**In order to fully assess and proceed to a full application all the below information will be required**

**Required from SELF EMPLOYED applicants**

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| **Proof of ID – Passport and VISA (if applicable)**  Passport must have both top and bottom page showing all numbers  Must be signed  If you have Pre settled status or settled status, please send proof  (Home office letter / residency card) |  |
| **Proof of address – Driving License**,  If you do not have a driving license we can use a utility bill, financial statement, council tax annual bill etc (document must be dated within the last 3 months) |  |
| **Last 4 months PERSONAL bank statements** which must include the salary credits, household expenditure and mortgage payments.  These can be online statements, but **they must show your name, account number and sort code**.  If you use more than one bank account that contain bills and income please send both |  |
| **Last 4 months BUSINESS bank statements** which must include the salary credits, household expenditure and mortgage payments.  These can be online statements, but **they must show your name, account number and sort code**.  If you use more than one bank account that contain bills and income please send both |  |
| **Last 3 years Tax Calculations (SA302’s)** – These can be downloaded directly from the HMRC website or via your accountant |  |
| **Last 3 years corresponding tax year overviews –** These can be downloaded directly from the HMRC website or via your accountant |  |
| **Last 2 years annual accounts (financial statements) for the company** – These MUST be signed by yourself and the accountant. |  |
| **Proof of deposit** – 3 month bank statement showing build up of funds over this period  **Must show your name** |  |
| The attached questionnaire – please complete as a word document and send back electronically with your personal details (for a joint application please include both details (on the same form or separately) |  |
| **CHECKMYFILE Credit Report –** we will only accept this credit report <https://www.checkmyfile.partners/8N2LM7W/2CTPL/>  Could i also ask you to down load this, its free and takes 5 minutes  (make sure you cancel the subscription before the 30 days or it does charge)  I need the REPORT, once signed up scroll all the way to the bottom, bottom left 'download report'  Send me that as a PDF |  |
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|  | **PERSONAL** | | |
| Are you:   1. First time buyer 2. Home mover (selling and buying) 3. Remortgaging (deal expiring) 4. Purchase (Owned before but nothing to sell) | |  |  |
| First name: | |  |  |
| Middle names(s): | |  |  |
| Surname: | |  |  |
| Maiden name & date name changed: | |  |  |
| Contact number: | |  |  |
| Contact email: | |  |  |
| Date of birth: | |  |  |
| Marital status: | |  |  |
| If residing with a partner not named on application, please provide their name and date of birth: | |  |  |
| Current address including postcode: | |  |  |
| Date moved into current address:  (month and year) | |  |  |
| If less than 5 years please provide other addresses within this timeframe (WITHIN UK OR OUTSIDE UK)  **INCLUDING** **dates moved in and residency status (renting etc…)** | |  |  |
| What is your current residential status?  (Owner, renting, living with friends/family) | |  |  |
| **If renting,** How much per month | |  |  |
| **If owner:**   1. Name of current lender 2. Mortgage account number: 3. Estimated mortgage balance (or balance when bought) 4. Monthly mortgage payment: | | 1.  2.  3.  4. |  |
| Bank details (account number & sort-code) to be used for the mortgage. | |  |  |
| Are you a UK citizen or do you hold a European Community passport? If not, what sort of residency permit do you hold? | |  |  |
| Country of birth: | |  |  |
| What is your nationality: | |  |  |
| Names and dates of birth of any financial dependents: | |  |  |
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| **EMPLOYMENT & INCOME** | |  |
| National insurance number: |  |  |
| What is your employment status:  (Employed/self-employed/company director…) |  |  |
| Name of employer: |  |  |
| Address of employer: |  |  |
| Job title: |  |  |
| Start date with current employer: |  |  |
| Basic annual income: |  |  |
| Any additional income:  (Bonus, commission, overtime, car allowance etc) |  |  |
| Current net monthly income: |  |  |
| Age you are planning to retire: | 75 | 75 |
| If employed/self-employed less than 6 months, please provide the previous   * employer name, * date joined * date left * basic salary |  |  |

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| **OUTGOINGS & EXPENDITURE - MONTHLY – Estimates are fine** | |
| How much do you spend on utilities  (Gas, Electric, Water & Other Fuels) | £ |
| Tv / Satellite / Broadband / Landline | £ |
| Mobile Phone | £ |
| Council Tax | £ |
| Food and Living Expenses (clothing, personal and household goods) | £ |
| Childcare / School Fees | £ |
| Ground Rent and Maintenance (flats) | £ |
| Essential Travel Commuting | £50 |
| Socialising | £ |
| Other Buildings & contents Insurance, motor insurance, personal protection insurance (life insurance, critical illness & income protection) | £ |

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|  | **FINANCIAL – THIS PART IS REALLY IMPORTANT** | | | | | | |
| Do you have any personal financial commitments? Details of **ALL** outstanding  Financial commitments include the below  Include Credit cards with £0 balance   * Buy to let mortgages / other mortgage * Credit / store cards, * Loans, * Car leases (PCP / HP) * Student loans * Child Care | | | | | Please ensure to include any credit cards that are currently active even if they have a balance of £0 or paid in full each month  PLEASE COMPLETE IN THE TABLE BELOW | | |
| Are you aware of any adverse credit history within the past 6 years: e.g. missed or late mortgage or credit card payments? If so please provide a brief overview. | | | | |  | | |
| Type of commitment from list above | | If Joint Application who does this belong to | Provider: | Balance: | Monthly payment: | End date: | Cleared before Home purchase / Remortgage / Mortgage Application |
| *EXAMPLE*  *Credit Card* | |  | *NatWest* | *£532* | *Paid in full* | *N/A* | *Cleared each month in full* |
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| **DEPOSIT** | |
| Amount of deposit to be provided: |  |
| What is the source of deposit funds?  (savings, gift from family, equity etc…) |  |

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| **PROPERTY DETAILS – FOR PURCHASE or REMORTGAGE** | |
| Purchase Price / (Rental value for Buy To Let application) |  |
| Full address of new property: |  |
| Mortgage Required |  |
| Type of property and number of bedrooms: |  |
| Year built Estimate |  |
| If Leasehold, unexpired term of lease: (share of freehold is still a leasehold) |  |
| **If flats or maisonettes:**   * How many floors in block and which floor property situated? * Annual ground rent, service & maintenance charges payable? |  |

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| **NEW PURCHSE - ESTATE AGENT, SOLICITOR DETAILS** | |
| Name, address, person dealing and telephone number of estate agents: |  |
| Solicitors name & address & name of person dealing with conveyancing: |  |
| Link to Rightmove if applicable |  |

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| **ADDITIONAL PROPERTY DETAILS – BTL in Background** | |
| Full address of property: |  |
| Purchase Price / (Rental value for Buy To Let application) |  |
| Mortgage Balance |  |
| Type of property and number of bedrooms: |  |
| Year built Estimate |  |
| If Leasehold, unexpired term of lease: (share of freehold is still a leasehold) |  |
| **If flats or maisonettes:**   * How many floors in block and which floor property situated? * Annual ground rent, service & maintenance charges payable? |  |