**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 numbersMust be signedIf 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 | £ |
| OtherBuildings & 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 belowInclude 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?
 |  |