

Evidence of Shortfall - Questionnaire

	Borrower 1		Borrower 2	
Name	Simone Cimminelli		Katherine Manson	
Age	42		40	
Occupation	Director		Company Secretary	
Salary	Band	Please <input checked="" type="checkbox"/> as appropriate	Band	Please <input checked="" type="checkbox"/> as appropriate
	£0 - £20,000		£0 - £20,000	
	£20,000 - £40,000		£20,000 - £40,000	
	£40,000+	x	£40,000+	x

How are you financing the shortfall?

Please complete the table below providing the additional information as requested



Source of funds	Additional information required	Amount (£)
Own personal savings	Please forward evidence of your savings such as a copy of your bank statements for the last 3 months for the savings account and associated accounts where funds have come from showing how the savings have accrued.	
Proceeds from sale or remortgage	Please forward copy letters from your solicitors dealing with the matter confirming when completion has taken place together with a copy of the final completion statement showing the funds released to you. I will also require a copy of your bank statement showing the receipt of funds.	
Inheritance	Please forward copy letters from the solicitors who administered the estate showing you as beneficiary and how much you received. I will also require a copy of your bank statement showing the receipt of funds.	
Sale of shares / cashing in a policy	Please forward documentation showing sale and funds raised or letter from insurance company confirming the policy has been surrendered. I will also require a copy of your bank statement showing the receipt of funds.	£120,000
Family gift / loan	If you are receiving a gift or a loan from a family member or 3rd party, you will need to provide additional information as requested overleaf and arrange for the Gifted Declaration Form to be completed by those providing the gift (if a gift rather than a loan)	
Other such as from a company	Please provide details with documentary evidence to show source of funds together with a copy of your bank statement to show receipt of funds and confirmation of the company ownership	

AUTHORITY

Since I/we are providing funds to complete the remortgage I/we understand that it is my/our responsibility to ensure:

1. The information declared is correct;
2. Evidence of funding documents provided clearly show the source of funds;
3. If having third party funding, the additional forms below are completed by the third party and evidence of funding provided.

If the evidence provided is not sufficient we will request further information until we satisfy our internal Money Laundering Regulations. For example, if you have transferred funds between accounts we will need copies of all statements to show the transactions. As this can hold up completion, please send full details of how the monies have accrued as soon as possible for review.

Signed		Signed	
Name	SIMONE CIMMINELLI	Name	Katherine Manson
Date	04 06 2025	Date	04.06.25

WE WILL NOT PROCEED TO COMPLETION UNTIL YOU RETURN THESE FORMS DULY SIGNED AND COMPLETED

Receiving a gift / loan from a family member or 3rd party

Question	Comment
Are the funds to be a pure gift, or will these be repayable? If they are repayable, please indicate whether these are to be secured by a charge over the property or anything similar, such as a declaration of trust or a restriction placed on the register of title.	
Has the gift or loan been disclosed to your lender? (we are required to advise your lender of any 3rd party funding to ensure this does not affect the mortgage offer)	
We will require copy evidence of identification for the person(s) providing the funds such as a copy of their passport or driving licence.	
We will require evidence of funding – copies of the last 3 months of bank / building society statements from where the funds originated from advising how funds have accrued.	
If the funds are a pure gift, we will require the donor (the person making the gift) to sign the enclosed Declaration Form overleaf. Please arrange for the Form to be completed and returned as soon as possible	
<p>Please note that this additional work is not covered within the initial quote you received at the outset.</p> <p>I would also recommend you seek independent legal advice before accepting financial assistance from a 3rd party, to ensure you understand the full potential legal consequences should the borrowing become repayable.</p>	

Gifted Declaration Form

Borrower(s)	
Property Address	
Lender	
Account Number	
Name of Donor	
Address of Donor	
Occupation (or previous if retired)	
Amount of Gift (£)	
Relationship to Borrower	
Declaration I / we wish to make the above gift to the borrower to assist in the purchase / remortgage of the above property. I / we declare this is a non-returnable and unconditional gift and there will be no charge registered against the property, no express or implied trust arrangements which might give me / us any rights in the property and we do not intend to acquire any beneficial interest in the property or reside in the property. Please note: if the money is not intended as a true gift and your intention is to protect your financial interests then please advise us immediately. We would also strongly recommend that you seek independent legal advice before signing this declaration.	
Name	
Signed	
Dated	
Name	
Signed	
Dated	