|  |  |  |
| --- | --- | --- |
|  | Applicant 1 | Applicant 2 |
| Name |  |  |
| Date of Birth |  |  |
| Marital Status |  |  |
| Occupation |  |  |
| Employed/Self Employed |  |  |
| Income |  |  |
| Smoker (Y/N) |  |  |
| Nationality |  |  |
| Residential Status |  |  |
| Number of Dependants |  |  |
| Name of Dependants |  |  |
| DOB of Dependants |  |  |

|  |  |  |
| --- | --- | --- |
| Purchase Price |  |  |
| Loan Amount |  |  |
| Fixed Term |  |  |
| Deposit |  |  |
| Monthly Repayment Budget |  |  |
| Fee Added to Loan (Y/N) |  |  |
| Type of App e.g.: Purchase |  |  |
| Property Use |  |  |
| Broker Fee |  |  |

|  |  |  |
| --- | --- | --- |
| Any Existing Mortgages (Y/N) |  |  |
| Lender |  |  |
| Balance |  |  |
| Monthly Repayment |  |  |
| Rate |  |  |
| Fixed Term |  |  |
| Remaining Term |  |  |

|  |  |  |
| --- | --- | --- |
| Any Out of Ordinary Outgoings |  |  |
| Credit Card (Y/N) |  |  |
| Lender |  |  |
| Credit Card Balance |  |  |
| Monthly Repayment |  |  |
| To Be Repaid? |  |  |
| Any Credit Issues In The Past |  |  |

|  |  |  |
| --- | --- | --- |
| Personal Loan (Y/N) |  |  |
| Lender |  |  |
| Balance |  |  |
| Monthly Repayment |  |  |
| To be Repaid (Y/N) |  |  |

|  |  |  |
| --- | --- | --- |
| Hire Purchases (Y/N) |  |  |
| What Was Purchased |  |  |
| Lender |  |  |
| Balance |  |  |
| Monthly Repayment |  |  |
| To Be Repaid (Y/N) |  |  |

|  |  |  |
| --- | --- | --- |
| Student Loan (Y/N) |  |  |
| Balance |  |  |
| Monthly Repayment |  |  |

|  |
| --- |
| BTL Questions |
| Rental Income |  |
| BTL Portfolio (Y/N) |  |
| Total No. Properties Owned |  |
| Amount of Total Lending  |  |

|  |  |  |
| --- | --- | --- |
| Any Current Protection (Y/N) |  |  |
| Is it Mortgage Related (Y/N) |  |  |
| Critical Illness Cover (Y/N) |  |  |
| Child Cover (Y/N) |  |  |
| Sum Assured |  |  |
| Term Remaining |  |  |
| Provider |  |  |
| Monthly Premium  |  |  |

**Additional Questions**

Will you have access to a cash sum which you could use to repay your mortgage at the end of the term and that you can provide evidence to the lender: Yes / No

Do you have a target repayment date: Yes / No

Would you like to reduce the mortgage term if it’s within your budget: Yes / No

Are you prepared to take a longer mortgage term in return for lower monthly payments: Yes / No

Is stability of payments important to you: Yes / No

Do you accept that if you fix your initial rate and rates go down during this time your mortgage payments will not go down: Yes / No

Are you prepared to pay additional product arrangement fees by switching deals regular in return for minimising your monthly payments: Yes / No

Are you prepared to pay higher monthly payment now in return for the extended security of a longer product term: Yes / No

Are you prepared to accept that the lender may charge a fee if you wish to change the mortgage deal within the product term: Yes/ No

Do you have the sufficient funds to pay the associated mortgage fees up front: Yes / No

Are you willing to accept that adding the fees to your loan will result in payment of additional interest over the term: Yes / No

Do you have any significant savings balances which you are prepared to use to offset your mortgage interest costs: Yes / No

Do you have to pay an early redemption penalty in order to exit a current mortgage deal: Yes/ No

Are you likely to move home within the foreseeable future: Yes / No

Are you willing to pay a higher interest rate in order to reduce upfront costs: Yes / No

Will your household expenditure change significantly in the near future: Yes / No

Will your household income change significantly in the near future: Yes / No

Do you have any plans to pay off some or all of the mortgage in the foreseeable future: Yes / No