

Town & Country Mortgage Services Limited

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### Authority to obtain Decision/Agreement in Principle.

Decisions in Principle (DIP) and Agreements in Principle (AIP) allow us to obtain confirmation from lender as to whether they are likely to lend you the amount of money that you require before a formal application is made.

In some cases when a DIP/AIP is conducted a credit check is carried out which may be recorded on your credit file. This record on your credit history is commonly referred to as a 'footprint'. The existence of a 'footprint' is likely to affect your ability to on obtain credit from another lender.

In order to obtain a DIP/AIP, could you please read the paragraph below and if you agree, insert your name and complete the attached Mortgage Questionnaire.

I/We give my/our authority for Town & Country Mortgage Services to submit a Decision/Agreement in Principle to the lenders discussed.

I/We understand that this may leave a 'footprint' on my/our credit history.

Name:

Name:

Dated:

Town & Country Mortgage Services Ltd. Registered office Prospero House, 46-48 Rothesay Road, Luton, Bedfordshire, LU1 1QZ. Company registration number 4486778. Registered in England & Wales.

Town & Country Mortgage Services Ltd is an Appointed Representative of Mortgage Next Network Limited, which is authorised and regulated by the Financial Conduct Authority, Registration number 300866, in respect of mortgage, insurance and consumer credit mediation activities only. Details of which can be found by visiting [www.fca.gov.uk](http://www.fca.gov.uk).

# MORTGAGE QUESTIONNAIRE

	FIRST APPLICANT	SECOND APPLICANT
Title: Mr/Mrs/Miss/Ms/Dr	<input type="text"/>	<input type="text"/>
First Name	<input type="text"/>	<input type="text"/>
Middle Name(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Previous/Maiden Name	<input type="text"/>	<input type="text"/>
Date of Name Change	<input type="text"/>	<input type="text"/>
Gender	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/>	<input type="text"/>
Current Address including postcode	<input type="text"/>	<input type="text"/>
Time at current address	<input type="text"/> Yrs. <input type="text"/> Mths.	<input type="text"/> Yrs. <input type="text"/> Mths.
Homeowner/Tenant/Other	<input type="text"/>	<input type="text"/>
Are you on electoral role	Yes      No	Yes      No
Home Tel No:	<input type="text"/>	<input type="text"/>
Work Tel No:	<input type="text"/>	<input type="text"/>
Mobile Tel No:	<input type="text"/>	<input type="text"/>
Email Address:	<input type="text"/>	<input type="text"/>
Marital Status	<input type="text"/>	<input type="text"/>
Relationship between apps	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
National Insurance Number	<input type="text"/>	<input type="text"/>
Country of Residence	<input type="text"/>	<input type="text"/>
Resident in UK more than 2 years	Yes      No	Yes      No
Right to work & reside in UK	Yes      No	Yes      No
Date Visa runs out:    /    / Permanent right to Reside In UK:    Yes      No Any further information relevant to residency status:		

DEPENDENTS

Date Of Birth And Gender all children	DOB:	DOB:
	Gender:	Gender:
	DOB:	DOB:
	Gender:	Gender:

Will anybody over the age of 17 be living in the property on completion of the mortgage? Yes    No  
If Yes, please give details:

Previous address (a full 3 years address history is required)

1st Previous address

Previous address including postcode		
Time at previous address:	<input type="text"/> Yrs. <input type="text"/> Mths.	<input type="text"/> Yrs. <input type="text"/> Mths.
Homeowner/Tenant/Family/ Other		

Previous address including postcode		
Time at previous address:	<input type="text"/> Yrs. <input type="text"/> Mths.	<input type="text"/> Yrs. <input type="text"/> Mths.
Homeowner/Tenant/Family/ Other		

3rd Previous address

Previous address including postcode		
Time at previous address:	<input type="text"/> Yrs. <input type="text"/> Mths.	<input type="text"/> Yrs. <input type="text"/> Mths.
Homeowner/Tenant/Family/ Other		

Any further address history:

Do you Own Any Property Overseas/Abroad? Yes    No  
If yes please give details:

## EMPLOYMENT AND INCOME

Employment Status	Employed	Retired	Employed	Retired
	Self Employed	Other	Self Employed	Other
	Are you an employee within your own company, if so what % is your shareholding? Are you a Ltd Company? Sole Trader? Partnership?		Are you an employee within your own company, if so what % is your shareholding? Are you a Ltd Company? Sole Trader? Partnership?	
Occupation	<input type="text"/>		<input type="text"/>	
Employer	<input type="text"/>		<input type="text"/>	
Start date	<input type="text"/>		<input type="text"/>	
<p style="color: red;">NB. If less than 12 months ago please provide previous employment details. (On Last Page)</p>				
Details of any Probation period (if applicable):	<input type="text"/>		<input type="text"/>	
Address: (Head Office or Place of work)	<input type="text"/>		<input type="text"/>	
Permanent or Contract	<input type="text"/>		<input type="text"/>	
<p style="color: red;">INCOME (PAYE employed income only)</p>				
Basic Annual Income (before tax)	<input type="text"/>		<input type="text"/>	
Guaranteed Overtime	<input type="text"/>		<input type="text"/>	
Guaranteed Bonus/Commission	<input type="text"/>		<input type="text"/>	
Regular Overtime	<input type="text"/>		<input type="text"/>	
Regular Bonus/Commission	<input type="text"/>		<input type="text"/>	
Deductions From Payslip Student Loan/Pension	£	= Pension	£	= Pension
	£	= Student Loan	£	= Student Loan
	£	= Season Ticket	£	= Season Ticket
Other regular income and Source	£		£	
Net Monthly Income	£		£	
How much sick pay do you receive and for how long?	<input type="text"/>		<input type="text"/>	
Anticipated Retirement Age	<input type="text"/>		<input type="text"/>	
Insurances: Details of any Mortgage related insurances You have in place	<input type="text"/>		<input type="text"/>	

## SELF EMPLOYED DETAILS

Occupation	<input type="text"/>	<input type="text"/>
Start date	<input type="text"/>	<input type="text"/>
Personal income declared on HMRC tax returns last year April 2018	£ <input type="text"/>	£ <input type="text"/>
Personal income declared on HMRC tax returns previous year April 2017	£ <input type="text"/>	£ <input type="text"/>
Personal income declared on HMRC tax returns year before that April 2016	£ <input type="text"/>	£ <input type="text"/>
Gross Income	£ <input type="text"/>	£ <input type="text"/>
Number of years accounts	<input type="text"/>	<input type="text"/>
Net profit last year	£ <input type="text"/>	£ <input type="text"/>
Net profit previous year	£ <input type="text"/>	£ <input type="text"/>
Net profit year before that	£ <input type="text"/>	£ <input type="text"/>
Do You Have Your SA302's or Tax computation?	Yes                      No	Yes                      No

## CREDIT COMMITMENTS

(ALL LOANS, HIRE PURCHASE, CREDIT/STORE CARD'S AND ANY FINANCE AGREEMENTS, INCLUDING CAR LOANS)

Loans 1	Loans 2	Loans 3
Lenders Name	Lenders Name	Lenders Name
Balance Now - £	Balance Now - £	Balance Now - £
Interest Rate - %	Interest Rate - %	Interest Rate - %
Monthly Payment - £	Monthly Payment - £	Monthly Payment - £
Months left to run -	Months left to run -	Months left to run -
Secured or Unsecured	Secured or Unsecured	Secured or Unsecured
To be repaid before/on completion of new mortgage: Yes No	To be repaid before/on completion of new mortgage: Yes No	To be repaid before/on completion of new mortgage: Yes No
Whose Loan:	Whose Loan:	Whose Loan:

Credit Card 1	Credit Card 2	Credit Card 3
Lenders Name	Lenders Name	Lenders Name
Balance Now - £	Balance Now - £	Balance Now - £
Monthly Payment - £	Monthly Payment - £	Monthly Payment - £
Interest Rate - %	Interest Rate - %	Interest Rate - %
To be repaid before/on completion of new mortgage: Yes No	To be repaid before/on completion of new mortgage: Yes No	To be repaid before/on completion of new mortgage: Yes No
Whose Loan:	Whose Loan:	Whose Loan:

Any other Info:

## CURRENT MORTGAGES

Residential or Buy To Let	Residential	Buy To Let	Residential	Buy To Let
Current monthly mortgage	£		£	
Current mortgage outstanding	£		£	
Name of lender				
Mortgage Type (repayment/Int Only/split)				
Original term				
Early repayment charges	Yes	No	Yes	No
If yes please give details				
And confirm if you are prepared to pay them	Yes	No	Yes	No
Current property value	£		£	
Is property being sold?				

**ADVERSE CREDIT**

Ever had any CCJ Date registered Amount Date satisfied/further details	Yes	No	Yes	No
	<input type="text"/>		<input type="text"/>	
	£		£	
	<input type="text"/>		<input type="text"/>	
Ever had any defaults Date registered Amount Date satisfied/further details	Yes	No	Yes	No
	<input type="text"/>		<input type="text"/>	
	£		£	
	<input type="text"/>		<input type="text"/>	
Ever had arrears on a mortgage or loan Number of missed payments Number of payments still in arrears Date of clearance/further details	Yes	No	Yes	No
	<input type="text"/>		<input type="text"/>	
	£		£	
	<input type="text"/>		<input type="text"/>	
Ever had any repossessions Date registered/further details Debt outstanding	Yes	No	Yes	No
	<input type="text"/>		<input type="text"/>	
	£		£	
Do you have any IVAs Are they current Years maintained/further details	Yes	No	Yes	No
	Yes	No	Yes	No
	<input type="text"/>		<input type="text"/>	
Ever been declared bankrupt Date satisfied/further details	Yes	No	Yes	No
	<input type="text"/>		<input type="text"/>	
Ever been refused a mortgage or loan	Yes	No	Yes	No
Do you have a current credit report	Yes	No	Yes	No

## ADDITIONAL INFORMATION

To ensure that suitable advice is provided and recommendations are based on sound information, it is important that the questions are answered as fully as possible.

Is the new mortgage for a residential purchase or an investment?	
Details of property being purchased/mortgaged. I.e. flat, house, new build, ex-local authority, age?, etc.	
Is it your intention to purchase using any of the following Government schemes; Help to Buy, Shared Ownership, Other?	
It is advisable to protect your new mortgage. We would like to quote on the options that are important to you. Please confirm your priorities (Please rank 1-5) Life Insurance Critical Illness Income Protection Redundancy Buildings and/or Contents	<ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> <li>4.</li> <li>5.</li> </ol>
<b>Mortgage Details (IF KNOWN)</b>	
Purchase Price / Current Property Value?	£
Loan Requested?	£
Deposit amount?	£
Source of deposit? : Equity, Savings, Gift, Other	
Term of Mortgage?	
Interest only or Repayment?	
Fixed or Tracker (over how long?)	



## CUSTOMER EXPENDITURE FORM

Please confirm your current expenditure for each item **per month**

Rent or Mortgage	£
Ground Rent/Maintenance (if leasehold)	£

Utilities:	Gas	£
	Electric	£
	Water	£
	Oil	£

Food	£
Clothing	£
Train/Bus travel (season tickets etc.)	£

Educational fees (school/nursery)	£
Child Minding	£
Child Maintenance/CSA payments	£

Alcohol/Tobacco	£
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Contributions/Pension	£
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Regular Monthly savings	£
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Council Tax	£
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Telephone	£
Broadband	£
Mobile Phones	£
Television Packages (Digital/Cable)	£

Car Insurance	£
Fuel	£
Car Tax	£
Servicing	£

Going out, holidays, other leisure, Entertainment	£
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Home insurance and other household services	£
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Medicines, hairdressing, other personal items	£
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Other	£
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How Many Vehicles in the Household? :
Any additional Information:
<b>BTL Address:</b>
<input type="text"/>
<b>Rent Received: £</b>
<b>Previous Employment details:</b>
<input type="text"/>

<b>Please let us know if you have paid off any Loans/ Finance/Credit Cards in the past 90 days.</b>
<b>Finance Details:</b>
<input type="text"/>
<b>Date Paid Off:</b>