



**B****OCCUPATIONAL DETAILS**

B1

**C****FOR EMPLOYEES ONLY**

If you have more than a 25% shareholding please go to section 2b

C1 Payroll number

C2 Employer's name  
(Nature of business)

C3 Employer's full address

C4 Employer's telephone number

C5 Employer's fax number

C6 Person to contact for reference

C7 Is the position permanent?  Yes  No

C8 If director or (part) owner please indicate share %

C9 Basic annual gross salary/wage

C10 Regular annual gross bonus/commission

C11 Regular annual gross overtime

C12 Other (give details)

C13 TOTAL ANNUAL GROSS INCOME

C14 Date employment commenced

C15 Previous employer's name

C16 Address

C17 Time with previous employer

C18 Payroll number (if known)

**D****FOR SELF-EMPLOYED AND EMPLOYEES WITH A 25% OR MORE SHAREHOLDING**D1 Name of business  
Stating whether Limited, Sole Trader or Partnership

D2 Full address

D3 Business telephone number

D4 Business fax number

D5 Nature of business

D6 Your position in business

D7 If director or (part) owner please indicate share %

D8 Name of accountant

D9 Accountant's full practice name and address

D10 Accountant's qualification

D11 Telephone number

D12 Fax number

D13 How long has your accountant acted for you?

D14 Do you have 3 years accounts available?

D15 Are your tax affairs up to date with no overdue liabilities in relation to all your activities?

D16 Your income for last three trading years

If self certification please also complete section E

Initials   Date **FIRST APPLICANT** Employed  SelfEmployed  Retired  OtherJob title/ position held  No. of current jobs  PostcodeCode Code  Yes  No

If no, please give details in section W. eg. contract worker, length of contract, has it been renewed? etc.

 %£  pa  If self certification please also complete section E£  pa£  pa£  pa£  pa If less than 3 years, please give previous employer(s). If more than 1 employer, complete in section W Postcode Years  Months**SECOND APPLICANT** Employed  SelfEmployed  Retired  OtherJob title/ position held  No. of current jobs  PostcodeCode Code  Yes  No

If no, please give details in section W. eg. contract worker, length of contract, has it been renewed? etc.

 %£  pa  If self certification please also complete section E£  pa£  pa£  pa£  pa If less than 3 years, please give previous employer(s). If more than 1 employer, complete in section W Postcode Years  Months

(Please note the % shareholding criteria varies between lenders, if unsure please refer to packager)

 PostcodeCode Code  % Date business established  PostcodeCode Code  Years  Months Yes  No Yes  NoYear  £ Year  £ Year  £

FIRST APPLICANT

SECOND APPLICANT

\*To be completed by applicants who are self certifying their income in addition to completing sections C and D (not available for applications being made in a company name)

Please tick whichever applies and give a full explanation, where the lender requires, in the box below

E1 Total personal income

£  per annum

£  per annum

E2 Please confirm reason for self certification or self declaration of income (X)

- Self employed / Contractor
- Earned income derived from various sources
- Investment income
- Proof of income not readily available
- To meet deadline
- Other

- Self employed / Contractor
- Earned income derived from various sources
- Investment income
- Proof of income not readily available
- To meet deadline
- Other

E3

Declaration

I/we refer to the mortgage application and do hereby acknowledge and declare that:

I/We confirm that the income amounts disclosed within this application are true and accurate and are sufficient to pay the monthly mortgage payments and future estimated payments stated within the Key Facts Illustration. I/We understand that a false declaration of income will have a serious effect on our ability to regularly meet mortgage payments.

I/We confirm that I/we have discussed, with my/our mortgage advisor, the impact of increases in interest rates and their significance on my/our mortgage payments.

I/We are aware that taking on new/additional financial commitments of any kind, during the period of the mortgage where I/we have not received any corresponding increase in income, could affect the ability to meet the mortgage payments as they fall due, and that my/our home will be at risk if I/we fail to maintain the mortgage payments.

In the event that the mortgage repayment date falls after my/our normal retirement date(s), I/we confirm that I/we will have sufficient financial resources, either through pension or other income to meet the mortgage payments as they fall due.

I/We confirm that I/we understand the way an interest only mortgage works and that the balance of my/our mortgage will not reduce over the term of the mortgage and it will be my/our responsibility to repay the loan from other sources at maturity of the loan (This applies only to applicants who are applying for an interest-only mortgage).

I/We certify that if I/we have applied for a product which either does not require me/us to disclose my/our income, or which permits me/us to self-certify my/our income, I/we understand my/our obligations and I/we have sufficient income to support the loan requested.

Make sure that you can afford your mortgage if your income falls.  
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

FIRST APPLICANT

SECOND APPLICANT



Signature(s)

Date

Date

**EXISTING FINANCIAL COMMITMENTS**

**F** **DETAILS OF EXISTING/ PREVIOUS MORTGAGES**

F1 Are you a first time buyer?

F2 Name of existing residential mortgage lender

F3 Lender's full address

F4 Telephone number

F5 Fax number

F6 Existing mortgage account number

F7 Original mortgage amount

F8 Mortgage outstanding (including Early Redemption Charge)

F9 Monthly payment

F10 Expected sale price

F11 Date mortgage commenced

F12 Will this loan be redeemed on completion of the new mortgage?

F13 Please give details of any previous mortgages held within the last year (not buy to let)

F14 Mortgage account number

F15 Do you have any other mortgages on properties?  (if yes please give details in section J)

**G** **DETAILS OF EXISTING/ PREVIOUS TENANCIES**

G1 Name of landlord or letting agent

G2 Landlord's full address

G3 Monthly rent payment

G4 How often do you pay your rent? (eg weekly, monthly)

G5 Date of tenancy

**H** **PRESENT CHEQUE ACCOUNT DETAILS**

H1 Bank/Building Society name

H2 Full address

H3 Sort code / Account number

H4 Time with bank

H5 Cheque guarantee card

H6 Credit card details

**FIRST APPLICANT**

**SECOND APPLICANT**

Please send us your last 12 months itemised mortgage statements and proof of payments to date, eg bank statements.

Yes  No (if yes please go to section G)

Yes  No (if yes please go to section G)

Postcode

Postcode

Code

Code

Code

Code

£

£

£

£

£

£

£

£

Yes  No If no, please give details in Section W

Yes  No If no, please give details in Section W

Yes  No How many?

Yes  No How many?

Please provide details of any previous tenancies held within the last year. If more than one, please give details on the additional information page.

Postcode

Postcode

£

£

From To

From To

Postcode

Postcode

/

/

Years Months

Years Months

Yes  No

Yes  No

Amex  Mastercard  VISA  Other

Amex  Mastercard  VISA  Other

Initials   Date

**I OUTGOINGS**

Please list any commitments you currently have and provide details of any additional committed outgoing in section W.

Type of commitment (eg. credit card, mail order, bank loan, secured loan, hire purchase, student loan, maintenance, CSA, or childcare payments)	*Whose name is the commitment in?	End date of loan	Name of lender / company	Monthly repayment	Balance outstanding	** <input type="checkbox"/> if to be repaid at completion	Account number	<input type="checkbox"/> if secured	Purpose of loan (was this for business?)
1	1st 2nd			£	£				
2	1st 2nd			£	£				
3	1st 2nd			£	£				
4	1st 2nd			£	£				
5	1st 2nd			£	£				
6	1st 2nd			£	£				
7	1st 2nd			£	£				
8	1st 2nd			£	£				

\* If in joint names please circle 1st and 2nd. \*\* If commitments are only being partially repaid at completion, state how much is being repaid

**J**

**DETAILS OF OTHER PROPERTY OWNED**

Please complete this section if you already, or are about to, own properties, other than your main residence, i.e. buy to lets/holiday homes. If necessary please provide further details in Section W.

Property address	Estimated value (£)	Current loan (£)	Monthly mortgage payment (£)	Monthly rental income (£)	Lender's name	<input type="checkbox"/> if to be repaid at completion
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						

**K**

**PAYMENT/CREDIT HISTORY**

NB. If you answer Yes to any of the questions below please provide full details in section W.

- K1 Have you ever been refused a mortgage on the property to be mortgaged or on any other property?
- K2 Have you ever been convicted of or charged with any offence other than a driving offence?
- K3 Have you ever had a judgement for debt recorded against you (County Court Judgement)? Or if self employed/controlling director, against your company?
- K4 Have you ever been party to insolvency proceedings, bankruptcy or made a formal agreement with your creditors (IVA)?
- K5 Is this arrangement still in force?  
If Yes, please give monthly payments  
Please give balance outstanding
- K6 Is there an outstanding bankruptcy petition against you?
- K7 Have you had a cumulative total of 3 months or more arrears, whether cleared or not, on any secured or unsecured loan at any time in the last 2 years?
- K8 Have you ever failed to keep up your payments under any present or previous mortgage, rental or loan agreement? If Yes, provide details of amounts/months in last 2 years giving dates and reason, stating when these were cleared.
- K9 Have you ever had your property repossessed or had a voluntary surrender?
- K10 Has your mortgage or rent payments been DWP (Previously DSS) assisted in the last 12 months?
- K11 Do you receive income support or any other social security payments, other than child benefit?
- K12 Are there any other matters you wish to be taken into account or anything else we should reasonably be aware of?

FIRST APPLICANT		SECOND APPLICANT	
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No

Initials   Date

WARNING: Think carefully before securing other debts against your home, your home may be repossessed if you do not keep up repayments on your mortgage.