

# Mortgage Enquiry Form – Portugal Consultants

## Personal Details

1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant
Title: Mr. <input type="checkbox"/> Miss <input type="checkbox"/> Mrs. <input type="checkbox"/> Other: _____	Title: Mr. <input type="checkbox"/> Miss <input type="checkbox"/> Mrs. <input type="checkbox"/> Other: _____
Given Name: _____	Given Name: _____
Surname: _____	Surname: _____
Date of Birth: _____	Date of Birth: _____
Nationality: _____	Nationality: _____
Address: _____	Address: _____
Country of Fiscal Residence: _____	Country of Fiscal Residence: _____
Marital Status: Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/>	Marital Status: Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/>
Other: _____	Other: _____
Number of Dependents: _____	Number of Dependents: _____
Ages: _____	Ages: _____

## Contact Details

1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant
Telephone number: _____	Telephone number: _____
Email: _____	Email: _____
Skype/Zoom: _____	Skype/Zoom: _____

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## Professional Details

### 1<sup>st</sup> Applicant

Employed ☐ Self-Employed ☐ Retired ☐

Name of the Company: \_\_\_\_\_

Occupation: \_\_\_\_\_

Corporate Title: \_\_\_\_\_

Length of Current Employment: \_\_\_\_\_

### 2<sup>nd</sup> Applicant

Employed ☐ Self-Employed ☐ Retired ☐

Name of the Company: \_\_\_\_\_

Occupation: \_\_\_\_\_

Corporate Title: \_\_\_\_\_

Length of Current Employment: \_\_\_\_\_

## Income Details

### 1<sup>st</sup> Applicant

Salary ☐ Dividends ☐ Pension ☐

Currency:

GBP ☐ EUR ☐ USD ☐ Other: \_\_\_\_\_

Gross Income (year): \_\_\_\_\_

Net Income (After Tax): \_\_\_\_\_

Bonus: \_\_\_\_\_

Dividend Income (year): \_\_\_\_\_

Rental Income (year): \_\_\_\_\_

Investment Income (year): \_\_\_\_\_

### 2<sup>nd</sup> Applicant

Salary ☐ Dividends ☐ Pension ☐

Currency:

GBP ☐ EUR ☐ USD ☐ Other: \_\_\_\_\_

Gross Income (year): \_\_\_\_\_

Net Income (After Tax): \_\_\_\_\_

Bonus: \_\_\_\_\_

Dividend Income (year): \_\_\_\_\_

Rental Income (year): \_\_\_\_\_

Investment Income (year): \_\_\_\_\_

## Savings Details

### 1<sup>st</sup> Applicant

Currency:

GBP ☐ EUR ☐ USD ☐ Other: \_\_\_\_\_

Saving Accounts: \_\_\_\_\_

Investments: \_\_\_\_\_

Pension Fund: \_\_\_\_\_

### 2<sup>nd</sup> Applicant

Currency:

GBP ☐ EUR ☐ USD ☐ Other: \_\_\_\_\_

Saving Accounts: \_\_\_\_\_

Investments: \_\_\_\_\_

Pension Fund: \_\_\_\_\_

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## Property Assets

1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant
Currency: GBP <input type="checkbox"/> EUR <input type="checkbox"/> USD <input type="checkbox"/> Other: _____	Currency: GBP <input type="checkbox"/> EUR <input type="checkbox"/> USD <input type="checkbox"/> Other: _____
Main Residence: Owned <input type="checkbox"/> Rented <input type="checkbox"/>	Main Residence: Owned <input type="checkbox"/> Rented <input type="checkbox"/>
Rent per Month: _____	Rent per Month: _____
Estimated Value of Main Residence (if owned): _____	Estimated Value of Main Residence (if owned): _____
Number of Additional Properties: _____	Number of Additional Properties: _____
Estimated Value of Additional Properties: _____	Estimated Value of Additional Properties: _____

## Liabilities

1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant
Currency: GBP <input type="checkbox"/> EUR <input type="checkbox"/> USD <input type="checkbox"/> Other: _____	Currency: GBP <input type="checkbox"/> EUR <input type="checkbox"/> USD <input type="checkbox"/> Other: _____
Outstanding Mortgage on main Residence (if applicable):	Outstanding Mortgage on main Residence (if applicable):
Monthly Mortgage Payment: _____	Monthly Mortgage Payment: _____
Outstanding Mortgage on Additional Property: _____	Outstanding Mortgage on Additional Property: _____
Monthly Mortgage Payment: _____	Monthly Mortgage Payment: _____
Outstanding Car Loans: _____	Outstanding Car Loans: _____
Monthly Car Loan Repayment: _____	Monthly Car Loan Repayment: _____
Outstanding Personal Loans: _____	Outstanding Personal Loans: _____
Monthly Personal Loans Repayment: _____	Monthly Personal Loans Repayment: _____

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## Property to be Purchased

Property Type (Apartment, House, Vila): \_\_\_\_\_

Property Location: \_\_\_\_\_

Purchase Price in EUR: \_\_\_\_\_

Use of the Property: Main Residence ☐ 2<sup>nd</sup> Home ☐ Buy to Let/Airbnb ☐ Retirement ☐

Required Mortgage Amount in EUR: \_\_\_\_\_

Type of Mortgage: Fixed Rate ☐ Years \_\_\_\_\_ Variable Rate ☐

Term of the Mortgage: \_\_\_\_\_

Is the Property to be Constructed (Yes/No): \_\_\_\_\_

If yes, please provide completion date and when you will need the funds: \_\_\_\_\_

Full Name and Address of the Builder/Developer (if applicable): \_\_\_\_\_

Deposit source of Funds: Cash ☐ Investment/Savings Accounts ☐ Equity Release ☐

Renovations Loan Required (Yes/No) and the Desired Amount: \_\_\_\_\_

Have you approached any other Lending Source: \_\_\_\_\_

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## Documents to provide in order to submit an application within the Bank

### General Documents

- Copy of passport / ID card
- Portuguese Tax number (NIF)
- Credit Report (e.g. Experian)
- Proof of Address (e.g. utility bill, bank statement, etc)
- Bank statements from the last 6 consecutive months (ideally the account where you receive your income)
- Savings accounts, Brokerage accounts or any other accounts statements for the last 3 consecutive months that help understand your financial position

### Employed Applicants

- Pay slips from the last 3 consecutive months
- Employer reference letter confirming start date, position held and the type of role, if it is permanent, part/full time.
- Proof of bonus payments in the last 2 consecutive years
- Latest Tax Return (e.g. P60, W-2)

### Self-employed Applicants

- Financial statements of the last 3 years and in case the company is in operation for less than 3 years a minimum of 2 years statements is required
- Latest company tax return
- Last 3 years of self-assessment tax returns and SA302 or equivalent
- Bank statements of the company for the last 6 consecutive months

### Rental Income Return

- Copy of Tenancy Agreement(s)
- Banks statements of the last 6 consecutive months of the account where the rents are paid into
- Mortgage statement or loans outstanding for the properties under Tenancy Agreement

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## Declaration

These particulars are believed to be completed and correct and may be disclosed to appropriate parties in connection with pre-qualification, financing and purchasing or real estate. If it is incomplete I/We accept that I/We may not receive advice appropriate to my/our circumstances.

I/We agree that the relevant lending sources may take up any references it considers necessary for the confirmation of all these particulars and for Credit Assessment.

As required under the UK Data Protection Act and EU General Data Protection Regulation (GDPR) – I/We confirm that I/We will have access to our personal records held on any computer files. I/We consent to the processing and storage of personal information on computer and/or paper files. I/We understand that processing may occur outside the European Economic Area.

Portugal Consultants undertakes to meet its obligations under the Data Protection Act (registered with the Information Commissioners Office – Registration Number ZA764026), the Privacy and Electronic Communications Regulations and the EU General Data Protection Regulation (GDPR).

Name of Applicant 1: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Name of Applicant 2: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_