guaranteed income Salary, allowances (e.g. car, town)	Latest month (or last 5 weeks if paid weekly)		<p>Savings Saving statement with evidence of build up</p> <p>Gifted deposit Letter confirming gift signed by donor</p>	Signed Declaration and Direct Debit Mandate
Bonus, overtime and commission income Paid quarterly or annually	Last 2 years Tax year-end or bonus payslip <i>No more than 20% variance</i>	Last 2 years		
Bonus, overtime, shift allowance and commission Income paid monthly	Latest 3 months Showing bonus/overtime/commission income	Latest year		
Guaranteed pay Overtime, shift allowance, bonus and other fixed payments	Latest 3 months Showing bonus/overtime/commission income			
Second job income Subject to a minimum six months in this employment	Latest 3 months			

Mandatory document

Must have one of the following

These are our minimum packaging guides, please upload the required documents to the broker portal upon application submission for a speedier underwriting decision.



Residential – self-employed income

Valid from November 2024

Nottingham
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Residential

Income source	SA302 tax calculation and tax year overview	Finalised accounts	Copy of contract	Proof of deposit for purchase applications, except where equity	Mandatory pre-offer requirements
Sole traders and partnerships (inc. salary, annual retaining profits, etc.)	Latest 2 years	Last year		Savings Saving statement with evidence of build up Gifted deposit Letter confirming gift signed by donor	Signed Declaration and Direct Debit Mandate
Limited co director (inc. salary, dividends and annual retaining profits, etc.)	Last 2 years	Last year			
Contractor	Last 2 years		CIS vouchers and P60 to support employment ref we will issue to main contract		
NET rental income from property	Last 2 years				

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Foreign national and returning expat

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Foreign national

Income source	Payslips	P60	Proof of deposit for purchase applications, except where equity	Mandatory pre-offer requirements
Guaranteed income Salary, allowances (e.g. car, town)	Latest month (or last 5 weeks if paid weekly)		<p>Savings Saving statement with evidence of build up</p> <p>Gifted deposit Letter confirming gift signed by donor</p>	<p>Signed Declaration and Direct Debit Mandate</p> <p>Proof of ID</p> <p>Share code or Visa document for non-UK nationals</p>
Bonus, overtime and commission income Paid quarterly or annually	Last 2 years Tax year-end or bonus payslip <i>No more than 20% variance</i>	Last 2 years		
Bonus, overtime, shift allowance and commission Income paid monthly	Latest 3 months Showing bonus/overtime/commission income	Latest year		
Guaranteed pay Overtime, shift allowance, bonus and other fixed payments	Latest 3 months Showing bonus/overtime/commission income			
Second job income Subject to a minimum six months in this employment	Latest 3 months			

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Buy-to-let

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Buy-to-let

Type of BTL	Assets & Liabilities / Business Strategy	Mandatory pre-offer requirements
Standard BTL non-portfolio Less than four BTL properties		Signed Declaration and Direct Debit Mandate
Standard BTL portfolio landlord More than four BTL properties	✓	
Limited company BTL non-portfolio Less than 4 BTL properties	✓	
Limited company BTL portfolio landlord More than 4 BTL properties	✓	

Mandatory document

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