

**APPLICANT DETAILS**

|  |  |  |
| --- | --- | --- |
|  | **1st Applicant** | **2nd Applicant** |
| Title\* |  |  |
| First Name\* |  |  |
| Middle Name |  |  |
| Surname\* |  |  |
| Previous Surname |  |  |
| Present Address\* |  |  |
| Gender\* |  |  |
| Date of Birth\* |  |  |
| Telephone numbers – Home |  |  |
| Mobile |  |  |
| Work |  |  |
| Email address |  |  |
| Contact Method |  |  |
| Preferred Time |  |  |
| Has your customer agreed that you can contact them by telephone to discuss their future mortgage arrangements? |  |  |
| Relationship to other Applicant\* |  |  |
| Tax Rate | (%) | (%) |
| Nationality |  |  |
| Country of Residence |  |  |
| Do you have any Dependants?\* | Yes/No | Yes/No |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Dependent of** | **First Name** | **Surname** | **Date of Birth** | **Age** | **Gender** | **Financially Dependent?** |
|  |  |  |  |  |  |  |
| **Notes:** | | | | | | |

|  |  |  |
| --- | --- | --- |
| Date moved into your current address |  |  |
| Previous address if less than 3 years (Detail other addresses on separate page if necessary)  Date Moved in:  Residential Status: |  |  |
| Current Residential Status\* |  |  |
| If renting, how much do you pay? | £ per | £ per |
| Are you leaving rental accommodation when new mortgage completes? | Yes/No | Yes/No |
| Are you on the electoral roll there?\* | Yes/No | Yes/No |
| Do you have any religious beliefs that could affect mortgage planning? | Yes/No | Yes/No |

**EMPLOYMENT DETAILS**

|  |  |  |
| --- | --- | --- |
|  | **1st Applicant** | **2nd Applicant** |
| Employment status\*  (Employed/Self Employed/ Retired/Not Employed) |  |  |
| Current employer/Name of Business\* |  |  |
| Current employer address |  |  |
| Occupation / Job Title\* |  |  |
| On what basis?  (Permanent/Temp/Contract) |  |  |
| If contract worker, specify end of term of contract |  |  |
| Current employment start date\* |  |  |
| Details of probationary period, if any |  |  |
| Your expected retirement age\* |  |  |
| National Insurance number |  |  |
| If current employment is less than 1 year please give details of your previous occupation(s) |  |  |
| Previous Occupation/Job Title |  |  |
| Previous employer |  |  |
| Time in employment  Started  Left |  |  |
| More Previous Employment |  |  |
| **Notes:** | | |

**INCOME DETAILS**

**Employed**

|  |  |  |
| --- | --- | --- |
|  | **1st Applicant** | **2nd Applicant** |
| Basic salary p.a. | £ | £ |
| Guaranteed additional p.a. (overtime, bonus etc.) | £ | £ |
| Regular additional p.a. (overtime, bonus etc.) | £ | £ |
| Other earned income (please specify) | £ | £ |

|  |  |  |  |
| --- | --- | --- | --- |
| **Self-employed** |  | |  |
|  | **1st Applicant** | | **2nd Applicant** |
| Self-employed status\*  (Sole trader, Partnership/LLP, Ltd Co.) |  | |  |
| % owned (where relevant) |  | |  |
| Accounting Year  (DD/MM – DD/MM) |  | |  |
| Number of years accounts available |  | |  |
| Net profit last year | £ | | £ |
| Previous year | £ | | £ |
| Year before that | £ | | £ |
|  |  | |  |
| **Amount of any other income p.a.** |  | |  |
| Details of any other income | £ | | £ |
| Details of where other income is from (e.g. pensions, rental, investment, allowances, state benefits – Tax credits, child benefit, etc.)   |  |  |  | | --- | --- | --- | | Applicant | Source | Annual Amount | |  |  | £ | |  |  | £ | |  |  | £ | |  |  | £ | | Notes: | | | |  |  |  | | | | |
| **Total Annual Income** | | £ | £ |

|  |  |  |
| --- | --- | --- |
|  | **1st Applicant** | **2nd Applicant** |
| Is any income not received in Sterling? |  |  |

**CREDIT HISTORY**

|  |  |  |
| --- | --- | --- |
|  | **1st Applicant** | **2nd Applicant** |
| Have you ever had any adverse credit issues or mortgage/loan refused?\*  (If No then other questions in this section are not applicable) | Yes/No | Yes/No |
| Have you ever had a mortgage or a loan application refused? | Yes/No | Yes/No |
| Have you ever had a judgment for debt or a loan default registered against you? | Yes/No | Yes/No |
| Have you ever been declared bankrupt or made an arrangement with your creditors? | Yes/No | Yes/No |
| Have you ever failed to keep up your payments under any previous or current mortgage, rental or loan agreement? | Yes/No | Yes/No |

**NB. If you answered ‘Yes’ to any of the above, please ensure that the Credit History & Current Credit Issues questionnaire is completed**

**Monthly Amounts**

|  |  |  |
| --- | --- | --- |
|  | **1st Applicant** | **2nd Applicant** |
| Monthly Net Income | £ | £ |

**FINANCIAL COMMITMENTS (excluding current mortgage payments)**

*Please provide further details in notes if necessary*

|  |  |  |
| --- | --- | --- |
|  | **1st Applicant** | **2nd Applicant** |
| Type |  |  |
| Company |  |  |
| Payment | £ | £ |
| Amount Outstanding | £ | £ |
| Do you repay the full amount each month? |  |  |
| To be repaid with mortgage? | Yes/No | Yes/No |
| Months remaining |  |  |
| End Date |  |  |
| Interest rate | (%) | (%) |
| Notes: | | |

|  |  |  |
| --- | --- | --- |
| Type |  |  |
| Company |  |  |
| Payment | £ | £ |
| Amount Outstanding | £ | £ |
| Do you repay the full amount each month? |  |  |
| To be repaid with mortgage? | Yes/No | Yes/No |
| Months remaining |  |  |
| End Date |  |  |
| Interest rate | (%) | (%) |
| Notes: | | |

|  |  |  |
| --- | --- | --- |
| Type |  |  |
| Company |  |  |
| Payment | £ | £ |
| Amount Outstanding | £ | £ |
| Do you repay the full amount each month? |  |  |
| To be repaid with mortgage? | Yes/No | Yes/No |
| Months remaining |  |  |
| End Date |  |  |
| Interest rate | (%) | (%) |
| Notes: | | |

|  |  |
| --- | --- |
| **Total committed Monthly Liabilities** | **£** |

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **BUDGET PLANNER** | |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | ***Please confirm the type of expenses used to agree the budget available*:** | | | | | | | **Current expenses** |  | **Future expenses** |  |  | |

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | | |
| Current Mortgage |  | | |
| Current Rent |  | | |
| Interest Only Repayment Strategy |  | | |
| Hire Purchase/Rental Agreement |  | | |
| Other Loans |  | | |
| Alimony |  | | |
| Credit/Store Cards |  | | |
| Maintenance for Dependents |  | | |
| Maintenance Type |  | | |
| **Transport** | | **1st applicant** | **2nd applicant** | |
| Fuel | |  |  | |
| Road Tax | |  |  | |
| Insurance | |  |  | |
| Servicing | |  |  | |
| Parking | |  |  | |
| Fares (travel Card/Season Ticket) | |  |  | |
| Other | |  |  | |
| **Transport Total** | |  | | |
| **Utility and Other Bills** | |  | | |
| Gas/Other Heating | |  | | |
| Electricity | |  | | |
| Water | |  | | |
| Telephone/Broadband | |  | | |
| Digital/Cable TV | |  | | |
| TV License | |  | | |
| Council Tax | |  | | |
| Ground Rent | |  | | |
| Service Charge | |  | | |
| Other | |  | | |
| **Utility and Other Bills Total** | |  | | |
| **General Living Costs** | |  | | |
| Food and Washing | |  | | |
| Clothing | |  | | |
| Personal Goods (e.g. toiletries) | |  | | |
| Mobile Phone | |  | | |
| Household Goods (e.g. furniture/appliances) | |  | | |
| Repairs | |  | | |
| School/Child Minding Fees | |  | | |
| Entertainment/Recreation | |  | | |
| Alcohol/Tobacco | |  | | |
| Holidays | |  | | |
| Other | |  | | |
| **General Living Costs Total** | |  | | |
| Pensions | |  | | |
| Insurances | |  | | |
| Savings/Investment | |  | | |
| **Other Outgoings** | | **1st applicant** | **2nd applicant** | |
| Other Monthly Outgoings | |  |  | |
| **Total** |  | | |

|  |  |
| --- | --- |
|  |  |
| **Total Combined Income** | **£** |
| **Total Monthly Expenditure** | **£** |
| **Disposable income** | **£** |
| **Maximum budget available to meet Mortgage & Insurance needs** | **£** |
| **Agreed monthly budget** | **£** |

**CURRENT MORTGAGE DETAILS** *(Details of additional mortgages should be recorded separately)*

|  |  |
| --- | --- |
| Lender |  |
| Owner |  |
| Address Details |  |
| Amount of Loan outstanding | **£** |
| Term remaining (years) |  |
| Buy to Let | Yes/No |
| Current interest rate (%) |  |
| Monthly mortgage payment | **£** |
| Account Number |  |
| To be redeemed? | Yes/No |
| Interest rate type |  |
| If applicable when does rate end? |  |
| Are there any penalties if you transfer or repay your existing mortgage now? | Yes/No |
| Are you prepared to pay these if you transfer/repay your current mortgage? | Yes/No |
| How much is the penalty? | **£** |
| ERC End Date |  |
| Property Value/Sale price? | **£** |
| Are your current mortgage terms portable to a new property? | Yes/No |
| Repayment method |  |
| |  |  | | --- | --- | | If Interest Only/ Part & Part: | | | How much is interest only? | £ | | How do you intend to repay the capital?  (Repayment Strategy) |  | | Do you want to continue using it / them for any new mortgage arrangement? | Yes/No | | |
|  | |
| **Notes:** | |

**PROPERTY** *(to be mortgaged)*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Address of property to be mortgaged: | | | | |
| Number of bedrooms |  | Year built | |  |
| Property type (Detached, Semi-Detached, Terraced etc.) | |  | | |
| What is the property tenure? | | Freehold/ Leasehold / Commonhold | | |
| If Leasehold, what is the term remaining on the property? | |  | | |
| Is the property ex-local authority? | | Yes/No | | |
| Is the property of non-standard construction (i.e. not thatched roof, barn conversion etc.)? | | Yes/No | | |
| Are you buying through a Shared Ownership scheme? | | Yes/No | | |
| |  |  | | --- | --- | | If you are buying through a Shared Ownership scheme: | | | Percentage of property to be purchased (%) |  | | Which Shared Ownership body are you buying from? |  | | Monthly Rent Payment | £ | | Details & costs of any home improvements planned: | | | | | | |
| Will this be the only property you own? | | | Yes/No | |
| If No, Is this your main residence? | | | Yes/No | |
| If No, do you have a mortgage on the other? | | | Yes/No | |
| If No, do you intend to clear any of these other mortgages? | | | Yes/No | |

**OTHER DETAILS**

|  |  |
| --- | --- |
| Will there be any occupants that are not related to the applicant? | Yes/No |
| If yes, please provide further details: | |
| If this relates to a remortgage: | |
| Are there any other charges on the property, e.g. secured loans, shared ownership, government scheme | Yes/No |
| If yes, please provide further details: | |

**NEW MORTGAGE**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Loan Purpose:\*   |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | House Move |  | Remortgage |  | First Time Buyer |  | | Buy to Let Purchase |  | Buy to Let Remortgage |  | Debt Consolidation |  | | Right to Buy |  | Further Advance |  | 2nd Property |  | | Let to Buy |  |  |  |  |  | | |
| Valuation/Price\* | £ |
| Loan Amount\* | £ |
| Loan to Value | (%) |
| Repayment Method |  |
| Over what term?\* | (years) |

|  |  |
| --- | --- |
| Are you borrowing an additional amount e.g.; home improvements, fees, etc.? \* | Yes/No |
|  | |
| |  |  | | --- | --- | | If borrowing additional amount | | | Amount | £ | | Reason: | | | |
|  | |
| Funds available to complete mortgage transaction\* | £ |
| Deposit available | £ |
| Source of funds and deposit available: | |
| Will you be using a gifted deposit? | Yes/No |
| If yes, please confirm source. For example parents, vendor, builder |  |
|  | |
| If Right to Buy – Estimated Valuation | £ |
|  | |
| **Notes:** | |

**MORTGAGE PREFERENCES**

|  |  |
| --- | --- |
| An upper limit on your mortgage costs for a specific period\* | Yes/No |
| Details and reason for preference: | |
| To fix your mortgage costs for a certain period\* | Yes/No |
| Details and reason for preference: | |
| A discount on your mortgage repayments in the early years\* | Yes/No |
| Details and reason for preference: | |
| Access to an initial cash sum (Cashback) \* | Yes/No |
| Details and reason for preference: | |
| No Early Repayment Charge on full or part repayment\* | Yes/No |
| Details and reason for preference: | |
| Making limited overpayments without early repayment charges\* | Yes/No |
| Details and reason for preference: | |
| No tie-in after a fixed, discounted or capped interest period\* | Yes/No |
| Details and reason for preference: | |
| The interest rate on the mortgage moves in line with an external index such as the Bank of England base rate rather than the lender’s own variable rate (known as a “Tracker”) period\* | Yes/No |
| Details and reason for preference: | |
| No higher lending charge\* | Yes/No |
| Details and reason for preference: | |
| Speed of mortgage completion\* | Yes/No |
| Details and reason for preference: | |
| Ability to add fee to the loan\* | Yes/No |
| Details and reason for preference: | |
| Ability to vary the repayment amount or take repayment holidays\* | Yes/No |
| Details and reason for preference: | |
| Ability to link your finances (e.g. bank account, savings, mortgage)\* | Yes/No |
| Details and reason for preference: | |
| Might your income or expenditure change significantly within the foreseeable future? \*  (3 to 7 years) | Yes / No |
| |  |  | | --- | --- | |  | Timescale/Amount/Reason | | Income |  | | Expenditure |  | |  |  | | |
| Do you have any plans to pay off some or all of the mortgage within the term? \* | Yes/No |
| Timescale/Amount/Reason: | |
| Are there plans to move or sell within the foreseeable future? \* | Yes/No |
| Timescale/Type of new home/Reason: | |
| Are you concerned about the possibility of future interest rate movements? \* | Yes/No |
| Reason | |

**Data Protection & Declarations**

The information you have provided is subject to the Data Protection Act 1998 (the “Act”). By signing this document you consent to us or any company associated with us for processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management.

“Processing” includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the FCA or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

In order to provide services to you we may be required to pass your personal information to parties located outside of the European Economic Area (EEA) in countries that do not have Data Protection Laws equivalent to those in the UK. Where this is the case we will take reasonable steps to ensure the privacy of your information.

We may also contact you or pass your details to other companies associated with us to contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the committing or alleged committing of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions; religious or similar beliefs; sexual life; or your membership of a Trade Union.

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer on 0203 971 1234 or in writing at Venture House, Arlington Square, Downshire Way, Bracknell, RG12 1WA.

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purpose. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

Declarations

I/we confirm that I/we have read the information contained herein and confirm that this information is correct.

I/we give my/our consent that this information may be used for the purpose of arranging a mortgage, protection or general insurance product on my/our behalf.

**First Client Second Client**

|  |  |
| --- | --- |
| **Signature Date** | **Signature Date** |

If you would like us to keep in touch after we have arranged your mortgage and protection, we shall need your permission. Please certify your authority for us to contact you with details of mortgages and offers which we believe are likely to be of interest to you by signing the declaration below:

**First Client Second Client**

|  |  |
| --- | --- |
| **Signature Date** | **Signature Date** |