



manormortgages customer questionnaire

Updated: 02/2019

This questionnaire is designed to help us select mortgages based on your needs and preferences. Please complete this document as fully and accurately as you can. Once you have completed this, please forward it to us either:

by email to info@manormortgages.com

or by post to Unit 5 Middle Bridge Business Park, Bristol Road, Portishead, Bristol, BS20 6PN

We will then contact you and tell you about the products that we have access to, so that you can choose the one that you require.

Whilst we are NOT offering ADVICE at this point, and we are NOT MAKING A RECOMMENDATION to you as to which is the best mortgage, we are able to offer an advice and recommendation service if you are unsure about which mortgage you require. If you wish to make use of this additional service, please tick the box below and then complete the Questionnaire in full.

Please offer me an ADVICE AND RECOMMENDATION service

Section A

		First Applicant		Second Applicant				
Title								
Surname								
Forename and middle names								
Previous surname								
Marital status								
Dependants (number & ages)								
Date of Birth								
Gender	Male/female	Smoker? Yes / No (in last 12 months)		Male/Female	Smoker? Yes / No (in last 12 months)			
Nationality								
Permanent right to reside?	Yes / No			Yes / No				
NI Number								
Current address (If less than 3 years please provide details in Section N)								
Postcode								
How long at this address?	Years	Months		Years	Months			
Telephone numbers Home								
Work								
Mobile								
Email Address								
Are you currently?	Renting	Owner/ occupier	Living with family /friends	Other	Renting	Owner/ Occupier	Living with family /friends	Other

Section B

Current residential mortgage details

Current Lender		Account Number	
Original mortgage amount	£	Amount outstanding	£
Date mortgage taken out	/ /	Years remaining on mortgage	yrs
Current monthly payment	£	Interest rate	%

Rate type on current mortgage (circle)	Fixed	Capped	Variable	Discounted	Cashback	Tracker	Other
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Are you redeeming this mortgage?	Yes / No	Selling price of property or current value	£
Do Early Repayment Charges (ERCs) apply to your mortgage?	Yes / No		Amount of ERC
Include current ERCs in new mortgage		Date ERC period ends	
Type of Mortgage (please circle)	Interest only	Capital & Interest (Repayment)	Mixed
If Mixed, please enter amounts	£	£	

If Interest only please specify how you plan to repay the mortgage (please circle and explain where relevant)	Endowment	ISA	PEP	Pension	Sale of Property
	Other (please specify)				

Section C

Employment & Income

	First Applicant			Second Applicant		
Are you	Employed	Self Employed	Contractor	Employed	Self Employed	Contractor
Occupation						
Time with current employer	Years	Months		Years	Months	
Is there a probationary period?	Yes / No	End date:		Yes / No	End date:	
Employers name						
Employers full address						

If employment less than 1 year then please provide details in Section N

If Self Employed:

Number of years self employed	Years	Months	Years	Months		
How many years accounts available?						
Nature of your self employment						
Foreseeable changes						
Accountant details						
Self employed income Ltd Company = salary and dividends Sole Trader = net profit	Latest Yr 20 £	Prev Yr 20 £	Prev Yr 20 £	Latest Yr 20 £	Prev Yr 20 £	Prev Yr 20 £

Section C (Continued)

Income

Basic annual salary	£		£	
Guaranteed Overtime/Bonus	£		£	
Regular Overtime/Bonus	£		£	
Other income (eg. CTC/ WTC/ Child Ben)	£		£	
Total annual income	£		£	
Take home pay	£	Weekly / Monthly	£	Weekly / Monthly
Do you hold a current bank account?	Yes / No		Yes / No	
Do you have an overdraft facility?	Yes / No		Yes / No	
If yes, is this used regularly?	Yes / No		Yes / No	
Is it ever exceeded?	Yes / No		Yes / No	
How long have you held this account?	Years		Years	
Bank name and address	Nat West			
Account no and sort code	Account no:		Sort code: - -	

Section D

Lending into Retirement

What is your expected retirement age?		
Only answer the next 3 questions if you expect to have a mortgage that runs over the age of 67		
What source of income in retirement?		
Annual retirement income amount (estimate)	£	£
Do you expect any lump sum payments against the mortgage prior to, or at the time of, retirement? If so what value?	£	£

Section E

Financial Commitments (credit/store cards, mail order, loans etc)

App	Loan Type	Lender	Purpose	Monthly Payments	Outstanding balance	Term	Limit	Arrears	Secured	To be repaid	Date purchased
				£	£				Y / N	Y / N	
				£	£				Y / N	Y / N	
				£	£				Y / N	Y / N	
				£	£				Y / N	Y / N	
				£	£				Y / N	Y / N	

Section F

Details of other properties owned

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

Section G

Credit History / If Yes please provide full details below

	First Applicant	Second Applicant
Have you ever had a property repossessed?	Yes / No	Yes / No
Have you ever had an application declined on this or any other property, or been refused credit?	Yes / No	Yes / No
Have you ever taken out any payday loans?	Yes / No	Yes / No
Have you fallen into arrears with a mortgage or other loan in the last 24 months?	Yes / No	Yes / No
Have you ever had a CCJ or Default, or made arrangements with your creditors?	Yes / No	Yes / No
Have you ever been declared bankrupt or made formal agreements with your creditors (IVA)?	Yes / No	Yes / No

Details

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Type	Amount	Date reg	Date satis
CCJ/DF/Arrears/Bankruptcy			
CCJ/DF/Arrears/Bankruptcy			
CCJ/DF/Arrears/Bankruptcy			
CCJ/DF/Arrears/Bankruptcy			

Section H

Existing Life Assurance Policies

	Life/ Lives Assured	Single life or Joint life	Sum Assured	Premium Per Month	Start Date	In trust
1						
2						

Would you like us to check the competitiveness of your existing policies/premiums?

Yes / No

Would you like us to provide a free quotation for life assurance to cover any additional loan/borrowing?

Yes / No

Section I

New Mortgage Details

Are you looking to	Move home	Remortgage	Buy to let / Further Advance
(please circle)	Buying 2 nd property to live in	Product Transfer	
Address of property to be mortgaged			
Postcode			
Purchase Price / Value if remortgage	£		
Mortgage required	£	Term required	
Deposit available	£	Source of deposit	
Type of Mortgage (please circle)	Interest Only	Repayment	
If Mixed, please enter amounts	£	£	
Contact details for valuation			
Solicitor details			
House type (circle)	Detached	Semi	Terrace
House type	Flats	Bungalow	
Year built	Beds	Reception	Kitchen
Rental income	Bathrooms	Garage	
Occupancy	Will you occupy the property within 30 days of completion or continue to occupy if remortgage? Yes / No		Have you ever lived in the property? If yes, please provide dates resided in section N Yes / No

Section J

Tell us a bit about what you are looking to achieve

Reduce your current monthly outgoings?	Yes/No
Reduce your mortgage balance over the mortgage term?	Yes/No
Consolidate loans?	Yes/No
Release equity/cash?	Yes / No Purpose:

Section K

Appropriateness Questionnaire

If you wish any part of the mortgage to be interest only, what is the repayment vehicle?	Amount	£	Vehicle	
Mortgage term	Retirement age		Current Age	Max term
Will your income or expenditure change substantially over the next 5 years?	No	If Yes, why?		
Could you have additional funds to overpay or settle your mortgage in the next 5 years?	No	How?		
Do you wish to add the lenders fee to the mortgage?	n/a	If yes, do you understand that interest will substantially increase this amount over the term of the mortgage? Yes/ No		

Section L

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. We are proceeding on the basis that you do not have any criminal convictions other than for motoring offences. Should this be incorrect, please inform us under separate cover.

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. I/We also agree that Manor Mortgages may make enquires and take up references considered necessary in relation to this application.

Joint applications – where one party is not present: I confirm that I am authorised to act for all applicants in providing information to Manor Mortgages and that I have the authority to consent to a credit search being carried out on the other applicants.

Signatures:

Date:

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Section M

Budget Planner

	Current income/outgoings	Income/ outgoings on completion of mortgage, if different
Income/ Assets		
Salary (net)		
Benefit income		
Pension		
Savings and Cash		
Stocks and Shares		
Monthly Outgoings		
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 N

Notes

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