



# Mortgage Assessment Questionnaire

**Telephone:** 01273 495420 **Email:** [info@rhluuk.co.uk](mailto:info@rhluuk.co.uk) **website:** [www.rhluuk.co.uk](http://www.rhluuk.co.uk)

**THIS IS FOR INTERMEDIARY USE ONLY AND HAS NOT BEEN APPROVED FOR PUBLIC USE**

## Application details

Product	<input type="text"/>		
Purpose	<input type="checkbox"/> Purchase	<input type="checkbox"/> Remortgage	<input type="checkbox"/> Second charge mortgage/secured loan
	<input type="checkbox"/> Residential	<input type="checkbox"/> Buy to Let	

## Intermediary details (broker dealing with client)

This section to be completed by the intermediary only. Customer facing brokers must complete all sections

Name	<input type="text"/>	Company name	<input type="text"/>
Correspondence address	<input type="text"/>		
Telephone number	<input type="text"/>	Fax number	<input type="text"/>
Email	<input type="text"/>	Mobile number	<input type="text"/>
Introducer number	<input type="text"/>	Office contact name	<input type="text"/>
Is this	<input type="checkbox"/> A regulated contract	<input type="checkbox"/> A non regulated contract	
Was this	<input type="checkbox"/> An advised sale	<input type="checkbox"/> A non advised sale	

I have undertaken a detailed assessment of the applicant(s) income and expenditure and I believe that the applicant(s) will be able to maintain the mortgage payments, including the increased payments after any benefit period has expired  Yes  No

If the mortgage term extends into the customer's retirement, I confirm that the customer has arrangements in place to enable them to maintain their mortgage repayments in retirement  Yes  No

If the mortgage is to be repaid on an interest only basis I confirm that I have discussed repayment methods with the applicant(s) and that arrangements have been or will be made to repay the capital  Yes  No

I am	<input type="checkbox"/> Appointed rep	<input type="checkbox"/> Directly authorised	<input type="checkbox"/> Not authorised		
Network name (if applicable)	<input type="text"/>	FCA number	<input type="text"/>	ICO / Data Protection Number	<input type="text"/>
The application form was	<input type="checkbox"/> Completed in my presence	<input type="checkbox"/> Not completed in my presence			

I confirm that the above information, and the information contained within this application form (and any enclosures) is, to the best of my knowledge, true and correct. I confirm that I hold the appropriate permissions from the Financial Conduct Authority (FCA) for the regulated activities I have undertaken in relation to this application.

Signature	<input type="text"/>	Date of submission	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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**A: personal details**

**Applicant 1**

Title (mr/miss/mrs/dr/ etc)

Surname

First name(s)

Previous surname

Date name changed

Date of birth

Gender  Male  Female

Status  Married  Single  
 Divorced  Separated  
 Partner  Widowed  
 Civil partner

Relationship to joint applicant

Nationality

How long have you lived in the UK?  Years  Months

Dependants/children  Number  Ages

Address

Postcode

Time at current address  Years  Months

Home telephone

Work telephone

Mobile telephone

Email

Residential status  Owner  Tenant  
 With parents

Other

National insurance number

Tax district/reference number

**Applicant 2**

Title (mr/miss/mrs/dr/ etc)

Surname

First name(s)

Previous surname

Date name changed

Date of birth

Gender  Male  Female

Status  Married  Single  
 Divorced  Separated  
 Partner  Widowed  
 Civil partner

Relationship to joint applicant

Nationality

How long have you lived in the UK?  Years  Months

Dependants/children  Number  Ages

Address

Postcode

Time at current address  Years  Months

Home telephone

Work telephone

Mobile telephone

Email

Residential status  Owned  Tenant  
 With parents

Other

National insurance number

Tax district/reference number

Most recent previous address (is less than 3 years at present address)

Postcode

Time at previous address

Years

Months

Residential status

Owner

Tenant

With parents

Other

Most recent previous address (is less than 3 years at present address)

Postcode

Time at previous address

Years

Months

Residential status

Owned

Tenant

With parents

Other

## B: present accommodation

### Applicant 1

Name and address of current lender/landlord (delete as applicable)

Postcode

Current monthly payment

£

Date mortgage/tenancy taken out

M

M

Y

Y

Account/roll number

Outstanding balance

Is your mortgage DSS assisted?

Yes

No

Will you be redeeming your present mortgage? (if no, give reason)

Yes

No

### Applicant 2

Name and address of current lender/landlord (delete as applicable)

Postcode

Current monthly payment

£

Date mortgage/tenancy taken out

M

M

Y

Y

Account/roll number

Outstanding balance

Is your mortgage DSS assisted?

Yes

No

Will you be redeeming your present mortgage? (if no, give reason)

Yes

No

**IF YOU HAVE A MORTGAGE ON ANY OTHER PROPERTY, OR HAVE HAD IN THE LAST 3 YEARS OTHER THAN THOSE STATED ABOVE, PLEASE PROVIDE DETAILS IN 'ADDITIONAL INFORMATION' SECTION: PROPERTY ADDRESS; LENDER/TENANT NAME; ADDRESS AND ACCOUNT NUMBER**

## C: employment

### Applicant 1

Employment status

Self-employed

Employed

Retired

Other

### Applicant 2

Employment status

Self-employed

Employed

Retired

Other

**IF SELF-EMPLOYED PLEASE GO STRAIGHT TO SECTION E. IF AN EMPLOYEE PLEASE COMPLETE SECTION C, QUESTIONS 2 TO 16**

Employer's name

Employer's address (if less than 6 months provide details of previous employer)

Postcode

Telephone number

Fax number

Employer's email address

Person to contact

Nature of business

Occupation

Employee number

Type of contract  Permanent  Temporary  
 Contract

Date employment started

Time continuously employed in the line of business (years & months)

Date probation period ends

If contract, date contract ends

If contract, provide details

Shareholding % (if more than 20% complete section E Q's 1-14)

Employer's name

Employer's address (if less than 6 months provide details of previous employer)

Postcode

Telephone number

Fax number

Employer's email address

Person to contact

Nature of business

Occupation

Employee number

Type of contract  Permanent  Temporary  
 Contract

Date employment started

Time continuously employed in the line of business (years & months)

Date probation period ends

If contract, date contract ends

If contract, provide details

Shareholding % (if more than 20% complete section E Q's 1-14)

## D: income from employment

### Applicant 1

Basic gross income  per annum

Regular overtime  per annum

Regular bonuses  per annum

Commission  per annum

Bonuses  per annum

Other income  per annum

Source(s) of other income

**PLEASE PROVIDE BREAKDOWN IN ADDITIONAL INFORMATION SECTION (T)**

Gross income  per annum

### Applicant 2

Basic gross income  per annum

Basic gross income  per annum

Basic gross income  per annum

Basic gross income  per annum

Basic gross income  per annum

Basic gross income  per annum

Basic gross income  per annum

## E: self-employed/company director

### Applicant 1

Nature of self-employment  Sole trader  Partner  Company director

Name of business

Registration number

Nature of business

Address of business

Postcode

Telephone number

How long business established?  Years  Months

How long business owned?  Years  Months

% partnership/business interest

Name of accountant

Address of accountant

Postcode

Email address (accountant)

Telephone number (accountant)

Fax number (accountant)

Accountant's qualification  Chartered  Certified  Other

If other, please give details

Period accountant has acted for you  Years  Months

### Applicant 2

Nature of self-employment  Sole trader  Partner  Company director

Name of business

Registration number

Nature of business

Address of business

Postcode

Telephone number

How long business established?  Years  Months

How long business owned?  Years  Months

% partnership/business interest

Name of accountant

Address of accountant

Postcode

Email address (accountant)

Telephone number (accountant)

Fax number (accountant)

Accountant's qualification  Chartered  Certified  Other

If other, please give details

Period accountant has acted for you  Years  Months

## F: income from self-employment

### Applicant 1

Last 3 years net profit/salary/dividends (or, if less, as many years as the business has been trading)

Years	£
Years	£
Years	£

### Applicant 2

Last 3 years net profit/salary/dividends (or, if less, as many years as the business has been trading)

Years	£
Years	£
Years	£

## G: other properties and rental income

### Applicant 1

Do you receive rental income? (if yes, please provide details)  Yes  No

Property address

(please use additional sheet if more properties owned)

Postcode

Estimated value  £  Outstanding balance  £

Monthly payment  £  Rental income  £

How long have you owned the property?  Years  Months

Name of lender

Monthly payment  £  per month

Outstanding balance  £

### Applicant 2

Do you receive rental income? (if yes, please provide details)  Yes  No

Property address

(please use additional sheet if more properties owned)

Postcode

Estimated value  £  Outstanding balance  £

Monthly payment  £  Rental income  £

How long have you owned the property?  Years  Months

Name of lender

Monthly payment  £  per month

Outstanding balance  £

## H: other income

### Applicant 1

Anticipated retirement age

Do you have a private and/or work related pension?  Yes  No

If yes, annual gross pension  £

### Applicant 2

Anticipated retirement age

Do you have a private and/or work related pension?  Yes  No

If yes, annual gross pension  £

## I: outgoings

Do you have any regular financial commitments?  Yes  No  
All sections must be completed for each commitment

Please provide details of all regular financial commitments, including all loans (secured or unsecured), credit cards, hire purchase agreements and overdrafts

Applicant 1 or 2	Lender	Account number	Balance	Monthly payment	Purpose of loan	Secured	Paid by business	Repaid on completion
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*

			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*

\*Delete as applicable

### Applicant 1

Do you pay any maintenance?  Yes  No

If yes, state amount  £  per month

Do you pay for childcare?  Yes  No

If yes, how much  £  per month

Do you own/part own any other property?  Yes  No

### Applicant 2

Do you pay any maintenance?  Yes  No

If yes, state amount  £  per month

Do you pay for childcare?  Yes  No

If yes, how much  £  per month

Do you own/part own any other property?  Yes  No

## J: credit history

### Applicant 1

Have you ever been made bankrupt?  Yes  No  £

M  M  Y  Y

Have you ever entered into a voluntary arrangement? (IVA or VA trust deed)  Yes  No  £

M  M  Y  Y

Have you ever made arrangements with creditors?  Yes  No  £

M  M  Y  Y

Have you ever had county court judgements (or decrees) against you?  Yes  No  £

M  M  Y  Y

Have you ever had defaults registered against you?  Yes  No  £

M  M  Y  Y

Have you ever failed to keep up repayments on any existing or previous credit agreement?  Yes  No

Have you been in arrears by more than one month in the last 12 months?  Yes  No

Have you ever been party to a mortgage where the property has been repossessed?  Yes  No

### Applicant 2

Have you ever been made bankrupt?  Yes  No  £

M  M  Y  Y

Have you ever entered into a voluntary arrangement? (IVA or VA trust deed)  Yes  No  £

M  M  Y  Y

Have you ever made arrangements with creditors?  Yes  No  £

M  M  Y  Y

Have you ever had county court judgements (or decrees) against you?  Yes  No  £

M  M  Y  Y

Have you ever had defaults registered against you?  Yes  No  £

M  M  Y  Y

Have you ever failed to keep up repayments on any existing or previous credit agreement?  Yes  No

Have you been in arrears by more than one month in the last 12 months?  Yes  No

Have you ever been party to a mortgage where the property has been repossessed?  Yes  No

**IF YOU HAVE ANSWERED YES TO ANY OF THE QUESTIONS ABOVE, AND THERE IS MORE THAN ONE INSTANCE INVOLVED, PLEASE LIST THEM INDIVIDUALLY IN THE ADDITIONAL INFORMATION SECTION**



## K: purchase

Amount required	<input type="text" value="£"/>	Term	<input type="text" value=""/>	years
Type of loan	<input type="checkbox"/> Repayment	<input type="checkbox"/> Interest only	<input type="checkbox"/> Part and part	
If applicable, please indicate how loan is to be split	<input type="text" value="£"/> Repayment	<input type="text" value="£"/> Interest only		
If interest only, how is the mortgage capital to be repaid?	<input type="text"/>			
Purchase price	<input type="text" value="£"/>	Date of entry (Scotland only)	<input type="text" value="M"/>	<input type="text" value="M"/>
			<input type="text" value="Y"/>	<input type="text" value="Y"/>
Are you borrowing or receiving assistance towards the deposit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, please provide details	<input type="text"/>
Source of deposit	<input type="text"/>			
Are you a first time buyer?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Is the property being purchased from a relative or is a Deed of gift involved?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, what is the relationship?	<input type="text"/>
Is this a Home information Pack Transaction?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Sale price of existing property	<input type="text" value="£"/>			
Are you purchasing under the Right to Buy Scheme?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, open market value of property before discount	<input type="text" value="£"/>
Are you raising any additional monies for home-improvements?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, how much?	<input type="text" value="£"/>
Do you intend to let the property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, please provide monthly rental income	<input type="text" value="£"/>

## L: remortgage

Amount required	<input type="text" value="£"/>	Term	<input type="text" value=""/>	years
Type of loan	<input type="checkbox"/> Repayment	<input type="checkbox"/> Interest only	<input type="checkbox"/> Part and part	
If applicable, please indicate how loan is to be split	<input type="text" value="£"/> Repayment	<input type="text" value="£"/> Interest only		
If interest only, how is the mortgage capital to be repaid?	<input type="text"/>			
Is/will the property be let?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, please provide monthly rental income	<input type="text" value="£"/>
Estimated value of the property	<input type="text" value="£"/>	Original purchase date	<input type="text" value="M"/>	<input type="text" value="M"/>
			<input type="text" value="Y"/>	<input type="text" value="Y"/>
Original purchase price	<input type="text" value="£"/>			
How much did you originally borrow to purchase your property?	<input type="text" value="£"/>			
Was the property purchased from the local authority within the last 5 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, date purchased	<input type="text" value="M"/>
				<input type="text" value="M"/>
				<input type="text" value="Y"/>
				<input type="text" value="Y"/>

Council valuation at time of purchase	£	Discounted purchase price at time of purchase	£
	<b>Purpose of loan</b>		<b>Amount</b>
How will any capital-raising be used?	A. Repay existing mortgage		£
	B. Repay other loans		£
	C. Redemption costs		£
	D. Home-improvements		£
	E. Other (please state)		£
	Total (A+B+C+D+E)		£
Amount required	£	Term	years
Type of loan	<input type="checkbox"/> Repayment	<input type="checkbox"/> Interest only	<input type="checkbox"/> Part and part

**NB: IN CERTAIN CIRCUMSTANCES WE MAY REQUIRE DOCUMENTARY EVIDENCE OF THE PURPOSE OF ANY ADDITIONAL FINANCE**

### M: second charge mortgage

Amount required	£	Term	years
Type of loan	<input type="checkbox"/> Repayment	<input type="checkbox"/> Interest only	
If interest only, how is the mortgage capital to be repaid?			
Estimated value of property	£	Loan required	£
		Term required	Years
Type of loan	<input type="checkbox"/> Repayment	<input type="checkbox"/> Interest only	
Balance outstanding	£	ERC's?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Current interest rate		Type	
Term remaining	Years	Reversionary rate (if applicable)	Current monthly payment
Is there any existing second charge, if yes, amount outstanding	£		
Is/will the property be let?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please provide monthly rental income	£
Original purchase price	£		
How much did you originally borrow to purchase your property?	£		
Was the property purchased from the local authority within the last 5 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, date purchased	<input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y
	<b>Purpose of loan</b>		<b>Amount</b>
How will any capital-raising be used?	A. Repay existing mortgage		£

B. Repay other loans	£
C. Redemption costs	£
D. Home-improvements	£
E. Other (please state)	£
Total (A+B+C+D+E)	£

**N: property details**

Address of property to be mortgaged

Postcode

Telephone number

Description of the property

House     Bungalow     Flat     Maisonette  
 Detached     Terraced     Semi-detached     Other

If the property is a flat or maisonette is it

Purpose built     Converted     Studio flat

Number of floors in building

Which floor(s) do the flat/maisonette occupy within the building?

State number of

Kitchens     Living rooms     Bedrooms     Bathrooms     Garages

Construction of walls

Brick     Stone     Other

Construction of roof

Tile     Slate     Flat     Other

If other, please provide details

Approximate year of construction  if newly constructed, state NEW

Is the property ex-local authority/housing association?

Yes     No

Tenure

Freehold     Leasehold     Owned (Scotland)     Commonhold

If leasehold or commonhold

Unexpired term of lease  years    Ground rent £  per annum

Will the property be your main residence?

Yes     No

Are there any persons aged 17 or over, other than the applicants, who will reside in the property?

Yes     No

If yes, please provide the names, ages and relationship to applicants

Do you intend to let the property?

Yes     No

If yes, expected rental income £  per annum

Do you intend to conduct your business in the property or any outbuilding? (if yes, please provide details)

Yes     No

For buy to let only, is 40% or more of the property going to be occupied by an immediate family member?

Yes     No

For buy to let only, are yourself or existing tenants to remain in occupation? (if yes, please state date commenced below)

Yes     No

Date tenancy commenced	<input type="text" value="D"/>	<input type="text" value="D"/>	<input type="text" value="M"/>	<input type="text" value="M"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	Date tenancy to cease	<input type="text" value="D"/>	<input type="text" value="D"/>	<input type="text" value="M"/>	<input type="text" value="M"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>
Name of vendor (state if relation of applicants)	<input type="text"/>												
Selling agent details (name, address and telephone number)	<input type="text"/>												
Contact details for valuer to gain access to the property	<input type="text"/>												

**O: solicitor**

Name of solicitor firm	<input type="text"/>													
Address of solicitor	<input type="text"/>													
													Postcode	<input type="text"/>
Telephone number	<input type="text"/>				Fax number	<input type="text"/>								
Solicitors email	<input type="text"/>				DX	<input type="text"/>								
Person acting for you	<input type="text"/>													

**P: bank details**

	<b>Applicant 1</b>						<b>Applicant 2</b>							
Name of your bank	<input type="text"/>						Name of your bank <input type="text"/>							
Address of your bank	<input type="text"/>						Address of your bank <input type="text"/>							
													Postcode	<input type="text"/>
Sort code	<input type="text"/>						Sort code <input type="text"/>							
Account number	<input type="text"/>						Account number <input type="text"/>							
How long have you held this account?	<input type="text"/>	Years	<input type="text"/>	Months	How long have you held this account?						<input type="text"/>	Years	<input type="text"/>	Months

**Q: buildings and contents insurance**

**IMPORTANT:** You must advise us as soon as possible of your insurance intentions. Failure to do so could delay completion of your mortgage  
The property to be mortgaged must be insured before your mortgage can go ahead

Do you have:

A. Buildings insurance	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	Company name	<input type="text"/>	Renewal date	<input type="text"/>
B. Contents insurance	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	Company name	<input type="text"/>	Renewal date	<input type="text"/>

**R: declaration**

I/we understand that Residential Home Loans Ltd or any of their lender partners may

- 1. Obtain credit reference searches, which will be recorded and disclosed on any other credit search
- 2. Take up such reference to verify the information provided
- 3. Release information relating to this application to me

I/we agree that the information contained in this application form and any other information I/we supply to you may be held on computer and in other forms. I/we understand that you will update all of my/our records, unless I/we instruct you otherwise, when I/we inform you of a change to personal details.

I/we understand that you or the Lender will disclose personal details to credit reference agencies, fraud prevention agencies and if necessary to any repossessions register. Details of how I/we conduct the account may be given to these agencies. Repossession information held on any register may be shared with other lenders and used for credit assessment, debt tracing, fraud detection and to protect me/us from theft or fraud. The Lender and/or you will add to these records details of my/our agreement with the Lender, the payments made under it and any default in payment or failure to keep to it's terms.

I/we give consent to you and the Lender to use my/our data for the processing of this mortgage. You and/or the Lender may pass this information, documents and any data held to any party the Lender is considering entering a contractual arrangement in relation to the mortgage loan, any introducer of mortgages to the Lender, the buildings and contents insurer, as the Lender may decide.

I/we confirm we understand that Residential Home Loans Ltd charge a non-refundable application fee. In addition, a valuation fee may be required which is non- refundable once a valuation has been instructed.

I/we declare that the information provided in this application is true and correct to the best of my/our knowledge and may be relied upon by Residential Home Loans Ltd.

I/We confirm that I/We have received a copy of Residential Home Loans Ltd Terms of Business and Privacy Notice.

**IMPORTANT:** Each applicant must have read and understood the Declaration and Authorisation before signing this application

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

Applicant 1 signature

Date

D	D	M	M	Y	Y
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Applicant 2 signature

Date

D	D	M	M	Y	Y
---	---	---	---	---	---





UNIQUE FINANCIAL SOLUTIONS

Telephone: 01273 495420

Email: [info@rhluk.co.uk](mailto:info@rhluk.co.uk)

Fax: 01273 490169

website: [www.rhluk.co.uk](http://www.rhluk.co.uk)

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The FCA may not regulate all products and services offered.