



Initial Enquiry Form – Mortgages

1st Applicant

2nd Applicant

Full Name			Full Name		
Current Address <i>Details for last 3 years, including length of time & status at each address</i>			Current Address <i>Details for last 3 years including length of time & status at each address</i>		
Status	Homeowner / tenant / living with parents / other:		Status	Homeowner / tenant / living with parents / other:	
Tel – Home / Work			Tel. – Home / Work		
Tel. – Mobile			Tel. – Mobile		
Date of Birth			Date of Birth		
Email address			Email address		
Nationality	Permanent Visa Y / N / NA		Nationality	Permanent Visa Y / N / NA	
Country of residence	Ex-Pat? Y / N		Country of residence	Ex-Pat? Y / N	
NI Number			Ni Number		
Job Title / Occupation	Employed / Self-Employed		Job Title / Occupation	Employed / Self-Employed	
Employer / Business Details & Start Date <i>if less than 12 months, previous occupation / employer / length of service</i>			Employer / Business Details & Start Date <i>if less than 12 months, previous occupation / employer / length of service</i>		
Current Salary or Latest years Net profits	£	Gross Basic (per annum)	Current Salary or Latest years Net profits	£	Gross Basic (per annum)
Overtime	£	Guaranteed Y / N	Overtime	£	Guaranteed Y / N
Bonus / Commission	£	Guaranteed Y / N	Bonus / Commission	£	Guaranteed Y / N
Year 2 Net Profit <i>(if Self Employed)</i>	£		Year 2 Net Profit <i>(if Self Employed)</i>	£	
Year 3 Net Profit <i>(if Self Employed)</i>	£		Year 3 Net Profit <i>(if Self Employed)</i>	£	
Net Monthly Income (after all deductions)			Net Monthly Income (after all deductions)		
Retirement Age	Smoker Y / N		Retirement Age	Smoker Y / N	

Current Account Bank & How Long	Current Account Bank & How Long
Dependents Names & DoB	Dependents Names & DoB
Any other sources of income?	Any other sources of income
Any Credit Issues / Problems?	Any Credit Issues/Problems
How did you hear about us?	Word of Mouth <input type="checkbox"/> Search Engine <input type="checkbox"/> Social Media Ad <input type="checkbox"/> Magazine / Newspaper Ad <input type="checkbox"/> Flier <input type="checkbox"/> Estate Agent / Solicitor / Financial Advisor <input type="checkbox"/> Other <input type="checkbox"/> <i>Specify:</i>

Current Mortgage Details

Existing Lender & Account No							
Mortgage Balance	Property Value:						
Date of Mortgage	Remaining Term:	Years	Months				
Repayment Method ✓	Repayment <input type="checkbox"/>	Interest Only <input type="checkbox"/>	Part & Part <input type="checkbox"/>	Other <input type="checkbox"/> <i>Specify:</i>			
	*If Part & Part what is the split?	Interest Only: £	Term:				
	Purchase Date	Repayment: £	Term:				
	Purchase Price:						
Mortgage Type ✓	Discount <input type="checkbox"/>	Fixed <input type="checkbox"/>	Tracker <input type="checkbox"/>	Variable <input type="checkbox"/>	Flexible <input type="checkbox"/>	Offset <input type="checkbox"/>	Other <input type="checkbox"/>
End date for initial rate?	Any extended tie-ins? How long for?						
Any redemption penalties?							
Current Interest Rate (%)	Current Monthly Payment £						

Financial Variations *(that would not show up on 3 months bank statements)*

Details of current lifestyle, future plans or changes in circumstance to be taken into account?
(e.g. expensive hobbies, travel plans, career break, further study, upcoming wedding, starting a family, etc.)

Current Committed Expenditure *Rent/Student Loan/Personal Loan/Credit Cards/HP/etc.*

Lender/Type	Remaining Term / Credit Limit	Balance	Monthly Payment	To be repaid on or before completion of new mortgage?

Proposed New Mortgage / Remortgage

Purchase Price / Valuation	£		Repayment / Interest Only?
Deposit Amount	£		Repayment Vehicle if Interest Only
Deposit Source			
Loan Amount	£		Proposed term? years
Purpose if Re-mortgaging	Repay Mortgage	£	Home Improvements £
	Consolidate Debt	£	Other (Specify): £
Budget (mortgage & insurance)	£	Gross rental income (if Buy-to-Let)	£ Plans to leave / sell in the future?
Additional Info / Preferences?			

Specific Mortgage Product Requirements

Avoid uncertainty of interest rate changes	Y/N	Low or no initial set up fees	Y/N
Fix mortgage payments for a period (years)	Y/N	Ability to add lender arrangement fees to the loan	Y/N
Minimising mortgage payments in the first few years in the form of discount or stepped rate	Y/N	Any plans to pay off more than 10% of the balance or the entire mortgage in the near future?	Y/N
Ability to make overpayments (of £ ?) on the mortgage balance each month / year	Y/N	Intention to move home or rent out the property in the foreseeable future	Y/N
No tie-in during a fixed, discounted or tracker rate	Y/N	Offset facility to make use of savings?	Y/N
No tie-in after a fixed, discounted or tracker rate	Y/N	Plans to raise further capital in the near future?	Y/N
Fast completion?	Y/N	Specific completion date? Specify:	Y/N

Any other comments?

Your home may be repossessed if you do not keep up repayments on your mortgage