Dear

**Name of applicant:**

**Applicant's company name:**

The above applicant has applied to us for a mortgage. To enable us to process this application, please complete the enclosed accountant’s certificate and return it with a covering letter on your Company's letterhead.

Please note that if you are not a practising member of one of the following institutes, please provide tax assessments in place of the certificate.

* Institute of Chartered Accountants in England & Wales (ICAEW): ACA Qualified
* Association of Chartered Certified Accountants (ACCA): ACCA/FCCA Qualified
* Chartered Institute of Management Accountants (CIMA): ACMA/FCMA Qualified
* The Association of Authorised Public Accountants (AAPA): AAPA Qualified
* The Chartered Institute of Taxation (CIOT): CTA Qualified
* The Institute of Certified Public Accountants in Ireland (CPA Ireland): CPA/FCPA Qualified
* Association of International Accountants (AIA): AIA/FAIA Qualified
* Institute of Financial Accountants (IFA): FFA/AFA Qualified

Yours sincerely

For and on behalf of the Underwriting Team

Enc: Accountant’s certificate

****

**Accountant’s certificate**

Confirming income for all self-employed applicants

|  |
| --- |
| Please fill in the form using BLOCK CAPITALS and black ink. Tick any boxes which apply. |

* For sole trading self-employed applicants complete Sections A, B and F.
* For self-employed partners of a partnership business complete Sections A, C and F.
* For limited company directors complete Sections A, D and F.
* For Portfolio landlords, please also complete Section E.

|  |
| --- |
| **Section A – as the company’s accountant, please clarify the following details** |

Name of applicant(s) whose income(s) is/are stated below

|  |
| --- |
|  |

|  |
| --- |
|  |

Name of the business

|  |
| --- |
|  |

Nature of the business

|  |
| --- |
|  |

Trading name (if applicable)

|  |
| --- |
|  |

Business commencement/incorporation date

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **D** | **D** |  | **M** | **M** |  | **Y** | **Y** | **Y** | **Y** |

**Please note:**

We require information from the last three years’ trading accounts and will only accept income declared in the UK for tax purposes.

|  |
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| **Section B – for sole trading self-employed applicants** |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Dates of financial year end | | | | | | | | | | | | Annual turnover | Gross profit | Net profit before tax | Applicants share of net profit |
| Last completed year | | | | | | | | | | | | £ | £ | £ | £ |
|  | **D** | **D** |  | **M** | **M** |  | **Y** | **Y** | **Y** | **Y** |  |
|  | | | | | | | | | | | |  |  |  |  |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Year 2 | | | | | | | | | | | | £ | £ | £ | £ |
|  | **D** | **D** |  | **M** | **M** |  | **Y** | **Y** | **Y** | **Y** |  |
|  | | | | | | | | | | | |  |  |  |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Year 3 | | | | | | | | | | | | £ | £ | £ | £ |
|  | **D** | **D** |  | **M** | **M** |  | **Y** | **Y** | **Y** | **Y** |  |
|  | | | | | | | | | | | |  |  |  |  |

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| **Section C – for self-employed partners of a partnership business** |

Percentage of applicant(s) shareholding

|  |
| --- |
| % |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Dates of financial year end | | | | | | | | | | | | Annual turnover | Gross profit | Net profit before tax | Applicants share of net profit |
| Last completed year | | | | | | | | | | | | £ | £ | £ | £ |
|  | **D** | **D** |  | **M** | **M** |  | **Y** | **Y** | **Y** | **Y** |  |
|  | | | | | | | | | | | |  |  |  |  |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Year 2 | | | | | | | | | | | | £ | £ | £ | £ |
|  | **D** | **D** |  | **M** | **M** |  | **Y** | **Y** | **Y** | **Y** |  |
|  | | | | | | | | | | | |  |  |  |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Year 3 | | | | | | | | | | | | £ | £ | £ | £ |
|  | **D** | **D** |  | **M** | **M** |  | **Y** | **Y** | **Y** | **Y** |  |
|  | | | | | | | | | | | |  |  |  |  |

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| **Section D – for limited company director(s)** |

Registered number of company

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| --- |
|  |

Number of shares held by the applicant

|  |
| --- |
|  |

|  |
| --- |
| % |

of distributed profit

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Dates of financial year end | | | | | | | | | | | | Annual turnover | Profit on activities before tax | Profit (after tax and before dividend distribution) | Applicant’s salary as director (A) | Applicant’s net dividend distribution (B) | Applicant’s total income (A+B only) |
| Last completed year | | | | | | | | | | | | £ | £ | £ | £ | £ | £ |
|  | **D** | **D** |  | **M** | **M** |  | **Y** | **Y** | **Y** | **Y** |  |
|  | | | | | | | | | | | |  |  |  |  |  |  |

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| Year 2 | | | | | | | | | | | | £ | £ | £ | £ | £ | £ |
|  | **D** | **D** |  | **M** | **M** |  | **Y** | **Y** | **Y** | **Y** |  |
|  | | | | | | | | | | | |  |  |  |  |  |  |

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| Year 3 | | | | | | | | | | | | £ | £ | £ | £ | £ | £ |
|  | **D** | **D** |  | **M** | **M** |  | **Y** | **Y** | **Y** | **Y** |  |
|  | | | | | | | | | | | |  |  |  |  |  |  |

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| --- |
| **Section E – Residential Investment Properties** |

Number of properties held in any entity

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| --- |
|  |

Total gross rental received

|  |
| --- |
|  |

Total outstanding finance on these properties

|  |
| --- |
|  |

Net profit from properties if not in Section B, C or D

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| --- |
|  |

How long have they held residential investment properties?

|  |
| --- |
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| --- |
| **Section F** |

Please advise if there are any other factors of which you are aware that may affect the applicant(s) ability to pay the mortgage:

|  |
| --- |
|  |

From preparing the books and/or accounts of the business, I am of the opinion that net profit before tax of the business is attributed to the applicant(s) as above and their tax affairs are in order. **Please provide a sheet of your headed paper with this form or a company stamp below.**

Name

|  |
| --- |
|  |

Accountant’s qualification (must hold a UK accountant’s qualification)

|  |
| --- |
|  |

Signature

|  |
| --- |
|  |

Date

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **D** | **D** |  | **M** | **M** |  | **Y** | **Y** | **Y** | **Y** |

Accountancy firm and full address

|  |
| --- |
|  |
|  |
|  |

Company stamp

|  |
| --- |
|  |