

NEXT STEPS FINANCIAL SOLUTIONS
MORTGAGE QUESTIONNAIRE



NAMES OF CLIENTS:

PLEASE NOTE: Once completed, please return by email, or print and post if preferred

PLEASE PROVIDE A BRIEF SUMMARY OF YOUR REQUIREMENTS:

PLEASE TICK BOXES TO CONFIRM WHICH DOCUMENTS HAVE BEEN ATTACHED/ ENCLOSED

	FIRST APPLICANT	SECOND APPLICANT
PROOF OF ID - DRIVING LICENCE OR PASSPORT		
PROOF OF ADDRESS - UTILITY BILL		
PROOF OF DEPOSIT (IF APPLICABLE)		
3 YEARS SA302'S (IF SELF EMPLOYED)		
TAX YEARS OVERVIEWS FROM ACCOUNTANT		
3 MONTHS PAYSLEIPS (IF EMPLOYED)		
3 MONTHS BANK STATEMENTS SHOWING INCOME + EXPENSES		
COPY OF CREDIT FILE (IF APPLICABLE)		
COPY OF SALES PARTICULARS (IF APPLICABLE)		

MORTGAGE FACT FIND DOCUMENT

APPLICANT DETAILS

FIRST APPLICANT

SECOND APPLICANT

Title:		
Full Name: (As shown on passport)		
Previous/Maiden Name: Date Changed:		
Marital Status:		
Date of Birth:		
Nationality:		
Email Address:		
Home Telephone No:		
Mobile No:		
Work Tel No:		
Current Address: (Please include post code)		
Date Moved to Property:		
Residential Status		
If Renting Amount of Rent Paid:		
Previous address/addresses: (If less than 3 years at present address)		
Date Moved to Previous Address:		
Residential Status (At Previous address):		
Are you on the Electoral Register at your current address?		

Smoker: Y / N

Dependants:
(Dates of Birth)

EMPLOYMENT DETAILS

Occupation:

Company Name:

Company Address:

Employee Annual Salary:

Regular Bonus / Commission / Overtime:

Start Date of Employment:

Anticipated Retirement Age:

PREVIOUS EMPLOYMENT:

Previous Employment Details:
(If Less than 2 Years):

Dates:

Annual Salary:

SELF-EMPLOYED ONLY:

If Company is Limited – Company No:

Date of Incorporation:

Anticipated Retirement Age:

How Many Years Accounts?

FIRST APPLICANT

SECOND APPLICANT

FIRST APPLICANT

SECOND APPLICANT

FIRST APPLICANT

SECOND APPLICANT

Net Annual Profits: Latest Year:
Net Annual Profits: Previous Year:
Director's Annual Salary:
Accountant's Details:

£	£
£	£

BANK ACCOUNT DETAILS:

FIRST APPLICANT

SECOND APPLICANT

Name of Bank:
Bank Account No:
Sort Code:
Time with your Current Bank:
Would you like to make mortgage payments from this account?

Y / N	Y / N

FINANCIAL COMMITMENTS:

Do You have any Financial Commitments (Loans, Credit Cards, Child Maintenance)

Applicant No:	Description	End date	Company	Outstanding	Monthly Payment	Add to Mortgage

Please provide further details in notes if necessary at the end

If unable to work, would you still receive an income?		
How much would you receive?		
For how long?		
What is the source of the income?		
Notes		

DO YOU HAVE SAVINGS?

Provider	Account type Savings account / ISA etc	Balance	Will these be used towards deposit/fees?
			Y / N
			Y / N
			Y / N

**IT IS IMPORTANT THAT YOU HAVE INSURANCE IN PLACE TO COVER YOUR NEW MORTGAGE.
WOULD YOU LIKE TO RECEIVE A FREE, NO OBLIGATION QUOTE FOR THE FOLLOWING:**

Buildings and contents	Y / N
Life assurance	Y / N
Critical illness cover	Y / N

**CURRENT MORTGAGES/
UNENCUMBERED PROPERTIES**

FIRST APPLICANT

SECOND APPLICANT

Do you own a Property		
Lender		
Property address		
Property year built		
Property number of bedrooms		
Property type		
Amount of loan outstanding		
Property value / Sale price		
Term remaining (years)		
Buy to Let?		
Current interest rate		
Interest rate type - fixed / tracker etc.		
Monthly mortgage payment		
Repayment method		
To be redeemed – Yes / No		
When does rate end?		
Are there any penalties if you transfer or repay your existing mortgage?		
How much is the penalty		
Early Repayment Charge End Date		
Are you prepared to pay these if you transfer/repay your current mortgage?		
Are your current mortgage terms portable to a new property?		
If Interest Only, how do you intend to repay the capital?		
Do you want to continue using these terms for any new mortgage arrangement?		

Please complete the following expenditure form as accurately as possible as the lender will confirm the figures via bank statements and any discrepancies could affect the amount they will lend. Please give all figures **monthly**.

BUDGET PLANNER

Current Mortgage
Current Rent
Interest Only Repayment Strategy
Hire Purchase/Rental Agreement
Other Loans
Alimony
Credit/Store Cards
School/Child Minding fees
Maintenance for Dependants

TRANSPORT

Fuel
RoadTax
Insurance
Parking
Other Travel e.g Trains etc
TOTAL - TRANSPORT

FIRST APPLICANT

SECOND APPLICANT

UTILITIES & OTHER BILLS

Gas/Other Heating
Electricity
Water
Telephone/Broadband
Digital/Cable TV
TV Licence
Council Tax
Ground Rent
Service Charge
TOTAL - UTILITY & OTHER BILLS

FIRST APPLICANT

SECOND APPLICANT

GENERAL LIVING COSTS

Food
Clothing
Personal Goods (e.g. toiletries)
Mobile Phone
Household Goods (e.g. furniture/appliances)
Repairs
Entertainment/Recreation
Alcohol/Tobacco
Holidays
Other
TOTAL – GENERAL LIVING COSTS

FIRST APPLICANT

SECOND APPLICANT

MISCELLANEOUS

Pensions
Insurances
Savings/Investment
Other Monthly Outgoings
TOTAL - MISCELLANEOUS
Agreed monthly budget

FIRST APPLICANT

SECOND APPLICANT

ADVERSE CREDIT HISTORY

Have you ever had any adverse credit issues or mortgage/loan refused?
Have you ever had a judgment for debt or a loan default registered against you?
Have you ever failed to keep up your payments under any previous or current mortgage, rental or loan agreement?

FIRST APPLICANT

SECOND APPLICANT

If you have answered 'Yes' to any of the above please enter details in this section

Type	Company	Amount	Client	Date	Settled

NEW MORTGAGE REQUIREMENTS

Purpose of Loan - purchase / remortgage / rate switch / further advance / secured loan	
If remortgaging, is capital raising required?	
How much and what for?	
Property Value	
Purchase Price	
Loan Amount Required	
Term of Loan (years)	
If a Buy to Let Mortgage, what is the expected/received rental income?	
Deposit Available	
Source of Deposit	
Repayment method	
Are you are buying on a Shared Ownership Scheme	
Monthly rent payment	
Percentage of property to be purchased	

PROPERTY TO BE MORTGAGED

Address of property to be mortgaged:	
Estate Agents Details:	
Solicitors Details if known:	
Year built	
Number of bedrooms	
Property type (detached, semi-detached, terraced etc.)	
Property tenure - Freehold / Leasehold	
If Leasehold, give the term remaining	
Is the property of non-standard construction (i.e. not thatched roof, barn conversion etc)?	
Will this be the only property you own?	
If No, is this your main residence?	
If No, do you have a mortgage on the other property(s)?	
If No, do you intend to clear any of these other mortgages?	

DATA PROTECTION

I consent to the information you hold about me being processed and held on computer or paper files.

I consent to any information that I give to be disclosed to third parties, e.g. credit reference agencies and product providers for the purpose of my application.

I confirm that I have the permission of any other person mentioned to provide any information contained in this document.

I confirm that this declaration has been signed in the UK and that I am a UK resident.

I consent to the data being checked and / or disclosed to the regulatory authorities as part of compliance monitoring activities.

DECLARATION

In order to advise you properly, we must obtain certain information from you about your financial and personal circumstances, to assess your suitability for particular products and services.

I have read this document carefully and confirm that the information contained within is true and accurate to the best of my/our knowledge.

Adviser Name	
Adviser Signature	
Date	
Applicant 1 Name	
Applicant 1 Signature	
Date	
Applicant 2 Name	
Applicant 2 Signature	
Date	