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| **RESIDENTIAL PROPERTY DETAILS - REFINANCE** |

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| **Name of each mortgage applicant for this property** | 1) | 3) |
| 2) | 4) |

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| **Current property value** | £ | **Additional borrowing required** | £ |
| **Current outstanding mortgage** | £ | **Total amount of mortgage required** | £ |

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| **WHAT IS THE REASON FOR THE REFINANCE – CONFIRM ALL THAT APPLY** | | | | | | | |
| **To consider your options as your current interest rate deal has or is about to end** | | | **Yes** | |  | **No** |  |
| If yes, what if any options are available from your existing lender? | | | | | | | |
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| **To consider your options as your current mortgage is due to reach the end of its term** | | | **Yes** | |  | **No** |  |
| If yes, what if any options are available from your existing lender to extend the mortgage term? | | | | | | | |
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| **To raise some additional money using the equity in your property** | | | **Yes** | |  | **No** |  |
| If yes, please list what you plan to spend the money on | Details of proposed use | | | Amount | | | |
|  | | | £ | | | |
|  | | | £ | | | |
|  | | | £ | | | |
|  | | | £ | | | |
| **To pay off some debts** | | | **Yes** | |  | **No** |  |
| If yes, please confirm the detail of the debts and amounts you wish to repay | Lender | Type of debt | | Amount | | | |
|  |  | | £ | | | |
|  |  | | £ | | | |
|  |  | | £ | | | |
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| **If you wish to consolidate other debts within this mortgage, do you accept this means you are likely to take longer to repay these debts and therefore will cost you more interest in the long run?** | **Yes** |  | **No**  **or N/A** |  |

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| **CAPITAL RAISING AND DEBT CONSOLIDATION OPTIONS** |

*Please confirm which of the following ways you would be prepared to consider to raise the money you need:*

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| **Re-mortgage the existing mortgage to a new lender and raise capital at the same time** | **Yes** |  | **No** |  |
| **Stay with existing lender and borrow more from them using a ‘further advance’** | **Yes** |  | **No** |  |
| **Stay with the existing lender and rate deal but take a 2nd charge loan with a new lender** | **Yes** |  | **No** |  |
| **Consider an unsecured loan so you are not putting your home at risk** | **Yes** |  | **No** |  |
| If you have said no to any of the above, please explain why | | | | |
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| **If the lender recommended charges an arrangement fee, how would you like this to be paid:** | | | | |
| **I would like to add this to the loan and accept that this means I will pay interest on this sum over the full mortgage term.** | **Yes** |  | **No** |  | |
| **I have surplus funds available and would like to pay this on completion of my mortgage** | **Yes** |  | **No** |  | |
| **PLEASE PROVIDE THE DETAILS OF THE PROPERTY YOU WISH TO FINANCE** | | | | |

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| **Property address including postcode** |  | | | | | |
| **Property type** | **House** |  | **Flat/maisonette** |  | **Bungalow** |  |
| **Property description** | **Detached** |  | **Semi** |  | **Terraced** |  |
| **Property tenure** | **Freehold** |  | **Leasehold** |  | **Other** |  |
| **Number of bedrooms** |  | | **Approximate year built** | |  | |

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| **Flat/maisonette- confirm:** | | **Ground Rent** | | | | £ | | **Years left on lease** | |  | **Floor of property** |  | **Total floors in block** | | |  |
| **Service charge** | | | | £ | |
| **Does the property have deck or balcony access?** | | | | | | |  | | **Is there a lift in the block?** | | | | | |  | |
| **Is this a studio flat?** | **Yes** |  | **No** |  | **If yes, what is the layout e.g. are kitchen and bathroom separate?** | | | |  | | | | | **Size in square meters** | |  |

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| **Is the property located within a commutable work distance?** | **Yes** |  | **No** |  |
| If no, please provide an explanation of how you can reside in this property and continue to work for your current employer: | | | | |
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| **Is this property an ex local authority property?** | | | | | | **Yes** |  | **No** |  |
| If yes, approximately what % of the surrounding properties are privately owned? | | | | | | | % | | |
| **Is this a concrete or timber constructed/framed property?** | | | | | | **Yes** |  | **No** |  |
| If yes, state the type of construction if known i.e. Wimpey No Fines | | | | | |  | | | |
| **Is this property above or adjacent to commercial property?** | | | | | | **Yes** |  | **No** |  |
| If yes, what type of commercial premise is it above/adjacent to? | | | | | |  | | | |
| **Do you plan to run a business from these premises?** | | | | | | **Yes** |  | **No** |  |
| If yes, please outline the details including the % of the property that will be used for the business | | | |  | | | | | |
| **Does the property have a self-contained Annexe?** | | | | | | **Yes** |  | **No** |  |
| If yes, what do you plan to do with this annexe? E.g. Let out, holiday let, family occupy etc.? | | |  | | | | | | |
| **Does the property have more than one kitchen?** | | | | | | **Yes** |  | **No** |  |
| **Does this property come with a large amount of land?** | | | | | | **Yes** |  | **No** |  |
| If yes, please confirm the amount of land in acres and if there is an agricultural tie or business use on the land? | | | | |  | | | | |
| **Is the property subject to any other covenants/restrictions?** | | | | | | **Yes** |  | **No** |  |
| If yes, please provide full details | |  | | | | | | | |
| **Will you occupy the property within 30 days of completion?** | | | | | | **Yes** |  | **No** |  |
| If no, explain why |  | | | | | | | | |
| **Are there any other non-standard features to advise the lender of?** | | | | | | **Yes** |  | **No** |  |
| If yes, please provide more information |  | | | | | | | | |

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| **WHAT MORTGAGE FEATURES DO YOU REQUIRE?** |

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| **How much do you believe you can afford to pay each month for your mortgage?** | **£** |

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| **Do you wish to consider a mortgage rate that is fixed for a set time for security of knowing what you will pay each month?** | **Essential to have** | |  | | **Open to consider** |  | | **Not required/**  **wanted** |  |
| **Do you wish to consider a rate with potentially lower payments but where your mortgage payments can vary either up or down?** | **Essential to have** | |  | | **Open to consider** |  | | **Not required/**  **wanted** |  |
| **Do you wish to consider a mortgage that allows you to make overpayments to reduce your mortgage balance more quickly?** | **Essential to have** | |  | | **Open to consider** |  | | **Not required/**  **wanted** |  |
| If yes, how much would you like to be able to overpay on a yearly basis? | | | | £ | | | | | |
| **Do you wish to consider a mortgage that approves you for a higher sum than you need today, to draw down at a date in the future?** | **Essential to have** | |  | | **Open to consider** |  | | **Not required/**  **wanted** |  |
| **Do you wish to consider a mortgage that uses your savings to reduce the cost of your mortgage interest?** | **Essential to have** | |  | | **Open to consider** |  | | **Not required/**  **wanted** |  |
| **Do you require a mortgage that has no early repayment charges at all?** | **Essential to have** | |  | | **Open to consider** |  | | **Not required/**  **wanted** |  |
| If not required, what is the maximum number of years you would be prepared to commit to an initial mortgage rate for? | | | | | | |  | | |
| **If you are happy to take a rate with early repayment charges, do you require this mortgage to be portable to avoid the charge if you want to move home?** | **Essential to have** | |  | | **Open to consider** |  | | **Not required/**  **wanted** |  |
| **Do you require a mortgage that offers repayment holidays?** | **Essential to have** | |  | | **Open to consider** |  | | **Not required/**  **wanted** |  |
| **Do you require a lender who can complete this refinance very quickly?** | **Essential to have** | |  | | **Open to consider** |  | | **Not required/**  **wanted** |  |
| If yes, please state if you have a deadline date: | |  | | | | | | | |

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| **HOW DO YOU PLAN TO REPAY THIS MORTGAGE?** |

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| **Over how many years do you wish to take the mortgage for before it is repaid in full?** | |  | | | |
| **What is your official State Retirement Age? -** [**https://www.gov.uk/state-pension-age**](https://www.gov.uk/state-pension-age) | |  | | | |
| **What is your preferred retirement age?** | |  | | | |
| **Will the mortgage term mean the mortgage will be repaid before you reach your State Retirement Age or your preferred retirement age if earlier?** | | **Yes** |  | **No** |  |
| If no, please provide full details of how you will meet the mortgage payments after you have retired |  | | | | |

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| **Do you wish to take a mortgage where your mortgage payments consist of both interest and capital to ensure it is fully repaid at the end of the term?** | **Yes** |  | **No** |  |
| If no, and you require an interest only mortgage, please confirm in detail below how the mortgage will be repaid: | | | | |
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| **WHAT TYPE OF SURVEY WOULD YOU LIKE? (tick)** | | | | | |
| **Basic valuation**  (For mortgage purposes, only) |  | **Home buyers report**  (More detailed than basic for your purposes and includes valuation for lender) |  | **Full structural survey**  (Most detailed but you also need a basic valuation) |  |

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| **PLEASE CONFIRM WHO THE SURVEYOR SHOULD CONTACT TO BOOK THE SURVEY** | | | | |
| **Name** |  | | **Contact number** |  |
| **Address** |  | | | |
| **If this is not either applicant, please provide an explanation** | |  | | |

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| **PLEASE CONFIRM THE CONTACT DETAILS OF YOUR SOLICITOR** | | | | |
| **Name of company** |  | **Acting solicitor** |  | |
| **Contact number** |  | **Email address** |  | |
| **Address** |  | | | |
| **WOULD YOU LIKE US TO ARRANGE SOLICITOR QUOTE FROM OUR COMPETETIVE PANEL? (tick)** | | | |  |

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| **Do you have sufficient life cover, ill health cover and redundancy cover in place to repay this mortgage debt, or meet the payments if any applicant were to die, become seriously ill or be made redundant during the outstanding mortgage term?** | **Yes** |  | | **No** |  |
| If no, please explain in full detail how you plan to ensure you will still be able to meet your mortgage payments if the worst were to happen? | | | | | |
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| **Would you like to have a conversation with an adviser about these types of insurances? (tick)** | | |  | | |

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| **Please provide any further information here that will explain your requirements in more detail or should be communicated or disclosed specifically to the lender:** |
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