

Mortgage Questionnaire

Client Name(s)	Vinay Kumar and Asha Sargaonkar
Adviser Name	Vipul Aggarwal
Date Completed	2022-03-10

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
Title	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 checked="" type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="checkbox"/> Prof <input type="checkbox"/> Other <input type="checkbox"/> :
First Name	Vinay	Asha
Middle Name(s)	Pratap	
Surname	Kumar	Sargaonkar
Previous / Maiden Name		
Current Address	43, Old Road, London	43, Old Road, London
Post Code	WX4 8FV	WX4 8FV
Gender	Male	Female
Date of Birth	22 / 10 / 1980	19 / 07 / 1984
Home Telephone		
Mobile Telephone	07890123456	07098654321
Work Telephone		
Email Address	vinay.kumar@testmail.co.uk	asha@testmail.co.uk
Preferred Contact Method(s)	Letter <input type="checkbox"/> Telephone <input 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 checked="" type="checkbox"/> Text <input type="checkbox"/> Other <input type="checkbox"/>
Preferred Contact Time		
Marital Status	Married <input checked="" type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widower <input type="checkbox"/> Co-habiting <input type="checkbox"/> Civil Partnership <input type="checkbox"/>	Married <input checked="" type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widower <input type="checkbox"/> Co-habiting <input type="checkbox"/> Civil Partnership <input type="checkbox"/>
Relationship to Other Client	Spouse <input checked="" 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 checked="" 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"/>
Tax Rate	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 checked="" type="checkbox"/> Higher Rate (40%) <input type="checkbox"/> Additional Rate (45%) <input type="checkbox"/>
Nationality	British <input checked="" type="checkbox"/> Other : <input type="checkbox"/>	British <input type="checkbox"/> Other : Indian <input checked="" type="checkbox"/>

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

1.2 Current Residence

	Client 1	Client 2
Date Moved into Current Address	01 / 01 / 2021	01 / 01 / 2021
Current Residential Status	Owner <input checked="" type="checkbox"/> Tenant <input type="checkbox"/> Living With Parents <input type="checkbox"/> Other: <input type="checkbox"/>	Owner <input checked="" 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	Flat 8, New Street, Cheltenham	Flat 8, New Street, Cheltenham
Postcode	CH7 9TR	CH7 9TR
Date Moved In	01 / 01 / 2020	01 / 01 / 2020
Date Moved Out	01 / 01 / 2021	01 / 01 / 2021
Occupancy Status	Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Living With Parents <input type="checkbox"/> Other: <input type="checkbox"/>	Owner <input type="checkbox"/> Tenant <input checked="" 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	17, Rose Avenue, Feltham	17, Rose Avenue, Feltham
Postcode	FJ2 9KJ	FJ2 9KJ
Date Moved In	12 / 06 / 2018	12 / 06 / 2018
Date Moved Out	01 / 01 / 2020	01 / 01 / 2020
Occupancy Status	Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Living With Parents <input type="checkbox"/> Other: <input type="checkbox"/>	Owner <input type="checkbox"/> Tenant <input checked="" 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
Sirish Pratap Kumar	Joint <input checked="" type="checkbox"/> CL2 <input type="checkbox"/> CL3 <input type="checkbox"/>	3	Child	Y <input checked="" type="checkbox"/> N <input type="checkbox"/>	18
Nagma Vinay Kumar	Joint <input checked="" type="checkbox"/> CL2 <input type="checkbox"/> CL3 <input type="checkbox"/>	8	Child	Y <input checked="" type="checkbox"/> N <input type="checkbox"/>	13
	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 checked="" 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 type="checkbox"/> Self-Employed <input checked="" type="checkbox"/> Retired <input type="checkbox"/> Not-Employed <input type="checkbox"/>	Employed <input checked="" type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Not-Employed <input type="checkbox"/>
National Insurance Number	SG839586A	JX127495C

2.2 Employment Details

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

	Client 1	Client 2
Employer Address		43, Business Centre, Northolt
Employer Post Code		NH8 3KJ
Telephone Number		
Employer Contact Name		
Occupation / Job Title		Manager
Start Date		08 / 03 / 2016
End Date (if applicable) (if less than 6 months remaining, please provide further details in the Notes section)		
Are you on probation?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Probation End Date		

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

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

2.3 Gross Employment Income (Annual)

	Client 1	Client 2
Basic Salary	£ p.a.	£ 42,000 p.a.
Car Allowance	£ p.a.	£ p.a.
Guaranteed Bonus	£ p.a.	£ p.a.
Guaranteed Overtime	£ p.a.	£ p.a.
Guaranteed Shift Allowance	£ p.a.	£ p.a.
Regional Weighting	£ p.a.	£ p.a.
Other	£ p.a.	£ p.a.
Bonus/Commission (regular)	£ p.a.	£ p.a.
Overtime (regular)	£ p.a.	£ p.a.
Shift Allowance (regular)	£ p.a.	£ p.a.
Other	£ p.a.	£ p.a.
Other Earned Income (e.g. 2nd Job – provide details Notes)	£ p.a.	£ p.a.
Total Employment Income	£ p.a.	£ 42,000.00 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.
Total Deduction	£ p.m.	£ p.m.

2.5 Employed Net Pay (Monthly)

	Client 1	Client 2
Total Employed Net Pay	£ p.m.	£ 2,987 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 type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

Additional Notes

Section 3: Self-Employed Details

3.1 Business Details

	Client 1	Client 2
Name of Business	VPK Infotech Limited	
Address	43, Old Road, London	
Postcode	WX4 8FV	
Telephone Number	07890123456	
Email Address	vinay.kumar@testmail.co.uk	
Type of Business	IT Consultancy	IT Consultancy
Occupation / Job Title	IT Contractor	
Date Business Started / Holding Acquired (if less than 1 year, please provide previous employment details in the Notes section)	23 / 10 / 2019	23 / 10 / 2019
Business Status	Sole Trader <input type="checkbox"/> Limited Company <input checked="" type="checkbox"/> Partnership <input type="checkbox"/> style="margin-right: 5px;" 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	0982586	
Percentage Shareholding in Business	100 %	%

Are you a Contractor? (If Yes, please complete section 13)	Yes <input checked="" 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 checked="" 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	2	
Latest Year (1)		
Year End	31 / 01 / 2022	
Net Profit (before taxation)	£ 120,000 p.a.	£ p.a.
Net Dividend (if Ltd)	£ 25,000 p.a.	£ p.a.
Director's Remuneration (if Ltd)	£ 12,000 p.a.	£ p.a.
Previous Year (2)		
Year End	31 / 01 / 2021	
Net Profit (before taxation)	£ 105,000 p.a.	£ p.a.
Net Dividend (if Ltd)	£ 20,000 p.a.	£ p.a.
Director's Remuneration (if Ltd)	£ 12,000 p.a.	£ p.a.
Previous Year (3)		
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.
Total Self Employed Income (Use appropriate figure for affordability purposes.)	£ 294,000.00 p.a.	£ p.a.

3.3 Self Employed Net Pay (Monthly)

	Client 1	Client 2
Total Self Employed Net Pay (take-home pay)	£ 7983 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 checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Additional Notes

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Section 4: Other Income Details

4.1 Other Gross Income (Annual)

	Client 1	Client 2
Rental Income	£ 7,200 p.a.	£ 7,200 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.
Total Other Gross Income	£ 7,200.00 p.a.	£ 7,200.00 p.a.

4.2 Other Income Net (Monthly)

	Client 1	Client 2
Total Other Income Net	£ 3,600 p.m.	£ 3,600 p.m.

4.3 Income Summary

	Client 1	Client 2
Total Annual Gross Income from <u>all</u> sources	£ 7,200.00 p.a.	£ 49,200.00 p.a.
Total Net Monthly Income from <u>all</u> sources	£ 3,600.00 p.m.	£ 6,587.00 p.m.

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 checked="" type="checkbox"/>
What is your State Pension Age?		
What is your expected retirement age?	70	70

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

Additional Notes

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 checked="" type="checkbox"/>	<input type="checkbox"/>
Hire Purchase(s) (Section 5.3)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Credit Card(s) / Store Card(s) / Mail Order(s) (Section 5.4)	<input type="checkbox"/>	<input checked="" 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 checked="" type="checkbox"/> / Client 2 <input type="checkbox"/>	Joint <input type="checkbox"/> / Client 1 <input type="checkbox"/> / Client 2 <input type="checkbox"/>
Purpose	Personal Loan	
Start Date		
End Date		
Original Loan	£	£
Amount Outstanding	£ 1,800	£
Monthly Payment	£ 100 p.m.	£ p.m.
A.P.R	%	%
Is this to be repaid on or before completion?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is this to be consolidated?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

5.3 Hire Purchase & Lease

	1	2
Lender / Company	Jaguar Financial Limited	
Borrower(s)	Joint <input checked="" 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	Car Loan	
Start Date	21 / 08 / 2019	
End Date	21 / 08 / 2023	
Original Loan	£ 40,000	£
Amount Outstanding	£ 20,000	£

	1	2
Monthly Payment	£ 2,000 p.m.	£ p.m.
A.P.R	%	%
Is this to be repaid on or before completion?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is this to be consolidated?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

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

5.4 Credit Card / Store Card / Mail Order

	1	2
Lender / Company	MBNA	
Borrower(s)	Joint <input type="checkbox"/> / Client 1 <input type="checkbox"/> / Client 2 <input checked="" type="checkbox"/>	Joint <input type="checkbox"/> / Client 1 <input type="checkbox"/> / Client 2 <input type="checkbox"/>
Credit Limit	£ 12,000e	£
Amount Outstanding	£ 11,000	£
Do you pay the full amount each month?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
A.P.R	%	%
Is this to be repaid on or before completion?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is this to be consolidated?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Balance to Remain	£ 11,000	£

	Client 1	Client 2
Total Monthly Payment to remain	£ p.m.	£ p.m.

5.5 Overdraft

	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"/>
Overdraft Limit	£	£
Current Balance	£	£
Maximum amount overdrawn in last 3 months	£	£
A.P.R	%	%
Monthly Overdraft Fee	£ p.m.	£ p.m.
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"/>
Balance to Remain	£	£
Is this to be consolidated?	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?	1

6.2 Existing Residential Property

	Existing Residential (1)	Existing Residential (2)
Property Address	43, Old Road, London, WX4 8FV	
Owner	Joint <input checked="" 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"/>
Estimated Property Value	£ 500,000	£
If selling, what is the sale price?	£	£

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	1029874876	
Amount of Loan Outstanding	£ 400,000	£

Term Remaining	26	
To be Redeemed?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Current Interest Rate	1.82 %	%
Monthly Mortgage Payment	£ 1,103 p.m.	£ p.m.
Interest Rate Type	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"/>
Rate End Date	30 / 06 / 2023	
Does an Early Repayment Charge (ERC) apply?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
How much is the ERC?	£	£
Are you prepared to pay this if you transfer/ repay your current mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are your current mortgage terms portable to a new property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Repayment method?	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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If 'Interest Only', how do you intend to repay the capital?	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"/>
Details:		
If part & part, how much is interest only?	£ Interest only	£ Interest only
Do you want to continue using repayment option(s) for any new mortgage arrangement?	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 checked="" 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
Joint		HSBC	£ 3,971	£ p.m.
			£	£ p.m.
			£	£ p.m.
			£	£ p.m.
			£ 3,971.00	£
Notes				

7.3 Pensions & Investments

Owner	Account Type	Provider	Amount	Monthly Contribution
			£	£ p.m.
			£	£ p.m.
			£	£ p.m.
			£	£ p.m.
			£	£
Notes				

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	£ p.m.	£ p.m.	£ 47 p.m.
Electricity	£ p.m.	£ p.m.	£ 28 p.m.
Water	£ p.m.	£ p.m.	£ 34 p.m.
Telephone / Broadband	£ p.m.	£ p.m.	£ 13.37 p.m.
Digital / Cable TV	£ p.m.	£ p.m.	£ p.m.
TV Licence	£ p.m.	£ p.m.	£ p.m.

	Client 1	Client 2	Joint
Council Tax	£ p.m.	£ p.m.	£ 124 p.m.
Ground Rent	£ p.m.	£ p.m.	£ p.m.
Service Charge	£ p.m.	£ p.m.	£ p.m.
Other	£ p.m.	£ p.m.	£ p.m.
Utility and Other Bills Total	£ 0.00 p.m.	£ 0.00 p.m.	£ 246.37 p.m.

General Living Costs

	Client 1	Client 2	Joint
Food	£ p.m.	£ p.m.	£ 500 p.m.
Clothing	£ p.m.	£ p.m.	£ p.m.
Personal Goods (e.g. toiletries)	£ p.m.	£ p.m.	£ p.m.
Mobile Phone	£ p.m.	£ p.m.	£ 22 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.	£ 1,400 p.m.
Entertainment / Recreation	£ p.m.	£ p.m.	£ 25 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	£ p.m.	£ p.m.	£ 1,947.00 p.m.

Transport

	Client 1	Client 2	Joint
Fuel	£ p.m.	£ p.m.	£ p.m.
Road Tax	£ p.m.	£ p.m.	£ p.m.
Insurance	£ 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	£ 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)	£ 480 p.m.	£ 480 p.m.	£ p.m.
Savings / Investment	£ p.m.	£ p.m.	£ p.m.
Investments & Ins Total	£ 480.00 p.m.	£ 480.00 p.m.	£ p.m.

Other Costs

	Client 1	Client 2	Joint
	£ p.m.	£ p.m.	£ p.m.

	Client 1	Client 2	Joint
	£ p.m.	£ p.m.	£ p.m.
	£ p.m.	£ p.m.	£ p.m.
Other Costs Total	£ p.m.	£ p.m.	£ p.m.

8.2 Expenditure Summary

Household Costs Summary

	Client 1	Client 2	Joint
Total Monthly Financial Commitments (from Section 5.8)	£ p.m.	£ p.m.	£ p.m.
Utility & Other Bills Total	£ 0.00 p.m.	£ 0.00 p.m.	£ 246.37 p.m.
General Living Costs Total	£ 0 p.m.	£ 0 p.m.	£ 1947.00 p.m.
Transport Total	£ 0 p.m.	£ 0 p.m.	£ 0 p.m.
Investments & Ins Total	£ 480.00 p.m.	£ 480.00 p.m.	£ 0 p.m.
Other Costs Total	£ 0 p.m.	£ 0 p.m.	£ 0 p.m.
Household Costs Total	£ 480 p.m.	£ 480 p.m.	£ 2193.37 p.m.

8.3 Overall Summary

Total Net Household Income (from Section 4.3)	£ 10,187.00 p.m.
Less Household Costs Total	£ 3,153.37 p.m.
Disposable Income	£ 15,016.63 p.m.

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 checked="" type="checkbox"/>
If Yes, please provide details		

What is the maximum monthly payment you are prepared to set to meet your mortgage needs?	£ 700 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.
Total Budget	£ 700 p.m.

Additional Notes

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Section 9: Credit Histroy

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

	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	17, Rose Avenue, Feltham
Post Code	FJ2 9KJ

Property Type	Detached	<input type="checkbox"/>	Bungalow	<input type="checkbox"/>
	Semi Detached	<input checked="" 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 type="checkbox"/>
What is the property tenure?	Freehold	<input checked="" type="checkbox"/>	Commonhold	<input type="checkbox"/>
	Leasehold	<input type="checkbox"/>	Flying freehold	<input type="checkbox"/>
	Absolute Ownership	<input type="checkbox"/>	Other :	
	(Feuhold)			
Accommodation	No. of Bedrooms :	3	No. of Living Rooms :	1
	No. of Bathrooms :	2	No. of Kitchens :	1
	No. of WCs :	2	Other :	
Is the property ex local authority?		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Year Built		1970		
If new build, please state building guarantee				
If Leasehold, give the term remaining?		yrs.		
Ground Rent		£		
Service Charge		£		
Is the property of standard constructions (i.e. bricks walls & tiled roof?) (If No provide details in Notes)		Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
If the property is a flat, please state the number of floors and which floor the flat is on				
Is the property located over a commercial property (e.g. shop)? If Yes, please provide details in Notes		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
For a joint purchase, on what legal basis is the property being owned?		Joint Tenants <input checked="" type="checkbox"/> Tenants In Common <input type="checkbox"/>		
Do you have an up to date will?		Client 1: Yes <input type="checkbox"/> No <input type="checkbox"/> Client 2: Yes <input type="checkbox"/> No <input type="checkbox"/>		
Will anyone over age 17 be living at the property (excluding the clients?)		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
If yes, please provide their full names				
Will the property be occupied within 30 days of completion?		Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Notes				

Section 11: New Mortgage Loan Details

11.1 Loan Scenario

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

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 type="checkbox"/> No <input checked="" type="checkbox"/>
If yes, what percentage of the mortgage do you wish to have on an 'interest only' basis?	%
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>
Notes	

11.3 Mortgage Term

Over what term would you like to repay your mortgage?	25
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	£ 400,000
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Loan Amount Required	£ 300,000
Loan to Value	75 %
Proposed Term	25

11.5 Deposit (Purchase Only)

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

	Client 1	Client 2
Amount	£	£
Source(s)	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"/>	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"/>
Is this repayable? (If yes please provide details)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Notes		

11.6 Affordable Home Ownership Schemes

Is this transaction subject to an affordable home ownership scheme?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						
Schemes Type	<table border="1"> <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

What discount are you eligible for?	
--	--

Shared Ownership

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

Help to Buy

Which Help to Buy agency?	
Monthly equity loan payment	£

Additional Notes

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11.7 Additional Borrowing

Debt Consolidation

Amount Required	£
Details	

Home Improvements

Amount Required	£ 16,000
Details	For Home Improvements in existing residential property.

Other

Amount Required	£
Details	

11.8 For Buy to Let Properties

Is the property currently tenanted?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
If yes, as these tenants to remain?	Yes <input checked="" 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?	1
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?	£ 1,200 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"/>
---	---

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 Years
Reason	To budget the outgoings.

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 checked="" type="checkbox"/>
If Yes, please provide details		
Do you expect to move again?		Yes <input type="checkbox"/> No <input checked="" 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?	2 Years	
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 checked="" 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 checked="" 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 checked="" type="checkbox"/>
--	---

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 checked="" type="checkbox"/>
Do you wish to review this area of your finances?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
If 'Yes' to the above question, please use 'Supplementary Questionnaire - Personal Protection'	
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 checked="" type="checkbox"/>
If 'yes' to the above question, please use 'Statement of Fact – Building & Contents'	
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"/>
If 'yes' to the above question, please use 'Statement of Fact – ASU'	
If not reviewing now, reason for not reviewing?	

Section 13: Additional Details

13.1 Bank Details

	Client 1	Client 2
Bank / Building Society	HSBC	0
Address		
Postcode		
Name(s) of Account Holder(s)	Vinay Pratap Kumar and Asha Sangaokar	
Sort Code (00-00-00)	(90) - (45) - (83)	() - () - ()
Account Number	01673485	
How long have you held this account? (years)	5 yrs.	yrs.

13.2 Solicitor Details

Solicitor	
Address	

Postcode	
Contact Name	
Contact Telephone	
Contact Email	

13.3 Estate Agent Details

Estate Agent	
Address	
Postcode	
Contact Name	
Contact Telephone	
Contact Email	

13.4 Vendor Details (where relevant)

Contact Name	
Address	
Postcode	
Contact Telephone	
Contact Email	

13.5 Accountant Details

	Client 1	Client 2
Accountant Name	Joginder Singh	
Company Name	Bookkeeping Accountants Limited	
Address	Wembley Co-working, Upper Crest, London	
Postcode	WH8 7YG	
Telephone Number	07098427564	
Fax Number		
Email Address	joginder@bookkeeping.co.uk	
Qualification(s) of Accountant	FCCA	

13.6 Contractors

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

	Client 1	Client 2
	Previous Contract (2)	
Client Name (Employer)		
Start Date		
End Date		

	Client 1	Client 2
	Previous Contract (2)	
Pay Basis	Per Day <input type="checkbox"/> Per Hour <input type="checkbox"/>	Per Day <input type="checkbox"/> Per Hour <input type="checkbox"/>
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
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	+ £
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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	+ £
Total Costs		+ £

15.4 Summary

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