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## MORTGAGE ENQUIRY FORM

	Applicant 1	Applicant 2
1. Full Name(s) including all <b>middle</b> names and Title  <b>Maiden name if applicable</b> (date changed)		
2. <b>Date of Birth</b>		
3. No. of Dependants, <b>names</b> and <b>age(s)</b>		
4. Current Address  Postcode  <b>Date moved into current address</b>		
5. Residential status e.g. mortgage, private tenant, living with parents		
6a. Previous address we require 3 years address history  Date moved in / Res status (Home owner / Tenant)		
6b. Second previous address  Date moved in Res Status (Home owner / Tenant)		
7. Telephone Numbers <b>Home</b> <b>Work</b> <b>Mobile</b>		
8. <b>Email address</b>		
9. Nationality Residency status if non U.K. national		
10. Smoker		
11. Job Title		
12. Employers Name		
13. Employers Address  Postcode Telephone Number Contact Name For Reference		
14. National Insurance Number		
15. Start date of employment		
16. Employed or Self Employed If Self Employed are 3 years accounts available		

17. If Self Employed <b>Please provide 3 years Net Profits</b>	Year	Year		
	£	£		
	Year	Year		
	£	£		
	Year	Year		
	£	£		
18. If self-employed please confirm accountants Name, Address, Postcode Telephone				
19. Basic Annual Salary	£	£		
Annual Bonus	£	£		
Annual Commission	£	£		
Annual Overtime	£	£		
Other income Pension, Tax Credit, Rental income <b>Please confirm source</b>	£	£		
20. Anticipated Retirement age				
21. Current monthly pension contribution(s)	£	£		
22. When was the last time your pension was reviewed				
23. Details of ALL Loans And Credit cards <b>applicant one:</b>				
<b>Name of provider and type</b>	<b>Balance outstanding and if being repaid</b>	<b>Monthly payment</b>	<b>To be Cleared Y/N</b>	
<b>Details of ALL Loans And Credit cards applicant two:</b>				
<b>Name of provider and type</b>	<b>Balance outstanding and if being repaid</b>			
24. Reason for application: Purchase / Re-mort / BTL				
25. <b>Purchase Price/Valuation</b>				
26. <b>Loan Amount required</b>				
27. <b>Term required</b>				
28. Address of Property to be mortgaged				
Postcode				
29. Access details for valuation Contact Name Firm Name Telephone Number				
30. Type of property e.g. New build /semi / detached house/ flat / ex-local authority.				

31. If a flat, how many floors in the block and which floor is subject property on		
32. No of Bedrooms		
33. Number of WC's / bathrooms		
34. Numbers of Garages, On-site Parking spaces		
36. Confirm Amount and source of Deposit	£	£
37. Main Bank Details Account No Sort Code Account Name To be used to pay mortgage		
38. Preferred payment date Eg 1 <sup>st</sup> 15 <sup>th</sup>		
39. <b>Current Lender Details</b> if applicable  Lender name Account Number Address of Lender  Start Date of Mortgage Amount Owed Value of Existing Property Current Interest rate		
40. Solicitor firm name Name of person acting Address  Post code Telephone Number		
	<b>Applicant One</b>	<b>Applicant Two</b>
Have you ever had a mortgage or loan application refused?		
Are there any CCJ(s) or loan default(s) registered against you or your company? If yes amount and date registered		
Have you ever been made bankrupt? If yes date registered		
Have you ever had a property repossessed? If yes date occurred		
Failed to keep up payments on current or previous mortgage, rental or loan agreements,		
Entered into arrangements with creditors (IVA)?		
<b>INCOME</b>	<b>Applicant One</b>	<b>Applicant Two</b>
Net Regular Monthly Income		
Other Income		
<b>Total Income</b>		
<b>EXPENDITURE</b>		
Ongoing mortgage payments		
Food		
Utilities (e.g. gas, water electricity, TV)		
Council Tax		
Transport		
Social		
Holidays		
On-going – Loans / Credit cards		
Maintenance		
Other		
<b>Total Expenditure</b>		

## Mortgage Needs and Preferences Checklist

Please initial each box to confirm that you understand the following or has been discussed with your Mortgage Adviser:

The different types of products and interest rate arrangements that might meet your needs (including what your future repayments after any fixed or discounted period may be)	
The main repayment methods	
For Interest Only mortgages: State the various methods available for repaying the mortgage Explain the consequences of failing to make suitable arrangements to repay the mortgages Indicate that it is your responsibility as the customer to ensure a repayment product is maintained for the duration of the mortgage	
The consequences of early repayment of the mortgage e.g. repayment charges	
Related Insurances	
It is your responsibility as the customer to ensure that all necessary forms of insurance relating to the property and the mortgage are in place	
Explain that certain insurances may be a condition of the mortgage	
All costs (fees etc.) associated with the mortgage	
Whether or not the terms and conditions of the mortgage product are portable in the event of moving house	
Higher lending charges	
Explain when your details may be passed to credit reference agencies	
The possible consequences for your mortgage should your personal circumstances change, (e.g. accident, sickness, redundancy) and the options open to you e.g. Mortgage Payment Protection	
Joint applications - concept of joint and several liability	
I/We can confirm that I/We have decided to add fees to our loan. AMAC mortgages ltd have fully explained the cost implications of doing so, my advisor explained that interest will be charged by adding fees to our loan on balance however I/We feel that this is the most cost effective way of us paying fees, and are happy to proceed.	I/we confirm that I/we have read and understood all the matter set out opposite in relation to adding fees to them mortgage.

In order to find the most suitable product, please ensure the information given is accurate including all credit or loan commitments. Please note that this form is for information purposes only and does not constitute any promise of an offer of a mortgage or loan. All information is subject to the data protection act and in no circumstances will any of the information contained be disclosed to any third party without the express permission of the client. Your home is at risk if you do not keep up payments on a mortgage or secured loan. Authorised and regulated by the Financial Conduct Authority. Registration No. 302881 Please note the above information is required for Mortgage advice only, it does not enable us to advice on your mortgage protection needs. Should you wish us to review your Mortgage Protection needs then please specify and provide any details in the free text area provided.

How did you hear about AMAC mortgages

	Applicant 1	Applicant 2
Signature If on line please initial Date		