

Initial Customer Review & re-contact form



Outright purchase Or remortgage

This was prepared by:

Mortgage Warehouse Corporation Ltd

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Welcome.

Thank you for choosing Mortgage Warehouse. Our aim is to make the process of applying for your new mortgage 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

Tick to confirm

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 health, 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

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:

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.

DECLARATION

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:

A - Marketing

Where did you hear about Mortgage Warehouse

B - Applicants Personal Details

First Applicant

Title

Surname

All First Name(s)

Date of Birth

Have you ever been known by another name? 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

Second Applicant

Title

Date of Birth

Have you ever been known by another name? Yes No

Marital Status

How long have you been resident in the UK?

National Insurance Number

Childrens Names & Dates of Birth

Contacting You

Email Address (Mandatory)

Mobile Number (Mandatory)

Home Telephone (Mandatory)

Work Telephone (Mandatory)

Email Address (Mandatory)

Security

Mother's Maiden Name

Your Town of Birth

Status

Are you a Owner, Mortgaged Mover Owner, No Mortgage

Transaction Type Purchase Residential Property Remortgage Buy to Let Property

Owner, Mortgaged Mover Owner, No Mortgage

C - Address History

First Applicant

Second Applicant

Current Address

Postcode

Date moved in

Tenure at address

Address History (Last 3 years, most recent first)

Postcode

Date moved in

Date moved out

Tenure at address

Address History

Postcode

Date moved in

Date moved out

Tenure at address

Address History

Postcode

Date moved in

Date moved out

Tenure at address

D - Other Owned Properties

Address 1.

	<input type="text"/>	
Postcode	<input type="text"/>	
Value of Property & Date Purchased	£ <input type="text"/>	MM / YYYY <input type="text"/>
Mortgage Outstanding	£ <input type="text"/>	
Use of Property	<input type="text" value="2nd Property / Holiday Home / But to Let?"/>	
Lender	<input type="text" value="Loan Company & Purpose"/>	
Account Number	<input type="text" value="Account Reference / Number"/>	

	<input type="text"/>	
Postcode	<input type="text"/>	
Value of Property & Date Purchased	£ <input type="text"/>	MM / YYYY <input type="text"/>
Mortgage Outstanding	£ <input type="text"/>	
Use of Property	<input type="text" value="2nd Property / Holiday Home / But to Let?"/>	
Lender	<input type="text" value="Loan Company & Purpose"/>	
Account Number	<input type="text" value="Account Reference / Number"/>	

Address 2.

	<input type="text"/>	
Postcode	<input type="text"/>	
Value of Property & Date Purchased	£ <input type="text"/>	MM / YYYY <input type="text"/>
Mortgage Outstanding	£ <input type="text"/>	
Use of Property	<input type="text" value="2nd Property / Holiday Home / But to Let?"/>	
Lender	<input type="text" value="Loan Company & Purpose"/>	
Account Number	<input type="text" value="Account Reference / Number"/>	

	<input type="text"/>	
Postcode	<input type="text"/>	
Value of Property & Date Purchased	£ <input type="text"/>	MM / YYYY <input type="text"/>
Mortgage Outstanding	£ <input type="text"/>	
Use of Property	<input type="text" value="2nd Property / Holiday Home / But to Let?"/>	
Lender	<input type="text" value="Loan Company & Purpose"/>	
Account Number	<input type="text" value="Account Reference / Number"/>	

Address 3.

	<input type="text"/>	
Postcode	<input type="text"/>	
Value of Property & Date Purchased	£ <input type="text"/>	MM / YYYY <input type="text"/>
Mortgage Outstanding	£ <input type="text"/>	
Use of Property	<input type="text" value="2nd Property / Holiday Home / But to Let?"/>	
Lender	<input type="text" value="Loan Company & Purpose"/>	
Account Number	<input type="text" value="Account Reference / Number"/>	

	<input type="text"/>	
Postcode	<input type="text"/>	
Value of Property & Date Purchased	£ <input type="text"/>	MM / YYYY <input type="text"/>
Mortgage Outstanding	£ <input type="text"/>	
Use of Property	<input type="text" value="2nd Property / Holiday Home / But to Let?"/>	
Lender	<input type="text" value="Loan Company & Purpose"/>	
Account Number	<input type="text" value="Account Reference / Number"/>	

E - PAYE Employment

First Applicant

Second Applicant

Employer's Name

Address

Postcode

Employers Business

Position / Job Title

Start Date

Employment Contract Type?

Is your work Full Time Part Time

CONTRACTS, When was it last renewed? N/A

How many times has your contract been renewed? N/A

Works/Staff/Payroll Number

HR Telephone Number

Are you on probation? Yes No

Date Probation ends?

What age will you retire?

Are you under notice of termination or redundancy? Yes No

If Yes, give details in section R

Full Time Part Time

N/A

N/A

Yes No

Yes No

If Yes, give details in section R

Previous Employment (if less than 3 years)

Start Date

End Date

Position / Job Title

Employer's Name

Address

Postcode

Start Date

End Date

Position / Job Title

Employer's Name

Address

Postcode

F - Self Employed (including Company Directors) (more than 15% shareholding)

First Applicant

Second Applicant

How do you trade?

Sole Trader Sub-Contractor
 Partnership Ltd Company

Sole Trader Sub-Contractor
 Partnership Ltd Company

Are you?

Director Partner
 Sole Trader N / A

Director Partner
 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

VAT Reg Number

Ltd Company Registration No

Self Employed Income

First Applicant

Second Applicant

Annual NET Taxable income from last 3 years accounts or SA302's from HMRC

£ year ending

£ year ending

£ year ending

£ year ending

£ year ending

£ year ending

Other Income

Amounts

£

£

G - PAYE - Income & Misc. Income

First Applicant

Second Applicant

Annual Basic Income

Annual Large Town Allowances

Bonus (Amount & Frequency)

Regular / Guaranteed ?

Commission (Amount & Frequency)

Regular / Guaranteed ?

Overtime

Regular / Guaranteed ?

Rent or Mortgage Subsidy

Pension Income

Child Tax Credits

Working Tax Credits

Disability Living Allowance

Child Benefit

Maintenance

Other Income

Average NET monthly Income

Do you anticipate any significant changes in income? Please explain.

If you changed your employer in the last 12m, what was your previous income?

Employer Benefits

Does your employer provide you with any Company benefits? Yes No

Please give details:

Sick pay?

Death in service?

Company pension?

Yes No

H - Bank/Student Loans / Payday / Hire Purchase Commitments

First Applicant

Do you have ANY borrowing whatsoever?

Yes No

Loan 1 - Co. Name & Purpose

Monthly Cost & Rate

£

Balance Outstanding / End Date

£

Loan 2 - Co. Name & Purpose

Monthly Cost & Rate

£

Balance Outstanding / End Date

£

Loan 3 - Co. Name & Purpose

Monthly Cost & Rate

£

Balance Outstanding / End Date

£

Credit Cards

Do you have any credit cards?

Yes No

Card Issuer 1

Balance Outstanding & Limit

£ £

Do you clear balance monthly

Yes No

Card Issuer 2

Balance Outstanding & Limit

£ £

Do you clear balance monthly

Yes No

Card Issuer 3

Balance Outstanding & Limit

£ £

Do you clear balance monthly

Yes No

Overdraft Facility

Do you have an overdraft facility?

Yes No

Bank

Facility Limit

£

How many times have you exceeded your overdraft limit in the last 12 months?

N/A

How recently was the lastest excess?

N/A

Give details of any other borrowing / facility not listed above.

Second Applicant

Yes No

£

£

£

£

£

£

Yes No

£ £

Yes No

£ £

Yes No

£ £

Yes No

Yes No

£

N/A

N/A

I - Demonstrating Your Affordability

	First Applicant		Second Applicant	
Essential Expenditure				
Council Tax*	£ <input type="text"/>		£ <input type="text"/>	
Gas	£ <input type="text"/>	<input type="checkbox"/> N/A	£ <input type="text"/>	<input type="checkbox"/> N/A
Electricity*	£ <input type="text"/>		£ <input type="text"/>	
Water*	£ <input type="text"/>		£ <input type="text"/>	
Telephone / Mobile*	£ <input type="text"/>		£ <input type="text"/>	
Food*	£ <input type="text"/>		£ <input type="text"/>	
Car / Travel / Season Tickets*	£ <input type="text"/>		£ <input type="text"/>	
House Keeping	£ <input type="text"/>	<input type="checkbox"/> N/A	£ <input type="text"/>	<input type="checkbox"/> N/A
Ground Rent / Service Charge	£ <input type="text"/>	<input type="checkbox"/> N/A	£ <input type="text"/>	<input type="checkbox"/> N/A
Buildings Insurance	£ <input type="text"/>	<input type="checkbox"/> N/A	£ <input type="text"/>	<input type="checkbox"/> N/A
Basic Quality of Living Expenditure				
Clothing*	£ <input type="text"/>		£ <input type="text"/>	
Furniture / Appliances / Repairs	£ <input type="text"/>	<input type="checkbox"/> N/A	£ <input type="text"/>	<input type="checkbox"/> N/A
Toiletries*	£ <input type="text"/>		£ <input type="text"/>	
TV / Satellite / Internet / Basic Recreation*	£ <input type="text"/>		£ <input type="text"/>	
School Fees / Childcare	£ <input type="text"/>	<input type="checkbox"/> N/A	£ <input type="text"/>	<input type="checkbox"/> N/A
Transport	£ <input type="text"/>	<input type="checkbox"/> N/A	£ <input type="text"/>	<input type="checkbox"/> N/A
Other	£ <input type="text"/>	<input type="checkbox"/> N/A	£ <input type="text"/>	<input type="checkbox"/> N/A
Non-Essential Outgoings				
Gym	£ <input type="text"/>	<input type="checkbox"/> N/A	£ <input type="text"/>	<input type="checkbox"/> N/A
Holidays	£ <input type="text"/>	<input type="checkbox"/> N/A	£ <input type="text"/>	<input type="checkbox"/> N/A
Entertainment*	£ <input type="text"/>	<input type="checkbox"/> N/A	£ <input type="text"/>	<input type="checkbox"/> N/A
Life / General Insurance Premiums	£ <input type="text"/>	<input type="checkbox"/> N/A	£ <input type="text"/>	<input type="checkbox"/> N/A
Loans/Liabilities				
Personal/Bank Loans/Hire Purchase	£ <input type="text"/>	<input type="checkbox"/> N/A	£ <input type="text"/>	<input type="checkbox"/> N/A
Student Loans (inc. deducted from salary)	£ <input type="text"/>	<input type="checkbox"/> N/A	£ <input type="text"/>	<input type="checkbox"/> N/A
Mortgage	£ <input type="text"/>	<input type="checkbox"/> N/A	£ <input type="text"/>	<input type="checkbox"/> N/A
Maintenance/Alimony	£ <input type="text"/>	<input type="checkbox"/> N/A	£ <input type="text"/>	<input type="checkbox"/> N/A
Other / Emergency Contingency Amount*	£ <input type="text"/>		£ <input type="text"/>	
Totals Outgoings Monthly	£ <input type="text"/>		£ <input type="text"/>	

You should review your bank statements to ensure that the above is a true reflection of your outgoings each month
Items marked * we would expect to see a realistic figure in these areas

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? *

J - Credit Status & Financial Standing

First Applicant

Second Applicant

Are you currently or have you EVER:

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, you must supply details in Section R

If you answer YES to any of the above questions, you must supply an experian or equifax report with this form to your advisor

K - Bank Details

First Applicant

Second Applicant

Bank

Branch

Account Number

Sort Code

Time with Bank

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

NOTE * Your 1st mortgage payment is different. The lender will write and confirm the amount of your 1st payment

If NO, Please provide Bank details for NEW LENDER direct debit

L - Remortgage Details

Current Market Value

Mortgage Outstanding

Original Purchase Price & Date Bought

Remortgage Amount Required

Purpose of any additional funds

Repayment Method Required

Repayment Vehicle Details

Term 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*

Do you expect to make regular overpayments? Yes No How much & how often?

Mortgage rate additional notes*

* Talk to your broker about rates available to you and your preferences.

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

Service Charge (PM)

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

How many floors in building? Which floor is it on? Year Built

Is the property attached to or above commercial premises? Yes No

Full Address to remortgage

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 No Outbuilding? Yes No
 Parking Space? Yes No

M - House / Apartment Purchase

Full Market Value/Purchase Price

Personal Deposit

Source of Deposit Is this deposit a gift? Yes

Current location of deposit No

Mortgage Required

Term 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

Service Charge each month

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

How many floors in building? Year Built

What floor is the property on?

Is the property attached to or above commercial premises? Yes No

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 No 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?

Yes No

If the property is less than 10 years old, is there an NHBC or equivalent?

Yes No

if NO, give details

Is the property for your own private residential occupation?

Yes No

if NO, give details

Will at least 40% of the property be used for residential purposes?

Yes No

if NO, give details

Will anyone else over the age of 17 live at the property with you?

Yes No

if YES, give full name, relationship and DOB

if YES, give full name, relationship and DOB

O - Valuation for mortgage purposes

The lender will obtain a valuation of the property to be mortgaged. This will be carried out by a valuer instructed by the lender. In addition to the Valuation Report for mortgage purposes, you may wish to have a more comprehensive Survey Report undertaken. As the report is for mortgage purposes the lenders do NOT provide a copy.

1. Valuation report for mortgage purposes

This report is undertaken for the lender and is the most basic report. This report is limited in the extent of the inspection. This is not a survey of the property but a valuation for the security of the loan. There may be defects in the property which are not advised by the valuer which may not affect a decision to lend but may affect your decision to purchase. It is recommended that you obtain a more detailed Survey Report which entails a fuller inspection. Any valuation of the property, which the lender obtains, is for the lenders own use and we do not accept any responsibility for its accuracy. A delay of more than 3 months in completion may require a further valuation to be obtained, and may alter the terms of the offer of advance at any time following its receipt.

2. Home Buyer's report and valuation

This is a concise report on the general condition of the property carried out under the terms of engagement produced by the Royal Institute of Chartered Surveyors. It is produced on your behalf by a Chartered Surveyor to identify significant defects, repairs and features which affect the property. It does not comment on minor defects and the services are not tested. The report contains a list of the main items which the valuer considers to be important should you wish to proceed with the purchase of the property. It is not always suitable for all types of property, but our valuer will be able to assist you in the choice of the most suitable report. The report will also comment on the market value and the building reinstatement insurance value.

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 this instance 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 lender 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 and 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 to request a copy of the report to assist us with issuing a mortgage offer.

I/We have read and understand the limitations in respect of the Valuation Report and we will require: TICK ONE ONLY

1. Valuation report for mortgage purposes

I wish to proceed with report number 1

2. Home Buyer's report and valuation

I wish to proceed with report number 2

3. Building Survey

I wish to proceed with report number 3

Who should the surveyor contact to arrange access to the property?

Vendor Housing Assoc

Other Applicant

if OTHER, give details

P - Lifestyle

Have you used cigarettes, cigars, pipes or nicotine replacements in the last 12 months?

Yes No

If yes, how many?

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

Do you take part in any Hazardous sports or pursuits (eg. Motor Sports, Base Jumping, Mountaineering etc.)?

Yes No

Height?

Weight?

During the last 5 years have you used recreational drugs, eg. ecstasy/cocaine/heroin?

Yes No

How often do you drink alcohol?

On a typical day 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

Have you had ANY medical treatment / tests / investigations in the last 5 years?

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

If you answered Yes to the last two questions, please give details

Doctors Name

Practice / Clinic Address

Postcode

Telephone Number

Yes No

Yes No

Yes No

Yes No

- Normal Strength Beer
 Strong Beers (ABV) 6%+
 Glasses of wine
 No. of bottles eg. Alcopops

Yes No

Yes No

Q - Parties in the transaction

Solicitor

Firm

Solicitor Dealing

Address

Postcode

Telephone

Email

Estate Agent / Vendor

Name

Address

Postcode

Telephone

Email

R - Additional Application Information

