# Initial Customer Review & re-contact form

Mortgage Warehouse Corporation

Shared ownership/Help to buy

#### This was prepared by:

Mortgage Warehouse Corporation Ltd

T: 03456 21 22 00 F: 03456 21 22 99 E: broker@mwcl.co.uk

311 Upper Elmers End Road, Beckenham, Kent. BR3 3QP.

PO Box 176, Westerham, Kent. TN16 9AS.

#### Welcome.

Thank you for choosing Mortgage Warehouse. Our aim is to make the process of applying for your remortgage as simple and stress free as possible. We comprehensively source mortgages from across many mortgage providers, giving you choices.

Make sure you can afford your mortgage. If you can't repay the loan, you may end up losing your house.

#### important information

The personal information you provide us within this document will be used to assess your affordability for mortgage lending. It will also be used as the basis of obtaining an agreement in principle with a lender, moving onto completing a full mortgage application. It is therefore very important that all of your information is correct.

### pre-qualification Criteria

- 1. You need to prove your income
- 2. A clean credit file no defaults, CCJ's or IVA's
- 3. No late or missed payments in the last 3 years
- 4. A deposit of at least 5% of your OWN funds
- 5. Residency rights to remain / visa details

#### completing this form

- 1. Use a black ink pen
- 2. PRINT clearly in capitals
- 3. Do NOT staple this form or any documentation
- 4. Use Section R for additional information
- 5. Answer all questions, where appropriate state NO', 'NONE' or 'N/A'  $\,$

#### protection

You need to consider how you would manage your financial situation if you were to lose your income or have an accident or be off work sick for an extended period of time.

We will talk to you about protection against death, critical illness, unemployment or the inability to work due to ill heath, they will agree a budget with you. You also need to protect your property and it's contents.

Mortgage Warehouse Corporation Ltd is an appointed representative of Legal & General Partnership Services Limited which is authorised and regulated by the Financial Conduct Authority for advising on and arranging mortgages and insurance, broking and debt counselling of consumer credit agreements.

#### you agree that

Whilst we predominately do not charge fees for our service (unless agreed beforehand), if information contained within this form is found to be incorrect, untrue or misrepresented by you, for whatever reason, we will charge you, by invoice, an intermediary services fee of £499.00 to cover the extra work, time and administration involved, by signing below, you agree.

#### declaration

Tick to confirm

I/We declare that all the particulars I/We have given are true, accurate and complete. I/We declare that there are no other matters that Mortgage Warehouse should take into account when dealing with me or my application for mortgage finance.

If you have any doubts, please ask your advisor

I/We declare that we have read, understood and qualify to make an application under the pre-qualification criteria detailed over.

				Signed, Client 1	
DD	/	MM	/	YY	
				Signed, Client 2	
DD	/	MM	/	YY	

If this review form is NOT signed & dated by all parties above, your enquiry / application will not commence.

# **Customer Re-contact Form**

Client 1:



Client 2:	Please Print Name
	DATA PROTECTION ACT
	The Company reserves the right to use the personal information supplied by you in relation to the purchase of your home. This may involve the disclosure of information to third parties to enable the purchase to be taken forward. Any information supplied by us will be processed in line with the requirements of the Data Protection Act 1998.
	<u>DECLARATION</u>
	I/We confirm verbal consent was originally given for you to telephone me/us in relation to my/our mortgage arrangements
	Please now accept this form as my/our absolute written authority for you to continue with the appointment and thereby discuss my/our mortgage arrangements. Should I/we ultimately ask you to arrange my/our mortgage, I/we also give written permission for you to contact me/us regarding my/our future mortgage needs
Signed:	Signed, Client 1 DD / MM / YY
Signed:	Signed, Client 2 DD / MM / YY

# A - Marketing Where did you hear about Mortgage Warehouse **B - Applicants Personal Details First Applicant Second Applicant** Title Surname All First Name(s) Date of Birth Have you ever been known by another name? Yes No Yes No If Yes, give other name? Marital Status Nationality How long have you been resident in the UK? National Insurance Number Tax Office (P60) Tax Reference Number Childrens Names & Dates of Birth **Contacting You** Email Address (Mandatory) Mobile Number (Mandatory) Home Telephone (Mandatory) Work Telephone (Mandatory) Security Mother's Maiden Name Your Town of Birth **Status**

Mover

First Time Buyer

Staircaser

Owner, No Mortgage

Mover

First Time Buyer

Staircaser

Owner, No Mortgage

Are you a

C - Address History				
	First Applicant	Second Applicant		
Current Address				
Postcode				
Date moved in	DD / MM / YY	DD / MM / YY		
Tenure at address	Owner / Tenant / With Parents / Other?	Owner / Tenant / With Parents / Other?		
Address History				
(Last 3 years, most recent first)				
Postcode				
Date moved in	DD / MM / YY	DD / MM / YY		
Date moved out	DD / MM / YY	DD / MM / YY		
Tenure at address	Owner / Tenant / With Parents / Other?	Owner / Tenant / With Parents / Other?		
Address History				
,				
Postcode				
Date moved in	DD / MM / YY	DD / MM / YY		
Date moved out	DD / MM / YY	DD / MM / YY		
Tenure at address	Owner / Tenant / With Parents / Other?	Owner / Tenant / With Parents / Other?		
Address History				
•				
Postcode				
Date moved in	DD / MM / YY	DD / MM / YY		
Date moved out	DD / MM / YY	DD / MM / YY		

Tenure at address

#### **D** - Landlords Details

Monthly Rent Payment

<u>Current</u> Landlord's Details	
Name & Address	
Postcode	
Reference/Acct Number	
Monthly Rent Payment	
<u>Previous</u> Landlord's Details	
Name & Address	
Postcode	
Reference/Acct Number	

E - PAYE Employment		
	First Applicant	Second Applicant
Employer's Name		
Address		
Postcode		
Employers Business		
Position / Job Title		
Start Date	DD / MM / YY	DD / MM / YY
Employment Contract Type?	Permanent/Temporary/Contract/Other?	Permanent/Temporary/Contract/Other?
Is your work	Full Time Part Time	Full Time Part Time
CONTRACTS, When was it last renewed?	DD / MM / YY	DD / MM / YY
How many times has your contract been renewed?	□ N/A	N/A
Works/Staff/Payroll Number		
HR Telephone Number		
Are you on probation?	Yes No	Yes No
Date Probation ends?	DD / MM / YY	DD / MM / YY
What age will you retire?		
Are you under notice of termination or redundancy?	Yes No	Yes No
	If Yes, give details in section R	If Yes, give details in section R
Previous Employment (if less than 3 y	vears)	
Start Date	DD / MM / YY	DD / MM / YY
End Date	DD / MM / YY	DD / MM / YY
Position / Job Title		
Employer's Name		· · · · · · · · · · · · · · · · · · ·
Address		
Address	DD / MM / YY	DD / MM / YY
Address Postcode	DD / MM / YY  DD / MM / YY	DD / MM / YY  DD / MM / YY
Address  Postcode  Start Date		
Address  Postcode  Start Date  End Date		
Address  Postcode  Start Date  End Date  Position / Job Title		
Address  Postcode  Start Date  End Date  Position / Job Title  Employer's Name		
Address  Postcode  Start Date  End Date  Position / Job Title  Employer's Name		

F - Self Employed (including Company Directors) (more than 15% shareholding)  First Applicant Second Applicant				
How do you trade?	Sole Trader Sub-Contractor	Sole Trader Sub-Contractor		
	Partnership Ltd Company	Partnership Ltd Company		
Are you?	Director Partner	Director Partner		
	Sole Trader N / A	Sole Trader N / A		
Shareholding in Company %				
Company Name				
Trading Address				
Postcode				
Registered Office (if different)				
. ,				
Postcode				
Telephone Number				
Nature of Business				
Date Co. Established/Started				
Accountant's Name				
Accountant's Address				
Accountant's Postcode				
Financial Year End	DD / MM / YY	DD / MM / YY		
VAT Reg Number				
Ltd Company Registration No				
Self Employed Income	First Applicant	Second Applicant		
Annual NET Taxable income from last 3 years	£ year ending	£ year ending		
accounts or SA302's from HMRC	£ year ending	£ year ending		
	£ year ending	£ year ending		
Other Income	Description of Income / Source	Description of Income / Source		
Amounts	£	£		

## **G - PAYE - Income & Misc. Income First Applicant Second Applicant** Annual Basic Income Annual Large Town Allowances Bonus (Amount & Frequency) Give Details Regular / Guaranteed ? Give Details Commission (Amount & Frequency) Give Details Give Details Regular / Guaranteed ? Overtime Give Details Give Details Regular / Guaranteed ? Rent or Mortgage Subsidy Pension Income Child Tax Credits Working Tax Credits Details Details Disability Living Allowance Details Child Benefit Maintenance Description / Source / Amount Description / Source / Amount Other Income Description / Source / Amount Description / Source / Amount Average NET monthly Income Do you anticipate any significant changes in Details Details income? Please explain. If you changed your employer in the last 12m, what was your previous income? **H - Employer Benefits** No No Yes Yes Does your employer provide you with any Company benefits? Please give details: Sick pay? Value of benefit Value of benefit Death in service? Details Company pension? Value of benefit Value of benefit Details Value of benefit Value of benefit

1 - Balik/Studelit Loalis / Payt	First Applicant	Second Applicant
Do you have ANY borrowing whatsoever?	Yes No	Yes No
Loan 1 - Co. Name & Purpose	Loan Company & Purpose	Loan Company & Purpose
Monthly Cost & Rate	£	£
Balance Outstanding / End Date	2 MM / YYYY	£ MM/YYYY
Loan 2 - Co. Name & Purpose	Loan Company & Purpose	Loan Company & Purpose
Monthly Cost & Rate	2	£
Balance Outstanding / End Date	2 MM / YYYY	£ MM/YYYY
Loan 3 - Co. Name & Purpose	Loan Company & Purpose	Loan Company & Purpose
Monthly Cost & Rate	2	£
Balance Outstanding / End Date	£ MM/YYYY	£ MM/YYYY
Credit Cards		
Do you have any credit cards?	Yes No	Yes No
Card Issuer 1	Card Company & Purpose	Card Company & Purpose
Balance Outstanding & Limit	$\mathbb{E}$	E
Do you clear balance monthly	Yes No	Yes No
Card Issuer 2	Card Company & Purpose	Card Company & Purpose
Balance Outstanding & Limit	£ £	£
Do you clear balance monthly	Yes No	Yes No
Card Issuer 3	Card Company & Purpose	Card Company & Purpose
Balance Outstanding & Limit	€	£
Do you clear balance monthly	Yes No	Yes No
Overdraft Facility		
Do you have an overdraft facility?	Yes No	Yes No
Bank	Bank & Purpose	Bank & Purpose
Facility Limit	٤	£
How many times have you exceeded your overdraft limit in the last 12 months?	N/A	N/A
How recently was the lastest excess?	N/A	N/A
Give details of any other borrowing / facility not isted above.		

J - Demonstrating Your Affordal	First Applicant			Second Applicant		
Essential Expenditure Council Tax*	£			£		
Gas	2	N/A		£		N/A
Electricity*	£		(	2		
Water*	£			£		
Telephone / Mobile*	£			٤		
Food*	£			3		
Car / Travel / Season Tickets*	£		(	٤		
Shared Ownership Rent (new)*	£		(	٤		
S/Ownership Service Charge (new)*	£			٤		
Buildings Insurance	£	N/A	(	٤		N/A
<b>Basic Quality of Living Expenditure</b> Clothing*	£			£		
Furniture / Applicances / Repairs	£	N/A		٤		N/A
Toiletries*	£			£		
TV / Satellite / Internet / Basic Recreation*	£			£		
School Fees / Childcare	£	N/A		£		N/A
Transport	$\mathfrak{L}$	N/A		£		N/A
Other	£	N/A		£		N/A
Non-Essential Outgoings Gym	£	N/A		£		N/A
Holidays	£	N/A		£		N/A
Entertainment*	£	N/A		£		N/A
Life / General Insurance Premiums	£	N/A	(	£		N/A
<b>Loans/Liabilities</b> Personal/Bank Loans/Hire Purchase	£	N/A		£		N/A
Student Loans (inc. deducted from salary)	£	N/A		£		N/A
Credit Cards	£	N/A		£		N/A
Maintenance/Alimony	£	N/A		٤		N/A
Other / Emergency Contingency Amount*	£			£		
Totals Outgoings Monthly	£			£		
You should review your bank st Items ma	atements to ensure that to rked * we would expect to				month	
Do you anticipate any significant changes in expenditure (Up or Down)? Why? *						
What would the impact of a significant increase in mortgage rates be to you? *						
	1	,	ι			,

K - Credit Status & Financial Sta	Second Applicant		
Are you currently or have you <u>EVER:</u>			
Have you ever been refused a mortgage?	Yes No	Yes No	
Have you ever had arrears of greater than one month on any mortgage or loan?	Yes No	Yes No	
Have you ever had a judgement for debt, or any default recorded against you or a company in which you hold/held at least 15%?	Yes No	Yes No	
or is any such action pending?	Yes No	Yes No	
Had a property taken into voluntarily possession or otherwise by a lender?	Yes No	Yes No	
Been bankrupt or insolvent?	Yes No	Yes No	
Have you ever entered into a voluntary arrangement with creditors?	Yes No	Yes No	
Are you currently applying for any other mortgages, loans or credit?	Yes No	Yes No	
Have you ever been convicted of (or have prosecutions pending relating to) acts of dishonesty, such as theft or fraud?	Yes No	Yes No	
Are you a guarantor for any other loans?	Yes No	Yes No	
Are there any other financial matters that will effect, or should be brought to our attention or that of a lender?	Yes No	Yes No	
If you answer YES to any of the above questions If you answer YES to any of the above questions L - Bank Details	s, you must supply an experian or equifax report w		
	First Applicant	Second Applicant	
Bank	Details	Details	
Branch	Details	Details	
Account Number			
Sort Code			
Time with Bank	DD / MM / YY	DD / MM / YY	
Facilities Held?	Current Acct Savings Acct	Current Acct Savings Acct	
	Overdraft	Overdraft	
Which above bank account being used for your new mortgage repayment?	Yes No	Yes No	
Mortgage Repayment Day? Eg. 5th		ortgage payment is different. The lender will write nfirm the amount of your 1st payment	
If NO, Please provide Bank details for NEW LENDER direct debit	Account Name	_	
	Account Number Sort	Code	

# M - House / Apartment Purchase

Full Market Value/Purchase Price	∑ Share % purchasing %
Share purchase price	$\widehat{\mathbb{E}}$ Personal Deposit $\widehat{\mathbb{E}}$
Source of Deposit	eg. Own Savings Is this deposit a gift? Yes
Current location of deposit	eg. UK Savings Account
Mortgage Required	$\Sigma$ Deposits coming from outside the UK
Term Required	MUST be declared, as evidence/audit trail is required.
Mortgage Rate Preferences*	Fixed Tracker Discount Variable Other*
Mortgage Rate Term Preferences*	1 to 2 years 3 to 4 years 5 to 6 years Longer*
Mortgage rate additional notes*	
Do you expect to make regular overpayments?	Yes No £ How much & how often?
How long do you intend to stay in the property?	
Do you expect to receive a capital lump sum during the mortgage term?	
Rent Payable each month	$\mathfrak{L}$
Service Charge each month	$\mathfrak{L}$
Property Type	House Flat/Apartment Bungalow Maisonette  Detached Semi-Detached Terraced End of terrace  Freehold Leasehold Numbers of years left on lease  Purpose Built Flat/Apartment Converted Flat/Apartment
Annual Ground Rent	$\sum_{i=1}^{n}$
Housing Association	
How many floors in building?	Year Built
What floor is the property on?	
Is the property attached to or above commercial premises?	Yes No if YES, please give details
Full Address	
Postcode	
Number of	Bedrooms Bathrooms Kitchens  Dining Rooms Living Rooms W.C.
Does the property have a lift?	Yes No Garage? Yes No
Cellar?	Yes No Attic? Yes No
Central Heating?	Yes Outbuilding? Yes No
Parking Space?	Yes No

N - Construction Details					
Walls (eg. Brick/Stone/Timber)					
Roof (eg. Tile/Slate)					
Has the property ever:	been underpinned/had subsidence?		Yes		No
	been flooded within last 10 yrs?		Yes		No
	been owned by Local Authority?		Yes		No
Is the property currently in a good state of repair?			Yes		No
Is full vacant possession being obtained on completion	n?		Yes		No
If the property is less than 10 years old, is there an $\ensuremath{\mathbb{N}}$	NHBC or equivalent?		Yes		No
				if I	NO, give details
Is the property for your own private residential occup	pation?		Yes		No
				if I	NO, give details
Will at least 40% of the property be used for resident	cial purposes?		Yes		No
				if I	NO, give details
Will anyone else over the age of 17 live at the proper	ty with you?		Yes		No
			if YES,	give full	name, relationship and DOB
			if YES,	give full	name, relationship and DOB
O - Valuation for mortgage purp	ooses				
The lender will obtain a valuation of the propert Valuation Report for mortgage purposes, you m purposes the lenders do NOT provide a copy.					
1. Valuation report for mortgage purposes					
This report is undertaken for the lender and is the movement valuation for the security of the loan. There may be considered to purchase. It is recommended that you lender obtains, is for the lenders own use and we do valuation to be obtained, and may alter the terms of	lefects in the property which are not adv ou obtain a more detailed Survey Report not accept any responsibility for its accu	ised by the which enta racy. A del	e valuer whi ails a fuller i lay of more	ich may i inspection	not affect a decision to lend but may affect no. Any valuation of the property, which th
2. Home Buyer's report and valuation					
This is a concise report on the general condition of the is produced on your behalf by a Chartered Surveyor to defects and the services are not tested. The report concepurchase of the property. It is not always suitable for report will also comment on the market value and the	to identify significant defects, repairs and ontains a list of the main items which the all types of property, but our valuer will	features version to the design of the design	which affect nsiders to b	the propertion	perty. It does not comment on minor ant should you wish to proceed with the
3. Building Survey			_		
This is a detailed Survey Report which may be more than is required on a modern and conventionally built property which has not been substantially altered. In tenstance it may be more appropriate to arrange a Home Buyer's Report and Valuation. If you decide to have either a Home Buyer's Report or Building Survey the ender will still require a separate Valuation Report and it is possible for the same valuer to be instructed. The valuer will contact you direct to discuss the report a negotiate the additional fee which he will collect direct from you. In some circumstances, where a more detailed report is requested, the lender reserves the right request a copy of the report to assist us with issuing a mortgage offer.					Buyer's Report or Building Survey the ntact you direct to discuss the report and
I/We have read and understand the limitations in res	pect of the Valuation Report and we will	require: T	ICK ONE ON	ILY	
Valuation report for mortgage purposes     Home Buyer's report and valuation     Building Survey	I wish to proceed w I wish to proceed w I wish to proceed w	vith report	number 2		
Who should the surveyor contact to arrange	Vendor	Н	ousing Asso	c	
access to the property?	Other	A <sub>l</sub>	pplicant		
	if O	THER, giv	ve details		

# P - Lifestyle

Have you used cigarettes, cigars, pipes or nicotine replacements in the last 12 months?	Yes No	Yes No
If yes, how many?	number per day	number per day
Does your job involve work in any of the following / environments;Outside, Heights over 40ft (10m)? Armed Forces or T.A.? Offshore, Oil / Gas / Fishing Industry? Underwater? Underground (mining/tunneling)? Working with explosives? Sports Professional?	Yes No  Details	Yes No  Details
Do you take part in any Hazardeous sports or pursuits (eg.Motor Sports, Base Jumping, Mountaineering etc.)?	Yes No	Yes No
Height?	meters or ft / in	meters or ft / in
Weight?	kg or st / lb	kg or st / lb
During the last 5 years have you used recreational drugs, eg. ecstasy/cocaine/heroin?	Yes No	Yes No
How often to you drink alcohol?	eg.Daily/Twice a week/Weekly/Monthly	eg.Daily/Twice a week/Weekly/Monthly
On a <u>typical day</u> when you have alcohol, please tell us how many drinks of each type you have	Normal Strength Beer  Strong Beers (ABV) 6% Alcopops etc.  Glasses of wine  No. of bottles eg. Alcopops	Normal Strength Beer  Strong Beers (ABV) 6%+  Glasses of wine  No. of bottles eg. Alcopops
Have you had ANY medical treatment / tests / investigations in the last 5 years?	Yes No	Yes No
Have any of your natural parents, brothers, sisters - before the age of 65 died or suffered from conditions (eg. MS, Parkinson's, Alzheimer's, Cancer, Heart Attack, Strokes etc)	Yes No	Yes No
If you answered Yes to the last two questions, please give details	Details	Details
Doctors Name		
Practice / Clinic Address		
Postcode		
Telephone Number		

# **Q** - Parties in the transaction

	Solicitor	
Firm		
Solicitor Dealing		
Address		
Postcode		
Telephone		
Email		
	Housing Association	
Name		
Address		
Postcode		
Telephone		
Email		