

Mortgage Application

Section 7: Income

	First Applicant	Second Applicant
36. Please indicate all sources of income for each applicant		
Employment	<input type="checkbox"/> Complete Section 8	<input type="checkbox"/> Complete Section 8
Self-employment	<input type="checkbox"/> Complete Section 9	<input type="checkbox"/> Complete Section 9
Pension	<input type="checkbox"/> Complete Section 10	<input type="checkbox"/> Complete Section 10
Investment	<input type="checkbox"/> Complete Section 11	<input type="checkbox"/> Complete Section 11
Rental	<input type="checkbox"/> Complete Section 12	<input type="checkbox"/> Complete Section 12
Other	<input type="checkbox"/> Complete Section 13	<input type="checkbox"/> Complete Section 13
Expected changes to future income	<input type="checkbox"/> Complete Section 14	<input type="checkbox"/> Complete Section 14

It is important to provide accurate information concerning your income to prevent over commitment in respect of mortgage payments. The Society reserves the right to carry out referencing and will require independent evidence to support your income. Please note that we can only accept income paid in UK £ Sterling.

Section 8: Employment

Please indicate whether the income is per month (M), per quarter (Q) or per annum (A) (UK £ Sterling only).

	M/Q/A		M/Q/A	
37. Employment income				
Basic pay	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>
Overtime or shift allowance	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>
Commission/bonus	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>
Car allowance	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>
Other	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>
38. Nature of employment	Permanent <input type="checkbox"/>	Contract <input type="checkbox"/>	Permanent <input type="checkbox"/>	Contract <input type="checkbox"/>
	Part-time <input type="checkbox"/>	Full-time <input type="checkbox"/>	Part-time <input type="checkbox"/>	Full-time <input type="checkbox"/>

	First Applicant	Second Applicant
39. Name and address of employer	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
40. Is the location of your employment different from the details in Q40?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, give full details in Section 22 .	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, give full details in Section 22 .
41. Date employment commenced	Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>	Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>

If less than 12 months, use **Section 22** to answer **Q39**, **Q40** and **Q41** for each employer, including family interests, during the last 36 months and state the probation period details for your current employer.

Section 9: Self-employed Applicants (inc. Company Directors with at least 25% shareholding)

42. Your share of net profits from the last 3 years' trading (if you are a shareholding director, please confirm total remuneration including dividends)	Year end <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/> Year end <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/> Year end <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/>	Year end <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/> Year end <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/> Year end <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/>
43. Nature of business and length of time trading under your control. If less than 2 years, please give details of previous trading/occupation in Section 22	<input type="text"/> <input type="text"/> Yrs	<input type="text"/> <input type="text"/> Yrs
44. Trading name, address, telephone number and website	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> Tel <input type="text"/> www. <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> Tel <input type="text"/> www. <input type="text"/>

	First Applicant	Second Applicant
45. Accountant's contact name, company name, address, telephone number and email	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/> Postcode <input type="text"/>	<input type="text"/> Postcode <input type="text"/>
	Tel <input type="text"/>	Tel <input type="text"/>
	Email <input type="text"/>	Email <input type="text"/>
Accountant's qualification	<input type="text"/>	<input type="text"/>

Section 10: Pension

46. Enter details of any pension income you receive.	Pension income 1	
	Income	£ <input type="text"/>
	Frequency	<input type="text"/> Wk <input type="text"/> Mth <input type="text"/> Qtr <input type="text"/> Ann
	Provider	<input type="text"/>
	End date (if applicable)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Index-linked	<input type="text"/> Yes <input type="text"/> No
	Percentage for survivor on death of beneficiary	<input type="text"/> %
Pension income 2	Pension income 2	
	Income	£ <input type="text"/>
	Frequency	<input type="text"/> Wk <input type="text"/> Mth <input type="text"/> Qtr <input type="text"/> Ann
	Provider	<input type="text"/>
	End date (if applicable)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Index-linked	<input type="text"/> Yes <input type="text"/> No
	Percentage for survivor on death of beneficiary	<input type="text"/> %
Pension income 3	Pension income 3	
	Income	£ <input type="text"/>
	Frequency	<input type="text"/> Wk <input type="text"/> Mth <input type="text"/> Qtr <input type="text"/> Ann
	Provider	<input type="text"/>
	End date (if applicable)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Index-linked	<input type="text"/> Yes <input type="text"/> No
	Percentage for survivor on death of beneficiary	<input type="text"/> %

If you have any other pensions please provide details in **Section 22**

Section 11: Investment Income

	First Applicant	Second Applicant
47. Enter details of any investment income you receive		
Dividend income	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum
Savings income	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum
Other investment income	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum

Please provide a separate breakdown for each type of investment income.

Section 12: Rental Income

48. Enter details of any rental income you receive (net of any related expenditure)		
Rental income (net)	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum

Please provide a separate breakdown of all rental income in **Section 22**.

Section 13: Other Income

49. Enter details of other regular income you receive (e.g. maintenance, trust etc.)		
Income type	<input type="text"/>	<input type="text"/>
Amount	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum
Income type	<input type="text"/>	<input type="text"/>
Amount	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum

If you have any other types of income, please provide details in **Section 22**.

Section 14: Expected Changes to Future Income

	First Applicant			Second Applicant		
50. Are you aware of any changes to your future income during the term of the mortgage? Increase (+) / Decrease (-) Maintenance (+/-)	Per month	Month	Year	Per month	Month	Year
£				£		
Career progression (+)	£			£		
Development of business (+)	£			£		
Retirement income (-)	£			£		
Redundancy (-)	£			£		
Reduction in working hours (-)	£			£		
Other	£			£		
(specify)						

Please provide supporting evidence of any changes and when the expected change will occur.

Section 15: Committed Expenditure

51. Give details of all regular loan, credit/store card, overdraft and hire purchase commitments. Include any proposed additional borrowing from any source other than the Society.

1st/2nd/ Joint applicant	Lender	Type of finance	Balance outstanding	Purpose	Monthly repayment	Loan end date	Secured Yes/No	Repaid on or before completion? Yes/No	source of funds used to repay
			£		£				
			£		£				
			£		£				
			£		£				
			£		£				
			£		£				
			£		£				
			£		£				

Continue in **Section 22** if necessary.

Section 16: Other Committed Expenditure

	First Applicant	Second Applicant
52. Enter details of any other committed expenditure		
Child maintenance/alimony	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Repayment strategy for interest only mortgage	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Rent (if remaining after completion)	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Other (specify)	£ <input type="text"/> Per month	£ <input type="text"/> Per month
	<input type="text"/>	<input type="text"/>

Section 17: Basic Essential Expenditure

53. Enter details of expenditure on basic essentials		
Housekeeping (Food/Washing)	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Gas/Electricity/other heating	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Water rates	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Telephone	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Council tax	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Building/contents insurance	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Essential travel costs (tax, insurance, servicing)	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Public transport for essential travel	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Property repairs/maintenance	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Ground rent/Service charge	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Total	£ <input type="text"/> Per month	£ <input type="text"/> Per month

If on completion you own or reside at more than one property for which you will be paying utilities, please complete the above outgoings in respect of all property related outgoings.

Section 17A: Essential Expenditure for Buy to Let (BTL) and Consumer Buy to Let (CBTL)

54. Enter details of Expenditure:								
Management and letting fees	£		Per month	£		Per month		
Council Tax	£		Per month	£		Per month		
Service Charge	£		Per month	£		Per month		
Insurance	£		Per month	£		Per month		
Repairs	£		Per month	£		Per month		
Voids	£		Per month	£		Per month		
Utilities	£		Per month	£		Per month		
Gas and Electrical Certs	£		Per month	£		Per month		
License fee	£		Per month	£		Per month		
Ground Rent	£		Per month	£		Per month		
Total	£		Per month	£		Per month		

Section 18: Quality of Living Costs

	First Applicant		Second Applicant			
55. Enter details of expenditure on quality of living costs						
Clothing	£		Per month	£		Per month
Personal goods	£		Per month	£		Per month
TV/satellite/cable/computer	£		Per month	£		Per month
Household goods (furniture, appliances and repairs)	£		Per month	£		Per month
Childcare	£		Per month	£		Per month
Healthcare/sickness cover	£		Per month	£		Per month
Entertainment/eating out	£		Per month	£		Per month
Sports/hobbies etc	£		Per month	£		Per month
Holidays/celebrations	£		Per month	£		Per month
Non-essential travel	£		Per month	£		Per month
School fees	£		Per month	£		Per month
Pension contributions/savings	£		Per month	£		Per month
Life insurance	£		Per month	£		Per month
Other	£		Per month	£		Per month
Total	£		Per month	£		Per month

Section 19: Expected Changes to Future Expenditure

56. Enter details and start date of expected changes to expenditure. Increase (+) / Decrease (-)	Per month	Month	Year	Per month	Month	Year
	School fees (+/-)	£				
	Child maintenance/Alimony (+/-)	£				
	Child leaves home (-)	£				
	Other (specify)	£				

Section 20: Additional Property Assets

57. Do you currently own any other property?	Yes <input type="checkbox"/> No <input type="checkbox"/> (If no, go to Q63)	Yes <input type="checkbox"/> No <input type="checkbox"/> (If no, go to Q63)
If yes, what is the estimated value?	£	£

	First Applicant	Second Applicant
58. Address of other property (e.g. letting, second property etc.) Use Section 22 if necessary		
Specify use		
59. Do you have a mortgage in connection with this property?	Yes <input type="checkbox"/> No <input type="checkbox"/> If no, go to Q62	Yes <input type="checkbox"/> No <input type="checkbox"/> If no, go to Q62
60. Name and address of lender		
61. Account Number		
Balance Outstanding	£	£
62. Is the other property to be sold before completion of this new mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, what is the selling price?	£	£

If you have more than one other property, please give full details (as outlined in **Q57** and **Q61**) in **Section 22**.

Section 21: Other Assets

63. Enter details of any other assets that you own.

Cash savings

£

£

Investment bonds

£

£

ISAs/PEPs

£

£

Unit/investment trusts/OEICs

£

£

Shares

£

£

Pension funds

£

£

Business assets

£

£

All other assets

£

£

Total

£

£

Please provide full details of other assets in **Section 22**

Section 22: Additional Details

64. Additional details - please cross reference your answers with the relevant question numbers.

Question Number	

