Mortgage solutions for the self-employed

What do I need?
- Between **1-3 years of accounts**, depending on the lender
- Secure, regular work and **future contracts**
- Completed **SA302 HMRC** form OR lenders should accept commercial tax software alternatives
- Mortgage broker or advisor
- A **chartered accountant** to certify records
- **Larger deposit** for wider choice of lenders

There is no golden rule on CAs preparing their own accounts - lenders may be willing to accept your figures. Back them up with an SA 302 printed from your online HMRC account.

What is not allowed?
- **Self-certification** of accounts (sending figures without 3rd party evidence or professional approval)
- A small deposit - if you only have one year of accounts, you could be required to deposit 20% for a mortgage
- Some lenders do not accept accounts from CIOT / ATT qualified persons - check with your lender