



Once you have completed this, please forward it to us either:

by email to [info@manormortgages.com](mailto:info@manormortgages.com) or fax on 01275 399222

or by post to Manor Mortgages, Manor House, Conference Avenue, Portishead, BS20 7LF

|                        |  |               |  |
|------------------------|--|---------------|--|
| Introducer Name        |  | Email Address |  |
| Company Name           |  | Fax Number    |  |
| FSA Number             |  | Tel Number    |  |
| Lender, Product & Code |  | Postcode      |  |

| Section A   |                 |        |                  |        |
|---|-----------------|--------|------------------|--------|
|   | First Applicant |        | Second Applicant |        |
| Title   |                 |        |                  |        |
| Surname   |                 |        |                  |        |
| Forename(s) (include middle names)  |                 |        |                  |        |
| Previous Surname  |                 |        |                  |        |
| Marital Status  |                 |        |                  |        |
| Dependants (number & ages)  |                 |        |                  |        |
| Date of Birth   |                 |        |                  |        |
| Gender  |                 |        |                  |        |
| Nationality   |                 |        |                  |        |
| Do you have permanent right to reside in the UK?  |                 |        |                  |        |
| NI Number   |                 |        |                  |        |
| Current address<br><b>(If less than 3 years please provide details on a separate sheet)</b> |                 |        |                  |        |
| Postcode  |                 |        |                  |        |
|   |                 |        |                  |        |
| How long at this address?   | Years           | Months | Years            | Months |
| <b>If less than 3 years please provide address</b>  |                 |        |                  |        |
| <b>Postcode</b>   |                 |        |                  |        |
|   |                 |        |                  |        |
| <b>How long at this address?</b>  | Years           | Months | Years            | Months |
| Telephone numbers   | Home            |        |                  |        |
|   | Work            |        |                  |        |
|   | Mobile          |        |                  |        |
| Email Address   |                 |        |                  |        |

| Section B Your Current Residential Mortgage Details |   |                        |   |
|---|---|------------------------|---|
| Current Lender                                      |   | Original PP            |   |
| Original mortgage amount borrowed                   | £ | Amount outstanding now | £ |
| Date mortgage taken out                             |   |                        |   |
| Current monthly payment                             | £ | Interest rate          | % |

| Section C Employment & Income   |          |        |              |
|---------------------------------|----------|--------|--------------|
| Are you                         |          |        |              |
| Occupation                      |          |        |              |
| Time with current employer      | Years    | Months | Years Months |
| Is there a probationary period? | End date |        | End date     |
| Employers name                  |          |        |              |

|  |  |  |  |
|--|--|--|--|
| If employment less than 1 year then: Please provide details in section |  |  |  |
| Is it same type of work?   |  |  |  |
| Is it promotion?   |  |  |  |

| If Self Employed:                  |              |            |            |              |            |            |
|------------------------------------|--------------|------------|------------|--------------|------------|------------|
| Number of years self employed      |              |            |            |              |            |            |
| How many years accounts available  |              |            |            |              |            |            |
| Nature of your self employment     |              |            |            |              |            |            |
| Self employed income               | Latest Yr 20 | Prev Yr 20 | Prev Yr 20 | Latest Yr 20 | Prev Yr 20 | Prev Yr 20 |
| Ltd Company = salary and dividends | £            | £          | £          | £            | £          | £          |
| Sole Trader = net profits          |              |            |            |              |            |            |

|  |   |  |   |
|--|---|--|---|
| Basic annual salary                    | £ |  | £ |
| Guaranteed Overtime/Bonus              | £ |  | £ |
| Regular Overtime/Bonus                 | £ |  | £ |
| Other income (eg. CTC/ WTC/ Child Ben) | £ |  | £ |
| Total annual income                    | £ |  | £ |
| Take home pay                          | £ |  | £ |
| Do you hold a current bank account     |   |  |   |

| Section D Lending into Retirement |  |
|-----------------------------------|--|
|-----------------------------------|--|

|   |  |  |
|---|--|--|
| What is your expected retirement age?   |  |  |
| Only answer the next question if you expect to have a mortgage that runs over the age of 65 |  |  |
| What source of income in retirement?  |  |  |

| Section E Financial Commitments (credit/store cards, mail order, loans ect) |  |  |  |  |  |  |  |  |  |  |
|---|--|--|--|--|--|--|--|--|--|--|
|---|--|--|--|--|--|--|--|--|--|--|

| Applic | Loan Type | Lender | Purpose | Monthly Payments | Outstanding balance | Term | Limit | Arrears | Secured | To be repaid |
|--------|-----------|--------|---------|------------------|---------------------|------|-------|---------|---------|--------------|
|        |           |        |         | £                | £                   |      |       |         |         |              |
|        |           |        |         | £                | £                   |      |       |         |         |              |
|        |           |        |         | £                | £                   |      |       |         |         |              |
|        |           |        |         | £                | £                   |      |       |         |         |              |
|        |           |        |         | £                | £                   |      |       |         |         |              |
|        |           |        |         | £                | £                   |      |       |         |         |              |

| <b>Section F Details of other properties owned</b>   |                     |                  |                              |                           |               |                                 |
|--|---------------------|------------------|------------------------------|---------------------------|---------------|---------------------------------|
| Please complete this section if you already own or are about to own, properties other than your main residence i.e buy to lets/holiday homes |                     |                  |                              |                           |               |                                 |
| Property address   | Estimated value (£) | Current loan (£) | Monthly mortgage payment (£) | Monthly rental income (£) | Lender's name | ✓ if to be repaid at completion |
|  |                     |                  |                              |                           |               |                                 |
|  |                     |                  |                              |                           |               |                                 |

| <b>Section G Credit History / If Yes please provide full details below</b>   |                 |                  |
|--|-----------------|------------------|
|  | First Applicant | Second Applicant |
| Have you ever had a property repossessed?  |                 |                  |
| Have you ever been convicted of, or are you currently being charged with, any offence other than a driving conviction? |                 |                  |
| Have you ever has an application declined on this or any other property, or been refused credit?                       |                 |                  |
| Have you ever taken out any payday loans?  |                 |                  |
| <b>Details</b>   |                 |                  |
|  |                 |                  |

| <b>Section H If Yes please provide details below</b>                                      |               |                 |                   |
|---|---------------|-----------------|-------------------|
| Have you fallen into arrears with a mortgage or other loan in the last 24 months?         |               |                 |                   |
| Have you ever had a CCJ or Default, or made arrangements with your creditors?             |               |                 |                   |
| Have you ever been declared bankrupt or made formal agreements with your creditors (IVA)? |               |                 |                   |
| <u>Type</u>   | <u>Amount</u> | <u>Date reg</u> | <u>Date satis</u> |
|   |               |                 |                   |
|   |               |                 |                   |
|   |               |                 |                   |
|   |               |                 |                   |
|   |               |                 |                   |
|   |               |                 |                   |

| New Mortgage Details                               |                         |                   |                |
|--|-------------------------|-------------------|----------------|
| Are you looking to<br>(please circle)              |                         |                   |                |
| Address of property to be mortgaged                |                         |                   |                |
| Postcode   |                         |                   |                |
| Purchase Price / Value if remortgage               | £                       |                   |                |
| Mortgage required                                  | £                       | Term required     | years          |
| Deposit available                                  | £                       | Source of deposit |                |
| Type of Mortgage                                   |                         |                   |                |
| If Mixed, please enter amounts                     | £                       | £                 |                |
| Contact details for valuation                      |                         |                   |                |
| Solicitor details                                  |                         |                   |                |
| Is the property                                    |                         |                   |                |
| House type (Standard or Non-Standard Construction) |                         |                   |                |
| Year built   | Flat Number of storeys: |                   | On what floor: |
| Rental income                                      | £                       |                   |                |

**CUSTOMER DECLARATIONS**

**To the best of my/our knowledge and belief the answers given are true, and all material information as required has been disclosed**

**Declaration – Credit Reference Authority**

I/we agree that Manor Mortgages may carry out a credit reference on me/us. I/we understand that the files of a licensed credit reference agency will be searched and that they will keep a record of the search(es). I/we understand that this information may be used by other lenders in assessing applications made by myself or other members of my household and for occasional debt tracing and fraud prevention.

**Joint applications – where one party is not present:**

\_\_\_\_\_

**Section K THIS IS AN IMPORTANT SECTION. PLEASE ANSWER ACCURATELY**

| <b>Budget Planner</b>    |   |  |
|--------------------------|---|--|
|                          |   | Income/<br>outgoings on completion of mortgage |
| <b>Income/ Assets</b>    | Salary (net)                              |  |
|                          | Benefit income                            |  |
|                          | Pension                                   |  |
|                          | Savings and Cash                          |  |
|                          | Stocks and Shares                         |  |
| <b>Monthly Outgoings</b> | Rent/mortgage                             |  |
|                          | Council Tax                               |  |
|                          | Water Rates                               |  |
|                          | Electricity                               |  |
|                          | Gas                                       |  |
|                          | Telephones (land and mobile)              |  |
|                          | TV licence / satellite costs etc          |  |
|                          | Buildings & Contents insurance            |  |
|                          | Life assurance                            |  |
|                          | Pension contributions                     |  |
|                          | Car insurance                             |  |
|                          | Servicing & repairs                       |  |
|                          | Road tax                                  |  |
|                          | Petrol                                    |  |
|                          | Food & household exps                     |  |
|                          | Clothing                                  |  |
|                          | Medical expenses (dentist etc)            |  |
|                          | Child care                                |  |
|                          | Other loans                               |  |
|                          | Other travel costs (Public transport etc) |  |
|                          | Entertainment                             |  |
|                          | Hobbies/sports                            |  |
|                          | Holidays                                  |  |

**Section L**

Notes  
 For example: **previous address history**, previous employment history and any other information you feel would be relevant to your application.