

PRIVATE & CONFIDENTIAL

Details about your mortgage requirements

PERSONAL DETAILS

Prefix (Mr, Mrs, Miss, Ms)
Details (if Other)
Surname
Previous/Maiden Name
Forename Name(s)
Date of Birth
Marital Status
Sex
Smoker
Relationship to other Applicant
Dependants (Names and DoB)

Current Address

Own/Rent/Parental Home

Telephone number
(including STD code)

Mobile

Preferred Contact Method

Best Contact Time

Email

Time at this address

Previous address
(if less than 3 years)

First Applicant

		Age next
	1.	
	2.	
	3.	
	4.	
	5.	
	6.	
Postcode		
	Electoral Roll	
Daytime		
Evening		
		months
Postcode		

Second Applicant

		Age next
	1.	
	2.	
	3.	
	4.	
	5.	
	6.	
Postcode		
	Electoral Roll	
Daytime		
Evening		
		months
Postcode		

Net Monthly Disposable Income Calculator

Net regular monthly income (applicant 1)

£

Net regular monthly income (applicant 2)

£

Net other income (applicant 1)

£

Net other income (applicant 2)

£

Total Net Monthly Income

£

Mortgage payments or rent

£

Food

£

Utilities (e.g. gas, electricity, telephone, council tax etc)

£

Transport (e.g. Car)

£

Social

£

Committed Outgoings (Loans, HP etc) (applicant 1)

£

Committed Outgoings (Loans, HP etc) (applicant 2)

£

Savings & Investments

£

Other

£

Total Monthly Expenditure

£

Total Monthly disposable Income

£

CREDIT HISTORY

Applicant 1 - Have you ever had a mortgage or a loan application refused?

Details

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Applicant 2 - Have you ever had a mortgage or a loan application refused?

Details

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Please provide full details of any previous CCJs, defaults, Arrears or bankruptcies.

YOUR MORTGAGE

Applicant 1:

If you have an existing mortgage

Capital & Interest (Repayment)

Interest only

Flexible mortgages

Original Loan	Original Term	Current Balance	Remaining Term	Monthly Payment	Interest Rate	Lender
£	yrs	£	yrs	£	%	
£	yrs	£	yrs	£	%	
£	yrs	£	yrs	£	%	

Mortgage Account No.

End date of current period rate

Type of interest rate

SVR	Fixed	Capped	Discount
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If interest only, what is repayment method & anticipated final value

Repayment	ISA	PEP	Pension	Endowment	Other
£	£	£	£	£	£

Are there any redemption penalties on your existing mortgage

Details

Are you prepared to pay any redemption penalties

Cash or within new mortgage

Is your existing mortgage portable to a new property

If selling your existing property, what is the estimated sale price?

Applicant 2:

If you have an existing mortgage

Capital & Interest (Repayment)

Interest only

Flexible mortgages

Original Loan	Original Term	Current Balance	Remaining Term	Monthly Payment	Interest Rate	Lender
£	yrs	£	yrs	£	%	
£	yrs	£	yrs	£	%	
£	yrs	£	yrs	£	%	

Mortgage Account No.

End date of current period rate

Type of interest rate

SVR	Fixed	Capped	Discount
-----	-------	--------	----------

If interest only, what is repayment method & anticipated final value

Repayment	ISA	PEP	Pension	Endowment	Other
£	£	£	£	£	£

Are there any redemption penalties on your existing mortgage

Details

Are you prepared to pay any redemption penalties

Cash or within new mortgage

Is your existing mortgage portable to a new property

If selling your existing property, what is the estimated sale price?

Your New Mortgage

Buyer Type

Loan Purpose

Property to be mortgaged £

Breakdown on how much

You want to borrow

Current mortgage (if remortgaging)

Loan required (if purchasing)

Any capital raising

Any debt consolidation (see above)

Other debt Consolidation

TOTAL BORROWING

Mortgage term required

£
£
£
£
£
£
years

Incl. Redemption penalty (if any)

No of debts to be consolidated

Reason for debt consolidation

Reason for term

If consolidating existing financial commitments, you should be aware that whilst this may mean that you will make short term savings, over the long term you may end up paying more. This is because you may be extending the period of the loan. You are also transferring previously unsecured debts to a mortgage, which is secured on your home.

Who will the borrower(s) be yourself, your partner or joint

Is this the only property you have a mortgage on?

If no, please give details

<input type="text"/>
<input type="text"/>

If buying on a Shared Ownership scheme, what is the percentage of the property to be purchased?

Who is the body you are purchasing from?

<input type="text"/> %
<input type="text"/>

Are there any home improvements planned?

If so, provide brief details

And costs

<input type="text"/>
<input type="text"/>
£ <input type="text"/>

Do you have a deposit available?

Is the vendor/ builder paying the deposit?

If no, what is the source of the deposit?

No	Yes	Amount	£
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>			

Details of property to be mortgaged

<input type="text"/>	Lounge	Garage	Year Built	
	Dining room	Brick/Stone	No. of bedrooms	
	Kitchen	Tile/State	Lease Remaining	years
	Additional rooms	Shared Ownership	Ground rent	£
	Commercial	Self Build	Service charge	£
Postcode <input type="text"/>	Central heating <input type="text"/>	Agricultural tie <input type="text"/>	Floors in building <input type="text"/>	

Please indicate whether you :

- are concerned about the possibility of future interest rate movements
- want the certainty of your mortgage being repaid at the end of the term
-

MARKETING

Would you benefit from a full financial survey from an independent financial advisor? Timescale months

The importance of regularly reviewing your mortgage and associated business was discussed and that in order to do this would entail being able to contact you periodically to discuss this further.

You agree for your advisor to contact you by 'phone, letter, or email to discuss your mortgage arrangements.

You do not wish your advisor to make further contact with you.

DECLARATIONS

Adviser's Details and Declaration

The information above has been received from the Client's)

I have provided a copy of the Key Facts Initial Disclosure Document which outlines the costs and level of service provided by <Brokerage Name>.

Adviser's Name

FSA No.

Signature

Date

Client's Declaration

I / We confirm (a) receipt of the above documents and (b) that the details given in this form (including all details in the credit history section) are correct to the best of my / our knowledge. I / We understand that by giving false information may jeopardize our application fees.

I / We have read and understood the notes regarding credit searches. I / We hereby give authority to act exclusively on our behalf in obtaining a suitable mortgage product from whichever lender they consider most appropriate. They have my/our authority to disclose personal details to a credit agency, the FSA or a lender (for the purpose of obtaining an Agreement in Principle). If I/We request information or quotes on other mortgage related products then our information may be passed on to the relevant companies. They may act on my/out behalf as intermediaries or as brokers in connection with my / our purchase remortgage.

Client 1

Client 2

Date

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Additional Notes

