

Please complete the following so that I have the information required to progress your enquiry.

**Please note it is your responsibility to provide complete and accurate information to us when applying for a mortgage. If you fail to disclose any relevant/material information to us this may affect a lender’s decision to lend to you.**

|  |  |  |
| --- | --- | --- |
|  | **Applicant 1** | **Applicant 2 (If applicable)** |
| **Title** | Mr. |  |
| **First Name(s) (as per passport)** | Swaraj |  |
| **Middle Name(s) (as per passport)** | Suresh |  |
| **Last Name(s) (as per passport)** | Roy |  |
| **Date of birth as it appears on your passport** | 11.07.1982 |  |
| **Are you single / married / divorced / separated** | Married |  |
| **Do you have any dependents If yes please confirm their full names and dates of births** | Spouse  Mrs. Ruchika Roy  DOB: 26.04.1986 |  |
| **Nationality and country of residence**  **If on a Visa, what type and when does it expire?** | Indian nationality. Currently residing in UK with permanent residency(ILR), expiry date 31.12.2024 |  |
| **Are you a smoker?** | No |  |
| **What is your home telephone number?** | 07760563429 |  |
| **What is your mobile number?** | 07760563429 |  |
| **What is your email address?** | contactswarajroy@gmail.com |  |
| **Have you ever changed your name? If yes when, and what was your previous name** | NA |  |
| **National Insurance Number** | SL124207D |  |
| **Please confirm the source of your deposit** | Equity on sale of current house(circa £100000) + 25k from self |  |
| **Are you a First time buyer or have owned a property in the past? If so how long ago?** | Owner of a property and owned for 4 yrs and 2 months |  |

**Please complete your last 3 Years residential history:**

**Applicant 1**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Address** | **Date moved in** | **Date moved out** | **Residential status (Owner / renting / with Friends or Family)** | **If renting please confirm the amount you are paying in rent please** |
| 36 Helsby Road, Sale Moor, M332XD | 20.06.2014 | NA | Owner | NA |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

**Current Mortgage details (if applicable)**

|  |  |  |
| --- | --- | --- |
|  | **Applicant 1** | **Applicant 2** |
| **Mortgage Lender and account number** | Barclays  23-88-92/33889684 |  |
| **Outstanding Balance** | £135,482.11 |  |
| **Current Value** | £235000 |  |
| **Monthly payment** | £481.30 |  |
| **Original Purchase Price** | £163000 |  |
| **Original Purchase date** | 21 May 2016 |  |
| **Original start date of mortgage** | 18 May 2016 |  |
| **Remaining term of mortgage** | 30 yrs, 10 months |  |
| **Mortgage end date** | Apr 2051 (35 Years) |  |
| **Is the mortgage on a repayment or interest only basis?** | Repayment (will supply documentation for the same for you to confirm) |  |
| **Is this mortgage to be repaid on completion? If not will the property be let?** | Yes the mortgage will be repaid on completion |  |
| **If the property will be let what will the rental income be pcm?** | NA |  |
| **Remortgage only; will you be borrowing any additional funds? If so please give a breakdown of what the funds will be used for and the cost of each** | NA |  |
| **Remortgage only; Please describe your home, detachment type, bedrooms, parking, year built etc** | NA |  |

**Mortgage details for any properties in the background such as second homes or Buy To Let (if applicable)**

|  |  |  |
| --- | --- | --- |
|  | **Applicant 1** | **Applicant 2** |
| **Address** |  |  |
| **Mortgage Lender** |  |  |
| **Outstanding Balance** |  |  |
| **Current Value** |  |  |
| **Monthly payment** |  |  |
| **Original Purchase Price** |  |  |
| **Original Purchase date** |  |  |
| **Original start date of mortgage** |  |  |
| **Remaining term on mortgage** |  |  |
| **Is the loan on a repayment or Interest only basis?** |  |  |
| **Rental received** |  |  |
| **Is this mortgage to be repaid on completion?** |  |  |

**Limited Company (or Self-Employed applicants) (if applicable)**

|  |  |  |
| --- | --- | --- |
|  | Applicant 1 | Applicant 2 |
| **Your Occupation and Industry** | IT Software Engineering |  |
| **Length of time contracting** | Nov 2017 to Present |  |
| **Length of time in industry** | 15 Years + |  |
| **Start and end date of current contract** | 01/04/2020 – 02/10/2020 |  |
| **Day or Hourly Rate – If less than 5 days per week or 40 hours per week please specify** | 460 |  |
| **Start and end date of contracts including day rates in the last 12 months** | 5 Nov 2018 – 31 Mar 2020 - £460/day |  |
| **If limited, confirm your percentage of shareholding-if you don’t hold the full 100% please confirm who holds the remaining percentage and the relationship** | 100% |  |
| **Full name and registered address of limited company.** | Dataranx Consulting Limited |  |
| **Date limited Company established** | 27/10/2017 |  |
| **Accountants Details:**  **Name of company**  **Name of accountant**  **Qualifications**  **Address**  **Phone number**  **Fax number** | WIS Accountancy  4 Imperial Place, Maxwell Road, Borehamwood, WD6 1JN  02030111898 |  |
| **If using your accounts figures please give the following:**  **Salary**  **Dividends**  **Retained Profit**  **Year end date** | 2015 2014 2013 | 2015 2012 2013 |

**Umbrella Company (if applicable)**

|  |  |  |
| --- | --- | --- |
|  | **Applicant 1** | **Applicant 2** |
| **Your Occupation and Industry** |  |  |
| **Length of time contracting** |  |  |
| **Length of time in industry** |  |  |
| **Start and end date of current contract** |  |  |
| **Hourly or daily rate** |  |  |
| **Your end clients name and address** |  |  |
| **Your umbrella company name and address** |  |  |
| **The date you started with your umbrella company** |  |  |

**Employed information – Please provide 2 years employment history (if applicable)**

|  |  |  |
| --- | --- | --- |
|  | Applicant 1 | Applicant 2 |
| **Current employers name and address** |  |  |
| **Annual income:**  **Basic**  **Overtime**  **Other (pls give details)** |  |  |
| **Occupation** |  |  |
| **Start Date** |  |  |
| **Are you in a probationary period?** |  |  |
| **Previous employers name and address** |  |  |
| **Date started and date left previous employment (please give 2 years history)** |  |  |

**Credit Commitments – please fully complete the table below with Loans, credit cards, car leases etc (PLEASE INCLUDE ANY CREDIT CARDS THAT HAVE OR WILL BE CLEARED):**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Applicant 1 or 2** | **Type** | **Providers name** | **Credit card Limit** | **Original loan amount** | **Outstanding Balance** | **Monthly repayment** | **End date** | **Is this to be repaid before you take out the mortgage?**  **If yes where will you get the funds to repay it?** |
| Applicant1 | Personal Loan | Barclays | NA | 12000 | 7100 | 370 | 5 Years took it early 2019 | Will repay it in full from Savings |
| Applicant 1 | Credit Card | Barclaycard | 6000 | NA | 486 | Pay it in full | End of every month | Full repayment |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |

**Monthly Expenditure**

|  |  |  |
| --- | --- | --- |
|  | **Applicant 1** | **Applicant 2** |
| Utilities (Gas, Electricity, Water) | 103 + 39 |  |
| Council Tax | 128 |  |
| Insurance (Buildings & Contents) | 30 |  |
| TV / Phone / Internet | 89 |  |
| Mobile Phone | 23 + 12 |  |
| Household Services |  |  |
| Childcare |  |  |
| School Fees |  |  |
| Maintenance / Child Support |  |  |
| Life Insurance & Pension policies | 87 (Mortgage Protection) |  |
| Food & Clothing | 150 per month |  |
| Motoring & travel costs |  |  |
| Personal Items (hairdressing & cosmetics) |  |  |
| Holidays |  |  |
| Cigarettes / Alcohol |  |  |
| Hobbies |  |  |
| Regular Savings |  |  |
| Other monthly expenditure | £1300 - £1500 on an average |  |