

Mortgage Application Form

| | Applicant 1 | Applicant 2 |
|---|-------------|-------------|
| Personal Details | | |
| Title | | |
| First Name | | |
| Middle Name(s) | | |
| Surname | | |
| Date of Birth | | |
| Marital status | | |
| Maiden name | | |
| Date of name change (if applicable) | | |
| Current address inc postcode | | |
| Current living status (owner / rented / with family etc) | | |
| Date moved to current address | | |
| Previous address inc postcode (please complete full 3 year history) | | |
| Previous living status | | |
| Date moved to previous address | | |
| Home tel no | | |
| Mobile tel no | | |
| Email address | | |
| Nationality | | |
| If not UK, please state date arrived in UK | | |
| If applicable please provide visa expiry date | | |
| | | |
| | | |
| Employed / Retired Applicants | | |
| Job title | | |
| Employer / Pension provider name | | |
| Employer / pension provider address | | |
| Employer / pension provider tel no | | |
| Any shareholding? (if more than 25% complete self emp questions) | | |
| Start date of current employment | | |
| Basic salary (gross annual figure) | | |
| Bonus (regular / guaranteed / annual?) | | |
| Overtime (regular / guaranteed / annual?) | | |
| Commission (regular / guaranteed / annual?) | | |
| National Insurance no | | |
| Expected retirement age | | |
| Net monthly income (as per your latest payslip) | | |
| | | |
| | | |
| Self Employed Applicants | | |
| Job Title | | |
| Company Name | | |
| % shareholding held? | | |

| | | |
|---|--|--|
| 2013/14 Net profit | | |
| 2013/14 Salary | | |
| 2013/14 Dividends | | |
| 2012/13 Net profit | | |
| 2012/13 Salary | | |
| 2012/13 Dividends | | |
| National Insurance no | | |
| Expected retirement age | | |
| Accountants Name, Address & Qualifications | | |
| | | |
| Other Income (do you receive any other income, child benefit / tax credits / DLA / maintenance etc) | | |
| | | |
| Bank Details | | |
| Name of Bank | | |
| Account number | | |
| Sort Code | | |
| Names account held in (sole / joint) | | |
| Preferred direct debit payment date | | |
| Date account opened | | |
| | | |
| Current Mortgage Lender | | |
| Name of lender | | |
| Account number | | |
| Current property value | | |
| Current outstanding mortgage balance | | |
| Original purchase price | | |
| Original date of purchase | | |
| Type (interest only / repayment) | | |
| Monthly payment | | |
| Interest type (fixed / tracker / variable) | | |
| Interest rate | | |
| Original mortgage term | | |
| Date mortgage started | | |
| Term left on mortgage | | |
| Do you own any other properties? | | |
| If yes please give details | | |
| | | |
| Financial Details | | |
| Ever had a loan or a mortgage refused? | | |
| Ever had CCJs / defaults registered against you? | | |
| Ever been declared bankrupt? | | |
| Ever made arrangements with creditors? (IVA / DMP) | | |
| Any previous mortgage or rent arrears? | | |
| | | |

| | | | |
|---|--|--|--|
| Mortgage Required | | | |
| Property value or Purchase price | | Loan amount required | |
| Source of deposit (savings / gift, equity) | | Term of mortgage (over how many years) | |
| Preferred rate type? (fixed / tracker / variable) | | Repayment method (repayment / interest only) | |
| | | | |
| Property Details | | | |
| Address of property to be mortgaged | | | |
| House / bungalow / flat? | | Terraced / semi / detached? | |
| No of bedrooms? | | Year of build? | |
| Freehold / Leasehold | | Near commercial premises? | |
| Ex local authority? | | | |
| | | | |
| IF THE PROPERTY IS A FLAT | | | |
| How many floors in block? | | What floor is yours on? | |
| Term remaining on lease? | | Does the property have a lift? | |
| Ground rent? | | Service / maintenance charge? | |
| | | | |

Credit Commitments Owing Currently

(Credit cards / Loans / Hire Purchases / Car Finance / Store Cards / Overdrafts)

| <u>App 1 or 2</u> | <u>Type</u> | <u>Lender</u> | <u>Balance Owing</u> | <u>Monthly Payment</u> | <u>Interest Rate</u> | <u>To be repaid</u> | <u>Repaid with mortgage?</u> |
|-------------------|-------------|---------------|----------------------|------------------------|----------------------|---------------------|------------------------------|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

ALL MONTHLY COSTS

| | | | |
|---|--|--|--|
| <u>INCOME DEDUCTIONS FROM PAYSリップ</u> | | <u>HOME RELATED</u> | |
| Pension | | Gas / Elec / Oil | |
| Student Loan | | Water | |
| Childcare Vouchers | | Council Tax | |
| Union Subs | | TV / Landline / Internet | |
| Season Ticket / Travel | | Mobile Phones | |
| Life / Other Insurances | | Food | |
| Sharesave | | Other | |
| Other | | | |
| | | <u>TRAVEL</u> | |
| <u>CHILDCARE / EDUCATION COSTS</u> | | Petrol | |
| Names and date of birth of dependants | | | |
| Education Costs (nursery / school fees / university) | | Car tax & Insurance | |
| Childcare Costs (excluding vouchers deducted from salary) | | Car Maintenance | |
| Maintenance Payments (outgoing) | | Public Transport | |
| | | Other | |
| <u>PROTECTION</u> | | | |
| Life / Critical Illness | | <u>OTHER</u> | |
| Income Protection | | Gym | |
| Buildings Insurance | | Social | |
| Contents Insurance | | Holidays | |
| | | Savings | |
| | | Voluntary Pension (excluding deductions from salary) | |
| | | Other | |
| | | | |
| | | <u>TOTAL (HOME / TRAVEL / OTHER)</u> | |
| | | | |