Customer Questionnaire

Pre-application fact find – please complete as fully and accurately as you can.

This Questionnaire is designed to help us select suitable mortgages based on your circumstances and preferences.
Most input fields are optional, so if information is not easily available, you can provide it later.
Please provide accurate information to ensure valid mortgage research.

Number of applicants: ☐ 1 ☐ 2 ☐ 3 or more

This form captures up to two applicants. For a third applicant, please complete a second form or add details under 'Additional information'.

Adviser you have spoken with: ____ How did you hear about us? ____

1 About You

	Applicant 1	Applicant 2
Title		
First name		
Middle name(s)		
Surname		
Previous name (if any)		
Date of birth (dd/mm/yyyy)		
Marital status		
Nationality		
Mobile number		
Email address		

Residency & right to reside

	Applicant 1	Applicant 2
UK resident? (Yes / No)		
Applying as an expat / overseas resident? (Yes / No)		
If not a British/Irish citizen: permanent right to reside or settled status? (Yes / No)		
Visa / immigration status (if applicable)		

2 Your Current Address

Current residential status: ☐ Owner-occupier ☐ Renting ☐ Living with family/friends ☐ Other

Monthly rent / board (if applicable): £ ____ Time at address: ____ yrs ____ mths

Address ____

Town / City ____ Postcode ____

If you have lived here less than 3 years, please give previous addresses (with dates) under 'Additional information' on the last page.

3 Household & Dependants

Number of dependants: ____ Ages of dependants: ____

Other adult occupiers (name & DOB):	

Dependant-related costs (monthly)

Do you receive child maintenance?	☐ Yes	☐ No	£
Do you pay child maintenance?	☐ Yes	☐ No	£
Do you pay for childcare?	☐ Yes	☐ No	£
Do you pay school / education fees?	☐ Yes	☐ No	£

4 Employment & Income

	Applicant 1	Applicant 2
Employment status (Employed / Self-employed / Contractor / Retired / Not working)		
Occupation / job title		
Employer / business name		
Time in current role		
On probation? (Yes/No + end date)		
Zero-hours contract? (Yes / No)		
Currently on maternity / paternity / sick leave? (Yes / No)		
Second job? (Yes / No – give details in notes)		

If self-employed / contractor

	Applicant 1	Applicant 2
Trading structure (Sole trader / Ltd / Partnership / LLP / Umbrella / CIS)		
% share of business		
Years trading		
Years of accounts available		
Accounting year end (dd/mm)		
Accountant name & contact		

Income (enter figures in £ sterling)

	Applicant 1	Applicant 2
Basic annual salary	£	£
Guaranteed overtime / bonus (annual)	£	£
Regular overtime / commission (monthly)	£	£
Annual bonus (latest)	£	£
Car / shift / location allowance (monthly)	£	£

Self-employed income – last 3 years

	Latest yr	Prev yr	Prev yr
Applicant 1			
Applicant 2			

Ltd company directors: enter salary + dividends (or share of net profit). Sole traders: enter net profit.

Other income (annual, £) – tick any that apply and enter amounts

☐ State/private pension ☐ Rental income ☐ Investment income ☐ Child Benefit ☐ Universal Credit / tax credits
☐ PIP / disability ☐ Maintenance ☐ Other

Total other income (£, annual): £

Deductions

Student loan? ☐ Yes ☐ No Monthly £

Pension contributions? ☐ Yes ☐ No Monthly £

5 Financial Commitments

Credit / store cards, loans, car finance, mail order, overdrafts. Please do NOT include insurance or mobile phone contracts.

App	Lender	Type	Balance £	Monthly £	Term	Repay before completion?

Banking

Do you hold a current account? ☐ Yes ☐ No

Do you have an overdraft, and is it used regularly? ☐ No overdraft ☐ Used occasionally ☐ Used regularly ☐ Exceeded

6 Credit History

Quick screening only – tick Yes/No. If you tick any 'Yes', please give brief details in the box; we may ask for a credit report later.

Have you ever had a property repossessed? ☐ Yes ☐ No

Have you ever been refused credit, or had an application declined on this or any other property? ☐ Yes ☐ No

Have you ever taken out a payday loan? ☐ Yes ☐ No

Have you had any late or missed payments (mortgage, credit card, loans) in the last 24 months? ☐ Yes ☐ No

Have you fallen into arrears on a mortgage or loan? ☐ Yes ☐ No

Have you ever had a CCJ or Default, or entered a debt management plan / arrangement with creditors? ☐ Yes ☐ No

Have you ever been bankrupt, or had an IVA or Debt Relief Order? ☐ Yes ☐ No

Details (dates, amounts, whether satisfied):

7 Other Properties Owned

Complete if you own (or are about to own) property other than your main residence, e.g. buy-to-let, holiday or second homes.

Do you own other property? ☐ Yes ☐ No

Property address	Type	Value £	Loan £	Mthly mtg £	Mthly rent £	Lender	Repay?

8 Your New Mortgage

What are you looking to do? ☐ First-time buyer ☐ Moving home ☐ Remortgage ☐ Product transfer ☐ Buy-to-let ☐ Let-to-buy ☐ Further advance / 2nd charge ☐ Second / holiday home ☐ Buying for family

Mortgage type: ☐ Residential ☐ Buy-to-let ☐ Commercial

Have you found a property? ☐ Yes ☐ No

Address of property to be mortgaged

Town / City Postcode

Purchase price / value: £ Mortgage required: £

Deposit available: £ Term required: years

Repayment basis: ☐ Repayment ☐ Interest only ☐ Part & part

If interest only, repayment strategy:

Source of deposit (tick all that apply)

☐ Cash savings ☐ Gift from family ☐ Inheritance ☐ Lifetime ISA ☐ Sale of property ☐ Sale of investments ☐ Other

Any of the deposit from overseas? ☐ Yes ☐ No

Current mortgage (remortgage / further advance only)

Current lender Balance £

Monthly payment £ Rate % Deal ends (dd/mm/yy)

Early Repayment Charge applies? ☐ Yes ☐ No

9 Your Objectives (Remortgage / Further Advance)

Complete this section only if you are remortgaging or taking a further advance / additional borrowing.

Reduce your monthly outgoings? ☐ Yes ☐ No

Reduce your mortgage balance over the term? ☐ Yes ☐ No

Consolidate existing debts? ☐ Yes ☐ No

Switch to a better interest rate? ☐ Yes ☐ No

Release equity / raise capital? ☐ Yes ☐ No

If raising capital, purpose & amount: £

Do you expect your income or expenditure to change materially in the next 5 years? (explain in notes) ☐ Yes ☐ No

Might you have funds to overpay or repay the mortgage within 5 years? (explain in notes) ☐ Yes ☐ No

10 Additional Information

Previous address / employment history, foreseeable changes, or anything else relevant to your application.

11 Declarations & Consent

- ☐ To the best of my/our knowledge the information given is true and complete, and all material information has been disclosed. We proceed on the basis that you have no unspent criminal convictions other than motoring offences (please tell us separately if not).
- ☐ I/we consent to Manor Mortgages Direct carrying out credit reference searches, and understand a record of the search(es) will be kept and may be used by other lenders and for fraud prevention.
- ☐ For joint applications where one party is absent: I confirm I am authorised to provide information and to consent to a credit search on the other applicant(s).
- ☐ I confirm I have read the Manor Mortgages Direct Privacy Notice and consent to my personal information being held and processed as set out in it.

Please note – we are not giving advice or making a recommendation at this stage.

Signature – Applicant 1	Signature – Applicant 2	Date