

# Mortgage Questionnaire

<b>Client Name(s)</b>	Robin Bagh
<b>Adviser Name</b>	Vipul Aggarwal
<b>Date Completed</b>	2022-03-14

## Adviser Note

Please complete all the appropriate sections. If a section is not applicable, then please strike this through and write N/A. For the avoidance of doubt within this questionnaire, and all supplementary questionnaires, N/A means not applicable.

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**PRIVATE & CONFIDENTIAL**

## Section 1 : Personal & Family Details

### 1.1 Personal Details

	Client 1	Client 2
<b>Title</b>	Mr <input checked="" type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="checkbox"/> Prof <input type="checkbox"/> Other <input type="checkbox"/> :	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="checkbox"/> Prof <input type="checkbox"/> Other <input type="checkbox"/> : <input type="checkbox"/>
<b>First Name</b>	Robin	
<b>Middle Name(s)</b>		
<b>Surname</b>	Bagh	
<b>Previous / Maiden Name</b>		
<b>Current Address</b>	25 Caulfield Road London UK	
<b>Post Code</b>	SW7 3RE	
<b>Gender</b>	Male	
<b>Date of Birth</b>	16 / 03 / 1977	/ /
<b>Home Telephone</b>	02082503612	
<b>Mobile Telephone</b>	07812345775	
<b>Work Telephone</b>	07812345775	
<b>Email Address</b>	robin.bagh@bagh.com	
<b>Preferred Contact Method(s)</b>	Letter <input type="checkbox"/> Telephone <input checked="" type="checkbox"/> Email <input checked="" type="checkbox"/> Text <input type="checkbox"/> Other : <input type="checkbox"/>	Letter <input type="checkbox"/> Telephone <input type="checkbox"/> Email <input type="checkbox"/> Text <input type="checkbox"/> Other <input type="checkbox"/>
<b>Preferred Contact Time</b>	9:30am to 6:00pm	
<b>Marital Status</b>	Married <input type="checkbox"/> Single <input checked="" type="checkbox"/> Divorced <input type="checkbox"/> Widower <input type="checkbox"/> Co-habiting <input type="checkbox"/> Civil Partnership <input type="checkbox"/>	Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widower <input type="checkbox"/> Co-habiting <input type="checkbox"/> Civil Partnership <input type="checkbox"/>
<b>Relationship to Other Client</b>	Spouse <input type="checkbox"/> Civil Partner <input type="checkbox"/> Partner <input type="checkbox"/> Son <input type="checkbox"/> Daughter <input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Other: <input type="checkbox"/>	Spouse <input type="checkbox"/> Civil Partner <input type="checkbox"/> Partner <input type="checkbox"/> Son <input type="checkbox"/> Daughter <input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Other: <input type="checkbox"/>
<b>Tax Rate</b>	Non Tax Payer (0%) <input type="checkbox"/> Basic Rate (20%) <input type="checkbox"/> Higher Rate (40%) <input checked="" type="checkbox"/> Additional Rate (45%) <input type="checkbox"/>	Non Tax Payer (0%) <input type="checkbox"/> Basic Rate (20%) <input type="checkbox"/> Higher Rate (40%) <input type="checkbox"/> Additional Rate (45%) <input type="checkbox"/>
<b>Nationality</b>	British <input checked="" type="checkbox"/> Other : <input type="checkbox"/>	British <input type="checkbox"/> Other : <input type="checkbox"/>

	Client 1	Client 2
Country of Residence	United Kingdom <input checked="" type="checkbox"/> Other : <input type="checkbox"/>	United Kingdom <input type="checkbox"/> Other : <input type="checkbox"/>

## 1.2 Current Residence

	Client 1	Client 2
Date Moved into Current Address	11 / 03 / 2018	/ /
Current Residential Status	Owner <input checked="" type="checkbox"/> Tenant <input type="checkbox"/> Living With Parents <input type="checkbox"/> Other: <input type="checkbox"/>	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Living With Parents <input type="checkbox"/> Other: <input type="checkbox"/>
Are you on the Electoral Roll?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If renting – how much do you pay?	£	£
Are you leaving rental accommodation when the new mortgage completes?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

## 1.3 Previous Residences

If you have lived at your current address for less than three years, please complete this section.

	Client 1	Client 2
Previous Address 1		
Postcode		
Date Moved In	07 / 11 / 2017	
Date Moved Out	11 / 03 / 2020	
Occupancy Status	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Living With Parents <input type="checkbox"/> Other: <input type="checkbox"/>	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Living With Parents <input type="checkbox"/> Other: <input type="checkbox"/>
On Electoral Roll	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

	Client 1	Client 2
Previous Address 2		
Postcode		
Date Moved In		
Date Moved Out		
Occupancy Status	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Living With Parents <input type="checkbox"/> Other: <input type="checkbox"/>	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Living With Parents <input type="checkbox"/> Other: <input type="checkbox"/>
On Electoral Roll	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

## 1.4 Children & Dependants

Name	Dependent Upon	Age	Relationship to Client(s)	Financially Dependent ?	Anticipated length of dependency
	Joint <input type="checkbox"/> CL2 <input type="checkbox"/> CL3 <input type="checkbox"/>			Y <input type="checkbox"/> N <input type="checkbox"/>	
	Joint <input type="checkbox"/> CL2 <input type="checkbox"/> CL3 <input type="checkbox"/>			Y <input type="checkbox"/> N <input type="checkbox"/>	
	Joint <input type="checkbox"/> CL2 <input type="checkbox"/> CL3 <input type="checkbox"/>			Y <input type="checkbox"/> N <input type="checkbox"/>	
	Joint <input type="checkbox"/> CL2 <input type="checkbox"/> CL3 <input type="checkbox"/>			Y <input type="checkbox"/> N <input type="checkbox"/>	
	Joint <input type="checkbox"/> CL2 <input type="checkbox"/> CL3 <input type="checkbox"/>			Y <input type="checkbox"/> N <input type="checkbox"/>	

## 1.5 Health Details

	Client 1	Client 2
Are you in good health? If No, please provide further details in Notes	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

## 1.6 Religious Details

	Client 1	Client 2
Do you have any religious beliefs that could affect mortgage planning? e.g. Sharia compliant mortgage required. Please provide further details in Notes	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

Additional Notes

## Section 2 : Employment Details

### 2.1 Employment Details

	Client 1	Client 2
Employment Status	Employed <input checked="" type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Not-Employed <input type="checkbox"/>	Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Not-Employed <input type="checkbox"/>
National Insurance Number	SN456798D	

### 2.2 Employment Details

	Client 1	Client 2
Current Employer	John Deere	
Basis of Employment	Full Time <input checked="" type="checkbox"/> Part time ( ) hrs per wk <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/>	Full Time <input type="checkbox"/> Part time ( ) hrs per wk <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/>

	Client 1	Client 2
<b>Employer Address</b>	Harby Road, Nottingham	
<b>Employer Post Code</b>	NG13 9HT	
<b>Telephone Number</b>	01949860491	
<b>Employer Contact Name</b>	Richard Bare	
<b>Occupation / Job Title</b>	HR Director	
<b>Start Date</b>	10 / 06 / 2019	
<b>End Date</b> (if applicable) (if less than 6 months remaining, please provide further details in the Notes section)		
<b>Are you on probation?</b>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Probation End Date</b>		

<b>Do you have any additional occupation(s)?</b> (If Yes, please provide further details in Notes section)	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
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#### Previous Employer (if less than 12 months with current employer)

	Client 1	Client 2
<b>Previous Occupation / Job Title</b>		
<b>Previous Employer</b>		
<b>Previous Start Date</b>		
<b>Previous End Date</b>		

### 2.3 Gross Employment Income (Annual)

	Client 1	Client 2
<b>Basic Salary</b>	£ 85,000 p.a.	£ p.a.
<b>Car Allowance</b>	£ 5,000 p.a.	£ p.a.
<b>Guaranteed Bonus</b>	£ p.a.	£ p.a.
<b>Guaranteed Overtime</b>	£ p.a.	£ p.a.
<b>Guaranteed Shift Allowance</b>	£ p.a.	£ p.a.
<b>Regional Weighting</b>	£ p.a.	£ p.a.
<b>Other</b>	£ p.a.	£ p.a.
<b>Bonus/Commission (regular)</b>	£ p.a.	£ p.a.
<b>Overtime (regular)</b>	£ p.a.	£ p.a.
<b>Shift Allowance (regular)</b>	£ p.a.	£ p.a.
<b>Other</b>	£ p.a.	£ p.a.
<b>Other Earned Income</b> (e.g. 2nd Job – provide details Notes)	£ p.a.	£ p.a.
<b>Total Employment Income</b>	£ 90,000.00 p.a.	£ p.a.

## 2.4 Employment Deductions (Monthly)

	Client 1	Client 2
Pension	£ p.m.	£ p.m.
Childcare Vouchers	£ p.m.	£ p.m.
Student Loan	£ p.m.	£ p.m.
Other (provide details in Notes)	£ p.m.	£ p.m.
<b>Total Deduction</b>	£ p.m.	£ p.m.

## 2.5 Employed Net Pay (Monthly)

	Client 1	Client 2
<b>Total Employed Net Pay</b>	£ 5,558.43 p.m.	£ p.m.

## 2.6 Future Changes to Employment

	Client 1	Client 2
Do you expect your employment circumstances to change? (If Yes, please provide details in Notes)	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Additional Notes
The Client works from London Office and from home.

## Section 3: Self-Employed Details

### 3.1 Business Details

	Client 1	Client 2
Name of Business		
Address		
Postcode		
Telephone Number		
Email Address		
Type of Business		
Occupation / Job Title		
Date Business Started / Holding Acquired (if less than 1 year, please provide previous employment details in the Notes section)	/ /	/ /
Business Status	Sole Trader <input type="checkbox"/> Limited Company <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Liability Partnership <input type="checkbox"/>	Sole Trader <input type="checkbox"/> Limited Company <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Liability Partnership <input type="checkbox"/>

	Client 1	Client 2
Company Registration No		
Percentage Shareholding in Business	%	%
Are you a Contractor? (If Yes, please complete section 13)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have an Accountant? (If Yes, please complete section 14)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

### 3.2 Self Employed Income

	Client 1	Client 2
Number of Years' Accounts / Self-Assessment Available		
	<b>Latest Year (1)</b>	
Year End	/ /	/ /
Net Profit (before taxation)	£ p.a.	£ p.a.
Net Dividend (if Ltd)	£ p.a.	£ p.a.
Director's Remuneration (if Ltd)	£ p.a.	£ p.a.
	<b>Previous Year (2)</b>	
Year End	/ /	/ /
Net Profit (before taxation)	£ p.a.	£ p.a.
Net Dividend (if Ltd)	£ p.a.	£ p.a.
Director's Remuneration (if Ltd)	£ p.a.	£ p.a.
	<b>Previous Year (3)</b>	
Year End	/ /	/ /
Net Profit (before taxation)	£ p.a.	£ p.a.
Net Dividend (if Ltd)	£ p.a.	£ p.a.
Director's Remuneration (if Ltd)	£ p.a.	£ p.a.
<b>Total Self Employed Income</b> (Use appropriate figure for affordability purposes.)	£ p.a.	£ p.a.

### 3.3 Self Employed Net Pay (Monthly)

	Client 1	Client 2
<b>Total Self Employed Net Pay</b> (take-home pay)	£ p.m.	£ p.m.

### 3.4 Future Changes to Employment

	Client 1	Client 2
Do you expect your employment circumstances to change? (If Yes, please provide details in Notes)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

<b>Additional Notes</b>
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### Section 4: Other Income Details

#### 4.1 Other Gross Income (Annual)

	Client 1	Client 2
Rental Income	£ 12,000 p.a.	£ p.a.
Child Benefit	£ p.a.	£ p.a.
Working Tax Credit	£ p.a.	£ p.a.
Child Tax Credit	£ p.a.	£ p.a.
Disability Benefits (e.g. DLA, PIP etc)	£ p.a.	£ p.a.
Pension (State)	£ p.a.	£ p.a.
Pension (Private)	£ p.a.	£ p.a.
Investment	£ p.a.	£ p.a.
Other : (please provide details in Notes)	£ p.a.	£ p.a.
<b>Total Other Gross Income</b>	<b>£ 12,000.00 p.a.</b>	<b>£ p.a.</b>

#### 4.2 Other Income Net (Monthly)

	Client 1	Client 2
<b>Total Other Income Net</b>	<b>£ 1,000 p.m.</b>	<b>£ p.m.</b>

#### 4.3 Income Summary

	Client 1	Client 2
<b>Total Annual Gross Income from all sources</b>	<b>£ 102,000.00 p.a.</b>	<b>£ 0.00 p.a.</b>
<b>Total Net Monthly Income from all sources</b>	<b>£ 6,558.43 p.m.</b>	<b>£ 0.00 p.m.</b>

#### 4.4 Future Changes to Income & Retirement

	Client 1	Client 2
Do you expect your income to change in the foreseeable future?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
What is your State Pension Age?		
What is your expected retirement age?	70	



	Client 1	Client 2
What is your expected Retirement Income (if relevant)	£ p.a.	£ p.a.

Additional Notes
Client has annual rental income of 12K from two BTL properties.

## Section 5: Financial Credit & Commitments

### 5.1 Existing Credit & Commitments

Please tick if you have any of the following and provide further details in the relevant sections.

	Client 1	Client 2
Personal Loan(s) (Section 5.2)	<input type="checkbox"/>	<input type="checkbox"/>
Hire Purchase(s) (Section 5.3)	<input type="checkbox"/>	<input type="checkbox"/>
Credit Card(s) / Store Card(s) / Mail Order(s) (Section 5.4)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Overdraft(s) (Section 5.5)	<input type="checkbox"/>	<input type="checkbox"/>
Spousal Maintenance (Section 5.6)	<input type="checkbox"/>	<input type="checkbox"/>
Child Maintenance (Section 5.7)	<input type="checkbox"/>	<input type="checkbox"/>

### 5.2 Personal Loan(s)

	1	2
Lender / Company		
Borrower(s)	Joint <input type="checkbox"/> / Client 1 <input type="checkbox"/> / Client 2 <input type="checkbox"/>	Joint <input type="checkbox"/> / Client 1 <input type="checkbox"/> / Client 2 <input type="checkbox"/>
Purpose		
Start Date		
End Date		
Original Loan	£	£
Amount Outstanding	£	£
Monthly Payment	£ p.m.	£ p.m.
A.P.R	%	%
Is this to be repaid on or before completion?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is this to be consolidated?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

### 5.3 Hire Purchase & Lease

	1	2
Lender / Company		
Borrower(s)	Joint <input type="checkbox"/> / Client 1 <input type="checkbox"/> / Client 2 <input type="checkbox"/>	Joint <input type="checkbox"/> / Client 1 <input type="checkbox"/> / Client 2 <input type="checkbox"/>
Purpose		
Start Date		
End Date		
Original Loan	£	£
Amount Outstanding	£	£

	1	2
<b>Monthly Payment</b>	£ p.m.	£ p.m.
<b>A.P.R</b>	%	%
<b>Is this to be repaid on or before completion?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Is this to be consolidated?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

	Client 1	Client 2
<b>Total Monthly HP / Lease Payment to remain</b>	£ p.m.	£ p.m.

#### 5.4 Credit Card / Store Card / Mail Order

	1	2
<b>Lender / Company</b>	Tesco	Next
<b>Borrower(s)</b>	Joint <input type="checkbox"/> / Client 1 <input checked="" type="checkbox"/> / Client 2 <input type="checkbox"/>	Joint <input type="checkbox"/> / Client 1 <input checked="" type="checkbox"/> / Client 2 <input type="checkbox"/>
<b>Credit Limit</b>	£ 5,000e	£ 2,000
<b>Amount Outstanding</b>	£ 1,500	£ 200
<b>Do you pay the full amount each month?</b>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>A.P.R</b>	%	%
<b>Is this to be repaid on or before completion?</b>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
<b>Is this to be consolidated?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Balance to Remain</b>	£ 1,500	£ 200

	Client 1	Client 2
<b>Total Monthly Payment to remain</b>	£ p.m.	£ p.m.

#### 5.5 Overdraft

	1	2
<b>Lender / Company</b>		
<b>Borrower(s)</b>	Joint <input type="checkbox"/> / Client 1 <input type="checkbox"/> / Client 2 <input type="checkbox"/>	Joint <input type="checkbox"/> / Client 1 <input type="checkbox"/> / Client 2 <input type="checkbox"/>
<b>Overdraft Limit</b>	£	£
<b>Current Balance</b>	£	£
<b>Maximum amount overdrawn in last 3 months</b>	£	£
<b>A.P.R</b>	%	%
<b>Monthly Overdraft Fee</b>	£ p.m.	£ p.m.
<b>Is this to be repaid on or before completion?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Balance to Remain</b>	£	£
<b>Is this to be consolidated?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

	Client 1	Client 2
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Total Monthly Overdraft Payment to remain	£ p.m.	£ p.m.
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## 5.6 Spousal Maintenance

	Client 1	Client 2
End Date		undefined
Amount	£ p.m.	£ p.m.

## 5.7 Child Maintenance

	Client 1	Client 2
Payment	£ p.m.	£ p.m.
End Date		undefined
Total Child Maintenance	£ p.m.	£ p.m.

## 5.8 Financial Commitment Summary

	Client 1	Client 2
Total Monthly Summary	£ p.m.	£ p.m.

Additional Notes

## Section 6: Existing Property & Mortgages

### 6.1 Summary

How many residential properties do you own?	1
How many buy-to-let properties do you own?	2

### 6.2 Existing Residential Property

	Existing Residential (1)	Existing Residential (2)
Property Address	25 Caufield Road London SW7 3RE	
Owner	Joint <input type="checkbox"/> / Client 1 <input checked="" type="checkbox"/> / Client 2 <input type="checkbox"/>	Joint <input type="checkbox"/> / Client 1 <input type="checkbox"/> / Client 2 <input type="checkbox"/>
Estimated Property Value	£ 400,000	£
If selling, what is the sale price?	£ 400,000	£

Is there a mortgage secured against this property?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
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Lender	Halifax	
Mortgage Account Number	9445678922	
Amount of Loan Outstanding	£ 250,000	£

<b>Term Remaining</b>	23	
<b>To be Redeemed?</b>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

  

<b>Current Interest Rate</b>	1.78 %	%
<b>Monthly Mortgage Payment</b>	£ 1,400 p.m.	£ p.m.
<b>Interest Rate Type</b>	Fixed Rate <input checked="" type="checkbox"/> Discounted Rate <input type="checkbox"/> Capped Rate <input type="checkbox"/> Tracker <input type="checkbox"/> Variable Rate <input type="checkbox"/> Other: <input type="text"/>	Fixed Rate <input type="checkbox"/> Discounted Rate <input type="checkbox"/> Capped Rate <input type="checkbox"/> Tracker <input type="checkbox"/> Variable Rate <input type="checkbox"/> Other: <input type="text"/>
<b>Rate End Date</b>	11 / 03 / 2023	
<b>Does an Early Repayment Charge (ERC) apply?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>How much is the ERC?</b>	£	£
<b>Are you prepared to pay this if you transfer/ repay your current mortgage?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Are your current mortgage terms portable to a new property?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

  

<b>Repayment method?</b>	Repayment <input checked="" type="checkbox"/> Interest Only <input type="checkbox"/> Part & Part <input type="checkbox"/>	Repayment <input type="checkbox"/> Interest Only <input type="checkbox"/> Part & Part <input type="checkbox"/>
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<b>If 'Interest Only', how do you intend to repay the capital?</b>	Savings <input type="checkbox"/> Investments <input type="checkbox"/> Sale of mortgaged property <input type="checkbox"/> Sale of other property <input type="checkbox"/> Overpayments <input type="checkbox"/> Pension funds <input type="checkbox"/> Other: <input type="text"/>	Savings <input type="checkbox"/> Investments <input type="checkbox"/> Sale of mortgaged property <input type="checkbox"/> Sale of other property <input type="checkbox"/> Overpayments <input type="checkbox"/> Pension funds <input type="checkbox"/> Other: <input type="text"/>
<b>Details:</b>		
<b>If part &amp; part, how much is interest only?</b>	£ Interest only	£ Interest only
<b>Do you want to continue using repayment option(s) for any new mortgage arrangement?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Additional Notes	

## Section 7: Existing Assets

## 7.1 Emergency Funds

	Client 1	Client 2
Do you have any savings set aside for emergencies? (Please provide details in 7.2)	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If no, how do you plan to build up a fund or manage in the event of financial emergencies?		

## 7.2 Bank Accounts and Other Savings

Owner	Account Type	Provider	Current Value	Monthly Contribution
Robin Bagh	Current/204276-66556781	Barclays	£ 1,500	£ p.m.
Robin Bagh	savings/004422-99778865	NatWest	£ 25,000	£ p.m.
robin Bagh	Savings/556673-00564436	Halifax	£ 15,000	£ p.m.
			£	£ p.m.
			£ 41,500.00	£ 0.00
<b>Notes</b>				

## 7.3 Pensions & Investments

Owner	Account Type	Provider	Amount	Monthly Contribution
			£	£ p.m.
			£	£ p.m.
			£	£ p.m.
			£	£ p.m.
			£	£
<b>Notes</b>				

## Section 8: Expenditure & Budget

### 8.1 Budget Planner

Please note, that where a new house is being purchased, any house related costs should reflect those of the new property where relevant e.g. council tax. Any changes to desirable expenditure e.g. entertainment should also be considered.

#### Utility & Other Bills

	Client 1	Client 2	Joint
Gas / Other Heating	£ 50 p.m.	£ p.m.	£ p.m.
Electricity	£ 99 p.m.	£ p.m.	£ p.m.
Water	£ 45 p.m.	£ p.m.	£ p.m.
Telephone / Broadband	£ 67 p.m.	£ p.m.	£ p.m.

	Client 1	Client 2	Joint
Digital / Cable TV	£ 37 p.m.	£ p.m.	£ p.m.
TV Licence	£ 20 p.m.	£ p.m.	£ p.m.
Council Tax	£ 160 p.m.	£ p.m.	£ p.m.
Ground Rent	£ p.m.	£ p.m.	£ p.m.
Service Charge	£ p.m.	£ p.m.	£ p.m.
Other	£ 200 p.m.	£ p.m.	£ p.m.
Utility and Other Bills Total	£ 678.00 p.m.	£ p.m.	£ p.m.

## General Living Costs

	Client 1	Client 2	Joint
Food	£ 500 p.m.	£ p.m.	£ p.m.
Clothing	£ p.m.	£ p.m.	£ p.m.
Personal Goods (e.g. toiletries)	£ p.m.	£ p.m.	£ p.m.
Mobile Phone	£ 25 p.m.	£ p.m.	£ p.m.
Household Goods (e.g. furniture)	£ p.m.	£ p.m.	£ p.m.
Repairs	£ p.m.	£ p.m.	£ p.m.
School / Child Minding Fees	£ p.m.	£ p.m.	£ p.m.
Entertainment / Recreation	£ p.m.	£ p.m.	£ p.m.
Alcohol / Tobacco	£ p.m.	£ p.m.	£ p.m.
Holidays	£ p.m.	£ p.m.	£ p.m.
Other	£ p.m.	£ p.m.	£ p.m.
General Living Costs Total	£ 525.00 p.m.	£ p.m.	£ p.m.

## Transport

	Client 1	Client 2	Joint
Fuel	£ 150 p.m.	£ p.m.	£ p.m.
Road Tax	£ p.m.	£ p.m.	£ p.m.
Insurance	£ 120 p.m.	£ p.m.	£ p.m.
Servicing	£ p.m.	£ p.m.	£ p.m.
Parking	£ p.m.	£ p.m.	£ p.m.
Fares (e.g. travel card)	£ p.m.	£ p.m.	£ p.m.
Other	£ p.m.	£ p.m.	£ p.m.
Transport Total	£ 270.00 p.m.	£ p.m.	£ p.m.

## Investments & Insurance

	Client 1	Client 2	Joint
Private Pensions	£ p.m.	£ p.m.	£ p.m.
Insurances (e.g. home, life, pet, travel)	£ p.m.	£ p.m.	£ p.m.
Savings / Investment	£ p.m.	£ p.m.	£ p.m.
Investments & Ins Total	£ p.m.	£ p.m.	£ p.m.

## Other Costs

	Client 1	Client 2	Joint
	£ p.m.	£ p.m.	£ p.m.
	£ p.m.	£ p.m.	£ p.m.
	£ p.m.	£ p.m.	£ p.m.
<b>Other Costs Total</b>	<b>£ p.m.</b>	<b>£ p.m.</b>	<b>£ p.m.</b>

## 8.2 Expenditure Summary

### Household Costs Summary

	Client 1	Client 2	Joint
<b>Total Monthly Financial Commitments</b> (from Section 5.8)	£ p.m.	£ p.m.	£ p.m.
<b>Utility &amp; Other Bills Total</b>	£ 678.00 p.m.	£ p.m.	£ p.m.
<b>General Living Costs Total</b>	£ 525.00 p.m.	£ p.m.	£ p.m.
<b>Transport Total</b>	£ 270.00 p.m.	£ p.m.	£ p.m.
<b>Investments &amp; Ins Total</b>	£ 0 p.m.	£ p.m.	£ p.m.
<b>Other Costs Total</b>	£ 0 p.m.	£ p.m.	£ p.m.
<b>Household Costs Total</b>	<b>£ 1473 p.m.</b>	<b>£ 0 p.m.</b>	<b>£ 0 p.m.</b>

## 8.3 Overall Summary

<b>Total Net Household Income</b> (from Section 4.3)	£ 6,558.43 p.m.
<b>Less Household Costs Total</b>	£ 1,473.00 p.m.
<b>Disposable Income</b>	<b>£ 5,085.43 p.m.</b>

## 8.4 Budget

	Client 1	Client 2
Do you expect your regular outgoings to change significantly in the foreseeable future?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please provide details		

What is the maximum monthly payment you are prepared to set to meet your mortgage needs?	£ p.m.
What is the maximum monthly payment you are prepared to set aside to meet your protection needs?	£ p.m.
What is the maximum monthly payment you are prepared to set aside to meet your home insurance needs?	£ p.m.
What is the maximum monthly payment you are prepared to set aside to meet your accident, sickness and unemployment needs?	£ p.m.
<b>Total Budget</b>	<b>£ 0 p.m.</b>

<b>Additional Notes</b>
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## Section 9: Credit Histroy

	Client 1	Client 2
<b>Have you ever had a judgment for debt or a loan default registered against you?</b> If Yes, please complete section 9.1	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Have you ever been declared bankrupt or made an arrangement with your creditors?</b> If Yes, please complete section 9.2	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Have you ever failed to keep up your payments under any previous or current mortgage, rental or loan agreement?</b> If Yes, please complete section 9.3	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Have you ever had a property repossessed?</b> If Yes, please complete section 9.4	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Have you ever a mortgage / loan refused?</b> If Yes, please provide details in Notes section	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Have you ever been convicted of, or have any prosecution pending, for any criminal offence other than a standard motoring offence?</b> If Yes, please provide details in Notes section	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Have you ever had, or do you currently have a payday loan?</b> If Yes, please provide details in Notes section	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Have you ever been in, or are you currently part of a Debt Management Plan*?</b> If Yes, please provide details in Notes section	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

**\*Note: If client(s) responds 'Yes' then please refer to Compliance Policy on Debt**

### 9.1 County Court Judgements / Defaults

	CCJ / Default 1	CCJ / Default 2
<b>Company</b>		
<b>Amount</b>	£	£
<b>Client</b>	Joint <input type="checkbox"/> / Client 1 <input type="checkbox"/> / Client 2 <input type="checkbox"/>	Joint <input type="checkbox"/> / Client 1 <input type="checkbox"/> / Client 2 <input type="checkbox"/>
<b>Date Registered</b>		
<b>To be repaid with mortgage?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Settled?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Settled Date</b>		



	CCJ / Default 1	CCJ / Default 2
Category	CCJ <input type="checkbox"/> Default <input type="checkbox"/>	CCJ <input type="checkbox"/> Default <input type="checkbox"/>

## 9.2 Bankruptcy / IVA

	CCJ / Default 1	CCJ / Default 2
Bankruptcy Amount	£	£
Client	Joint <input type="checkbox"/> / Client 1 <input type="checkbox"/> / Client 2 <input type="checkbox"/>	Joint <input type="checkbox"/> / Client 1 <input type="checkbox"/> / Client 2 <input type="checkbox"/>
Bankruptcy Date		
Discharge Date		

	Individual Voluntary Agreement 1	Individual Voluntary Agreement 2
Client	Joint <input type="checkbox"/> / Client 1 <input type="checkbox"/> / Client 2 <input type="checkbox"/>	Joint <input type="checkbox"/> / Client 1 <input type="checkbox"/> / Client 2 <input type="checkbox"/>
Date Registered		
Amount	£	£
Date Satisfied		

## 9.3 Arrears

	Arrears 1	Arrears 2
Company		
Outstanding Amount	£	£
Client	Joint <input type="checkbox"/> / Client 1 <input type="checkbox"/> / Client 2 <input type="checkbox"/>	Joint <input type="checkbox"/> / Client 1 <input type="checkbox"/> / Client 2 <input type="checkbox"/>
Number of missed payments		
Date of last missed		
Settled?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Date Satisfied		

## 9.4 Repossessions

	Repossession 1	Repossession 2
Client	Joint <input type="checkbox"/> / Client 1 <input type="checkbox"/> / Client 2 <input type="checkbox"/>	Joint <input type="checkbox"/> / Client 1 <input type="checkbox"/> / Client 2 <input type="checkbox"/>
Date Registered		
Amount	£	£
Date Satisfied		

Additional Notes

## Section 10: New Mortgage Property Details

Address	1 Centenary Square Birmingham
Post Code	B1 1HQ

<b>Property Type</b>	Detached	<input type="checkbox"/>	Bungalow	<input type="checkbox"/>
	Semi Detached	<input type="checkbox"/>	Maisonette	<input type="checkbox"/>
	Flat	<input type="checkbox"/>	Back to Back Terrace	<input type="checkbox"/>
	End Terrace	<input type="checkbox"/>	Mid Terrace	<input checked="" type="checkbox"/>
<b>What is the property tenure?</b>	Freehold	<input type="checkbox"/>	Commonhold	<input type="checkbox"/>
	Leasehold	<input checked="" type="checkbox"/>	Flying freehold	<input type="checkbox"/>
	Absolute Ownership (Feuhold)	<input type="checkbox"/>	Other :	
<b>Accommodation</b>	No. of Bedrooms :	2	No. of Living Rooms :	1
	No. of Bathrooms :	1	No. of Kitchens :	1
	No. of WCs :	1	Other :	
<b>Is the property ex local authority?</b>		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
<b>Year Built</b>		1956		
<b>If new build, please state building guarantee</b>				
<b>If Leasehold, give the term remaining?</b>		160 yrs.		
<b>Ground Rent</b>		£ 25		
<b>Service Charge</b>		£ 300		
<b>Is the property of standard constructions</b> (i.e. bricks walls & tiled roof?) (If No provide details in Notes)		Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
<b>If the property is a flat, please state the number of floors and which floor the flat is on</b>				
<b>Is the property located over a commercial property (e.g. shop)?</b> If Yes, please provide details in Notes		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
<b>For a joint purchase, on what legal basis is the property being owned?</b>		Joint Tenants <input type="checkbox"/> Tenants In Common <input type="checkbox"/>		
<b>Do you have an up to date will?</b>		Client 1: Yes <input type="checkbox"/> No <input type="checkbox"/> Client 2: Yes <input type="checkbox"/> No <input type="checkbox"/>		
<b>Will anyone over age 17 be living at the property (excluding the clients?)</b>		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
<b>If yes, please provide their full names</b>				
<b>Will the property be occupied within 30 days of completion?</b>		Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
<b>Notes</b>				

## Section 11: New Mortgage Loan Details

## 11.1 Loan Scenario

<b>Client Type</b>	First Time Buyer <input type="checkbox"/>	Home Owner <input checked="" type="checkbox"/>
<b>What is the purpose of the loan?</b> (tick all that apply)	House Purchase <input type="checkbox"/> Bridging Loan <input type="checkbox"/> Additional Borrowing <input type="checkbox"/>	Re-mortgage <input type="checkbox"/> Buy to Let <input checked="" type="checkbox"/> Let to Buy <input type="checkbox"/>
<b>Notes</b>		

## 11.2 Mortgage Repayment Method

Would you prefer to have the certainty that your mortgage loan is repaid at the end of the term? (Repayment)	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Would you prefer to use an alternative method to repay the capital outstanding on the mortgage when it is due? (Interest Only)	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
If yes, what percentage of the mortgage do you wish to have on an 'interest only' basis?	100 %
What repayment vehicles are you intending to use to repay the mortgage? (please provide specific details in the Notes below)	<div> Investments <input type="checkbox"/>  Overpayments <input type="checkbox"/>  Savings <input type="checkbox"/>  Commonhold <input type="checkbox"/>  Sale of mortgaged property <input checked="" type="checkbox"/>  Sale of other property <input type="checkbox"/>  Pension funds <input type="checkbox"/>  Other: <input type="checkbox"/> </div>
<b>Notes</b>	

## 11.3 Mortgage Term

Over what term would you like to repay your mortgage?	23
Please provide reasons	
Does this term exceed either of your expected retirement age(s)?	No
If yes, please provide details of how you intend to maintain your mortgage payments in retirement or repay the mortgage early	

## 11.4 Mortgage Summary

Purchase Price / Estimated Value	£ 150,000
----------------------------------	-----------

<b>Loan Amount Required</b>	£ 112,500
<b>Loan to Value</b>	75 %
<b>Proposed Term</b>	23

## 11.5 Deposit (Purchase Only)

A cost breakdown is provided in Section 15 to aid discussions around deposit.

	Client 1	Client 2
<b>Amount</b>	£ 37,500	£
<b>Source(s)</b>	Gift (family) <input type="checkbox"/> Gift (other) <input type="checkbox"/> Savings <input checked="" type="checkbox"/> Inheritance <input type="checkbox"/> Sales Proceeds <input type="checkbox"/> Other: <input type="checkbox"/>	Gift (family) <input type="checkbox"/> Gift (other) <input type="checkbox"/> Savings <input type="checkbox"/> Inheritance <input type="checkbox"/> Sales Proceeds <input type="checkbox"/> Other: <input type="checkbox"/>
<b>Is this repayable?</b> (If yes please provide details)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Notes</b>		

## 11.6 Affordable Home Ownership Schemes

<b>Is this transaction subject to an affordable home ownership scheme?</b>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						
<b>Schemes Type</b>	<table> <tr> <td>Right to Buy <input type="checkbox"/></td><td>Help to Buy 1 (Equity Loan) <input type="checkbox"/></td></tr> <tr> <td>Shared Ownership <input type="checkbox"/></td><td>Help to Buy 2 (Mortgage Guarantee) <input type="checkbox"/></td></tr> <tr> <td>Help to Buy (London) <input type="checkbox"/></td><td>Help to Buy (Armed Forces) <input type="checkbox"/></td></tr> </table>	Right to Buy <input type="checkbox"/>	Help to Buy 1 (Equity Loan) <input type="checkbox"/>	Shared Ownership <input type="checkbox"/>	Help to Buy 2 (Mortgage Guarantee) <input type="checkbox"/>	Help to Buy (London) <input type="checkbox"/>	Help to Buy (Armed Forces) <input type="checkbox"/>
Right to Buy <input type="checkbox"/>	Help to Buy 1 (Equity Loan) <input type="checkbox"/>						
Shared Ownership <input type="checkbox"/>	Help to Buy 2 (Mortgage Guarantee) <input type="checkbox"/>						
Help to Buy (London) <input type="checkbox"/>	Help to Buy (Armed Forces) <input type="checkbox"/>						

### Right to Buy

<b>What discount are you eligible for?</b>	
--	--

### Shared Ownership

<b>Percentage of property to be purchased / re-mortgaged?</b>	%
<b>Which Shared Ownership body?</b>	
<b>Monthly Rent Payment</b>	£

### Help to Buy

<b>Which Help to Buy agency?</b>	
<b>Monthly equity loan payment</b>	£

<b>Additional Notes</b>
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## 11.7 Additional Borrowing

### Debt Consolidation

Amount Required	£
Details	

### Home Improvements

Amount Required	£
Details	

### Other

Amount Required	£
Details	

## 11.8 For Buy to Let Properties

Is the property currently tenanted?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
If yes, as these tenants to remain?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Does / will the property have an AST in place?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
If yes, for how long?	12 months
What is the maximum number of tenants in the property?	
Are all tenants party to the same agreement?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
Is this property subject to a HMO licence?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
What type of tenants will occupy the property?	<div> Working / Professional <input checked="" type="checkbox"/>  Corporate <input type="checkbox"/>  DSS <input type="checkbox"/>  Family Member <input type="checkbox"/>  Asylum Seeker <input type="checkbox"/>  Student <input type="checkbox"/>  Other: <input type="checkbox"/> </div>
What is the expected / received rental income?	£ 800 p.c.m.

Is the property fit to be let in its present state?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
What is the estimated cost of refurbishment / repairs?	£
What is the estimated timescale for work to be completed?	

How are void periods in rent to be covered for this property?	
---	--

## 11.9 For Bridging Finance

What is the purpose of the bridging finance?	Property Purchase <input type="checkbox"/> Renovations / Refurbishment <input type="checkbox"/> Personal <input type="checkbox"/> Cash Flow (Business) <input type="checkbox"/> Other: <input type="checkbox"/>
--	---

Will you or an immediate member of your family occupy / intend to occupy 40% or more of the property (building and land) over which the bridging company will have a first charge?	Yes <input type="checkbox"/> No <input type="checkbox"/>
--	--

What is the security for the bridging finance?	Residential (regulated) <input type="checkbox"/> Residential (non-regulated) <input type="checkbox"/> Commercial <input type="checkbox"/> Semi Commercial <input type="checkbox"/> Land <input type="checkbox"/>
--	--

Charge offered on this property	First Charge <input type="checkbox"/> Second Charge <input type="checkbox"/>
---------------------------------	---

Is your current property on the market for sale?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, have accepted an offer?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If an offer has been accepted, how soon do you expect to exchange contracts and complete the purchase?	Exchange contracts: Complete purchase:
If you have not accepted an offer, have any offers been made?	Yes <input type="checkbox"/> No <input type="checkbox"/>

What is your preferred payment option?	Serviced <input type="checkbox"/> Rolled Up <input type="checkbox"/>
--	--

Reason	
In the short term, how will you cover the payments for both your current and bridging loans?	

What is the exit strategy for repayment of the finance?	Sale of Property <input type="checkbox"/> Re-finance <input type="checkbox"/> Other: <input type="checkbox"/>
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Additional Notes
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Section 12: Mortgage Needs & Preferences

12.1 Client Needs & Circumstances

Are there any specific requirements or concerns that you have that could influence your choice of mortgage?	
How concerned are you about the possibility of interest rate increases?	Very concerned <input type="checkbox"/> Moderately Concerned <input type="checkbox"/> Not Concerned <input type="checkbox"/>
Reason	

12.2 New Mortgage Product Preferences

Fixed Rate

How important is it to have certainty of the exact repayment amount for a period of time?	Very important <input checked="" type="checkbox"/> Moderately important <input type="checkbox"/> Not important <input type="checkbox"/>
If so, over what period?	2
Reason	

Variable Rate

How important is it for the interest rate to be managed by the BoE / LIBOR as opposed to the lender?	Very important <input type="checkbox"/> Moderately important <input type="checkbox"/> Not important <input type="checkbox"/>
If so, over what period?	
Reason	

Capped Rate

How important is it to have certainty of the maximum repayment amount for a period of time?	Very important <input type="checkbox"/> Moderately important <input type="checkbox"/> Not important <input type="checkbox"/>
---	--

If so, over what period?	
Reason	

### Rate Preferences

Where you have not indicated any particular preference for a rate type, how important is it to you to secure the lowest total cost over a specified period of time, accepting the rate/payment may fluctuate?	Very important <input type="checkbox"/> Moderately important <input type="checkbox"/> Not important <input type="checkbox"/>
If so, over what period?	
Reason	

### Early Repayment Charges

Do you expect to pay off part, or all, of your mortgage early?		Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please provide details		
Do you expect to move again?		Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please provide details		
How important is it to NOT be subject to an Early Repayment Charge (ERC)?	Very important <input type="checkbox"/> Moderately important <input type="checkbox"/> Not important <input type="checkbox"/>	
What is the maximum ERC period you would consider?		
Reason		

### Priorities

From your indicated preferences, please confirm your top 5 priorities with the most important priority being number 1:

1	
2	
3	
4	
5	

## 12.3 New Mortgage Feature Preferences

### Overpayments

How important is it to have the facility to make overpayments on your mortgage?	Very important <input type="checkbox"/> Moderately important <input type="checkbox"/> Not important <input type="checkbox"/>
---	--



If so, would up to 10% per annum be sufficient to meet your needs?		Yes <input type="checkbox"/> No <input type="checkbox"/>
Reason		

### Underpayments & Payment Holidays

How important is it to have the facility to make underpayments on your mortgage?		Very important <input type="checkbox"/> Moderately important <input type="checkbox"/> Not important <input type="checkbox"/>
Reason		

How important is it to have the facility to take payment holidays on your mortgage?		Very important <input type="checkbox"/> Moderately important <input type="checkbox"/> Not important <input type="checkbox"/>
Reason		

### Offset

How important is it to have the facility to offset your savings against your mortgage?		Very important <input type="checkbox"/> Moderately important <input type="checkbox"/> Not important <input type="checkbox"/>
Reason		

### Additional Secured Borrowing

How important is it to have the facility to borrow additional monies on your mortgage?		Very important <input type="checkbox"/> Moderately important <input type="checkbox"/> Not important <input type="checkbox"/>
Reason		

### Portability

How important is it to be able to port your mortgage terms a new property?		Very important <input type="checkbox"/> Moderately important <input type="checkbox"/> Not important <input type="checkbox"/>
Reason		

## Fees

Do you have funds available to pay the product / arrangement fees up front?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
How important is it to be able to add the fees to the loan?		Very important <input type="checkbox"/>	Moderately important <input type="checkbox"/> Not important <input type="checkbox"/>
Reason			

  

Do you have funds available to pay the valuation / booking fees up front?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
How important is it for the lender to cover the fees?		Very important <input type="checkbox"/>	Moderately important <input type="checkbox"/> Not important <input type="checkbox"/>
Reason			

  

Do you have funds available to pay the legal fees up front?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
How important is it for the lender to cover the legal fees?		Very important <input type="checkbox"/>	Moderately important <input type="checkbox"/> Not important <input type="checkbox"/>
Reason			

## Completion Timescales

How important is it to for the mortgage to be competed as quickly as possible?		Very important <input type="checkbox"/>	Moderately important <input type="checkbox"/> Not important <input type="checkbox"/>
Reason			

## Priorities

I may not be able to meet all your mortgage features preferences within one product, but your most important priorities will enable me to recommend the most suitable product. From your indicated preferences, please confirm your top 5 priorities with the most important priority being number 1:

1	
2	
3	
4	
5	

## 12.4 Protecting Your Mortgage, House & Contents

### Death, Critical Illness or Long Term Illness

Would all of your mortgages and debts be cleared if you were to die or suffer from a critical illness?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
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Would you, or your remaining dependents, be able to cover any remaining outgoings if you were to die or suffer from a critical, or long term illness (more than 1-2 years)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you wish to review this area of your finances?	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>If 'Yes' to the above question, please use 'Supplementary Questionnaire - Personal Protection'</b>	
If not reviewing now, reason for not reviewing?	

### Buildings and Contents

NB – It will be a condition of any mortgage offer that the property to be mortgaged has adequate insurance cover

Do you require advice in arranging adequate Buildings and/or Contents cover?	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>If 'yes' to the above question, please use 'Statement of Fact – Building &amp; Contents'</b>	
If not reviewing now, reason for not reviewing?	

### Accident, Sickness and Unemployment

Would you be able to cover any mortgage related outgoings if you were to suffer from a short term illness?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Would you be able to cover any mortgage related outgoings if you were made unemployed?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you wish to review this area of your finances?	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>If 'yes' to the above question, please use 'Statement of Fact – ASU'</b>	
If not reviewing now, reason for not reviewing?	

## Section 13: Additional Details

### 13.1 Bank Details

	Client 1	Client 2
Bank / Building Society	Barclays	0
Address	1 Churchill Place	
Postcode	CE4 7UY	
Name(s) of Account Holder(s)	Robin Bagh	
Sort Code (00-00-00)	(20) - (42) - (76)	() - () - ()
Account Number	66556781	
How long have you held this account? (years)	5 yrs.	yrs.

### 13.2 Solicitor Details

Solicitor	Bennett Solicitors
Address	54 bath Road London

<b>Postcode</b>	TW3 3BW
<b>Contact Name</b>	Shaun Bennett
<b>Contact Telephone</b>	07884539216
<b>Contact Email</b>	shaunbennett@shaun.com

### 13.3 Estate Agent Details

<b>Estate Agent</b>	Moves UK
<b>Address</b>	Unit 16, Maple Business Park Walter St
<b>Postcode</b>	B7 5E
<b>Contact Name</b>	Shell Berry
<b>Contact Telephone</b>	07589456721
<b>Contact Email</b>	shell.berry@berry.com

### 13.4 Vendor Details (where relevant)

<b>Contact Name</b>	
<b>Address</b>	
<b>Postcode</b>	
<b>Contact Telephone</b>	
<b>Contact Email</b>	

### 13.5 Accountant Details

	Client 1	Client 2
<b>Accountant Name</b>		
<b>Company Name</b>		
<b>Address</b>		
<b>Postcode</b>		
<b>Telephone Number</b>		
<b>Fax Number</b>		
<b>Email Address</b>		
<b>Qualification(s) of Accountant</b>		

### 13.6 Contractors

	Client 1	Client 2
	<b>Current Contract (1)</b>	
<b>Client Name</b> (Employer)		
<b>Start Date</b>	/ /	
<b>End Date</b>	/ /	
<b>Pay Basis</b>	Per Day <input type="checkbox"/> Per Hour <input type="checkbox"/>	Per Day <input type="checkbox"/> Per Hour <input type="checkbox"/>
<b>Pay Rate</b>	£ per week	£ per week
<b>Min. Days/Hours</b>	£ per week	£ per week

	Client 1	Client 2
	<b>Previous Contract (2)</b>	
<b>Client Name</b> (Employer)		
<b>Start Date</b>		
<b>End Date</b>		
<b>Pay Basis</b>	Per Day <input type="checkbox"/> Per Hour <input type="checkbox"/>	Per Day <input type="checkbox"/> Per Hour <input type="checkbox"/>

	Client 1	Client 2
	Previous Contract (2)	
Pay Rate	£	£
Min. Days/Hours	per week	per week

## Section 14: Declaration

To be completed by all clients.

Please read this document carefully before signing.

I confirm that I have provided this information on the understanding that it will be used in the strictest confidence and that it does not place me under any obligation to take up any recommendation that may be made.

	Signature	Date
Client 1		
Client 2		

### 14.1 Additional Declarations

Delete if not applicable

I further declare that I have withheld certain details and that I am aware that this may prevent my adviser from being able to provide the best possible advice for my circumstances.

	Signature	Date
Client 1		
Client 2		

If you would like us to keep in touch after we have arranged your mortgage finances 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.

	Signature	Date
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Client 1		
Client 2		

## Section 15: Appendix - Cost Breakdown

The page is designed to summarise the costs involved in the transaction and consider what deposit may be available once these are accounted for. Unknown costs can be estimate based on reasonable expectations.

### 15.1 Property Sale less fees (if relevant)

Sale Price of Property		£
Deduct	Deduct Outstanding Mortgage Balance	- (£ )
	Estate Agent's Fees	- (£ )
	Solicitor's Fees	- (£ )
	Other costs / Fees	- (£ )
Balance from Property Sale		- (£ )

### 15.2 Other sources of funds

Balance from Property Sale		£
Add	Savings	+ £
	Gifts	+ £
	Inheritance	+ £
	Other	+ £
Total Amount available		+ £

### 15.3 Property Purchase Costs

Add	Survey Fees	+ £
	Solicitor's Fees	+ £
	Mortgage Fees	+ £

Stamp Duty Land Tax	+ £	
Removal Fees	+ £	
Home improvements	+ £	
Furniture	+ £	
Other costs / fees	+ £	
<b>Total Costs</b>		<b>+ £</b>

## 15.4 Summary

Total Amount available (15.2)	£
Less Total Costs (15.3)	- (£ )
<b>Grand Total</b>	<b>£</b>
<b>Assumed Purchase Price</b>	<b>£</b>
<b>Amount willing to set aside for deposit</b>	<b>£</b>