

RESIDENTIAL MORTGAGE ENQUIRY FORM

Financial Services and Markets Act 2000

Independent Financial Advisers and mortgage brokers are required to have proper regard for a client's best interests in any advice given. They must therefore do their utmost to ensure that they are aware of your financial circumstances so that their advice is the most suitable for your needs. The questions here have been specifically designed to help your adviser provide advice that meets your needs. If, for any reason, you decline to answer any, or all the questions or, if you fail to provide true and accurate information to the best of your knowledge, the advice given subsequently may not be best advice, as it can only be based on the information provided in this and accompanying documents.

How to complete this form

- Use this form to obtain an initial free assessment of your needs and an indicative quote
- Answer all questions honestly and to the best of your ability
- If there are any sections or questions you do not understand, drop us a line or pick up the phone
- If there is any information you feel is relevant and it is not covered in the questions, use the notes, drop us a line or pick up the phone
- This is an editable PDF document, and you should be able to complete it on your computer, tablet or smart phone. If you cannot complete for any reason, let us know and we will attempt to send in a different format or help you complete it over the phone

Further help

Click on the links below to obtain more information and obtain your own quotes

Obtain more information about different mortgage types at [Mortgages](#)
Do you want to see our latest Best Buy Tables at [Best buys](#)
Do you want to calculate to the costs of borrowing at [Calculators](#)
Do you want to find your own mortgage quote at [Find Me A Mortgage](#)
Would you like to obtain your own quote for home insurance at [Online Quote](#)
Would like your own quote for legal costs at [Conveyance Quote](#)

All the above and more is available on the website at wpfinanceme.com

PERSONAL DETAILS

1st Applicant

2nd Applicant

If more than 2 applicants, please complete an additional enquiry form

Full name			Full name		
Gender			Gender		
Married/single/civil status			Married/single/civil status		
Relationship to applicant 2			Relationship to applicant 1		
No. of dependent children		Ages	No. of dependent children		Ages
Current home address & full postcode			Current home address & full postcode		
Who owns this property?			Who owns this property?		
Relationship to owner			Relationship to owner		
Date moved in			Date moved in		
Birthdate		Country of birth	Birthdate		Country of birth
Nationality			Nationality		
How long have you lived in the UK?			How long have you lived in the UK?		
Have permanent right to reside			Have permanent right to reside		
Home telephone number			Home telephone number		
Mobile telephone number			Mobile telephone number		
Email address			Email address		

EMPLOYMENT & INCOME DETAILS

1st Applicant

2nd Applicant

Describe your employment status			Describe your employment status		
Occupation			Occupation		
Name of your employer			Name of your employer		
Type of industry/profession			Type of industry/profession		
Date employment started			Date employment started		
Please note: if there have been any breaks or changes in your employment in the last three years, this may affect your eligibility for a mortgage or loan with some particular lenders, you should use the notes section to explain your circumstances and provide all relevant details					
Gross basic salary / drawings	£		Gross basic salary / drawings	£	
Paid weekly, monthly or other			Paid weekly, monthly or other		
Additional income guaranteed	£		Additional income guaranteed	£	
Paid weekly, monthly or other			Paid weekly, monthly or other		
Additional income not guaranteed	£		Additional income not guaranteed	£	
Paid weekly, monthly or other			Paid weekly, monthly or other		
If self-employed, you will need to provide the last three years figures taken from your audited accounts	Latest yr	£	If self-employed, you will need to provide the last three years figures taken from your audited accounts	Latest yr	£
	previous yr	£		previous yr	£
	Previous yr	£		Previous yr	£
How will you evidence all sources of income?			How will you evidence all sources of income?		

EXPENDITURE

All figures to be provided on a monthly basis

1st Applicant

2nd Applicant

Main residential mortgage/rent	£	Main residential mortgage/rent	£
Other mortgages	£	Other mortgages	£
Secured loans	£	Secured loans	£
Unsecured loans	£	Unsecured loans	£
Credit Cards, HP, other	£	Credit Cards, HP, other	£
Household costs (utilities etc.)	£	Household costs (utilities etc.)	£
All other personal expenditure	£	All other personal expenditure	£
Total Expenditure	£	Total Expenditure	£

ASSETS & LIABILITIES

1st Applicant

2nd Applicant

Main residence value (if owned)	£	Main residence value (if owned)	£
Other property owned value	£	Other property owned value	£
Stocks, shares, investments, savings	£	Stocks, shares, investments, savings	£
Total assets	£	Total assets	£
Main residence mortgage balance	£	Main residence mortgage balance	£
All other mortgages outstanding	£	All other mortgages outstanding	£
All secured loans outstanding	£	All secured loans outstanding	£
All unsecured loans outstanding	£	All unsecured loans outstanding	£
All other debt (i.e., credit cards, HP)	£	All other debt (i.e., credit cards, HP)	£
Total liabilities	£	Total liabilities	£
Total net worth	£	Total net worth	£

THE PROPERTY

Address & full postcode		The year built	
		Current value	£
		Purchase price	£
Describe the property type i.e., (house, flat, bungalow, cottage, semi, detached, terraced) e.g., detached house			
No of: Bedrooms	<input type="text"/>	Bathrooms	<input type="text"/>
Kitchens	<input type="text"/>	Living rooms	<input type="text"/>
Other rooms	<input type="text"/>	Garages	<input type="text"/>
Outbuildings	<input type="text"/>		
Is the property Freehold, Feuhold or leasehold?		If leasehold, years remaining on the lease?	
<input type="text"/>		<input type="text"/>	
Describe the construction if non-standard?		Is this an ex-local authority property?	
<input type="text"/>		<input type="text"/>	
Describe any other non-standard features (e.g., above commercial, converted barn, grade II listed etc.)			
Apart from the applicants who else will reside in the property			

Flats & Apartments only

How many flats in the block?	<input type="text"/>	How many storeys in the block?	<input type="text"/>	Which storey is the flat on?	<input type="text"/>
Describe any other features of the building (e.g., deck access, lift access, cladding type etc.)					

THE NEW LOAN

The loan required	£	Term of the loan required	
Own cash funds available	£	Source of own cash funds	
Required on capital repayment	£	Required on interest only	£

Additional Borrowing

Required to pay existing mortgage	£	Additional borrowing required	£
Provide breakdown of the additional funds required and the purpose of the funds			

The existing loan (remortgages only)

Current lender		Account no.	
Date commenced		Term remaining	
Early redemption charge		Penalty end date	

QUOTE PREFERENCES

Fixed rate	<input type="checkbox"/>	Help to buy	<input type="checkbox"/>	Lender fees added to loan	<input type="checkbox"/>	Flexible offset arrangement	<input type="checkbox"/>
Tracker rate	<input type="checkbox"/>	Forces help to buy	<input type="checkbox"/>	Free legals	<input type="checkbox"/>	overpayments	<input type="checkbox"/>
Discount	<input type="checkbox"/>	Parental assistance	<input type="checkbox"/>	Free valuation	<input type="checkbox"/>	No tie ins	<input type="checkbox"/>
Cashback	<input type="checkbox"/>	Shared ownership	<input type="checkbox"/>	Valuation fee refunded	<input type="checkbox"/>	Speed of application	<input type="checkbox"/>

ADDITIONAL INFORMATION

Only answer these questions if you believe they may apply to your application

Does any applicant have any adverse credit?

Are you receiving a gifted deposit?

Are you buying with a relative not living with you?

If shared ownership provide further details

Provide details if you intend to let out any rooms

If new build provide expected completion date

Is this a 2nd home or holiday residence

NOTES

Please use this space to provide any further information that would help us to fully understand your requirements

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DECLARATION

I/we confirm that the information provided in this document is true, accurate and can be evidenced

Completed by

Date

Our assessment and any terms or quotes issued will be based solely on the information provided in this form. Loans will not be granted on this data alone and you will need to provide further information and evidence to support all data provided, should you wish to apply for a loan. Any rates quoted are not guaranteed and will only be valid on the date issued. Lenders may change their criteria, terms and conditions at any time. We cannot guarantee you will be able to obtain any mortgage or loan based on the information supplied in this document and we cannot be held responsible for any decision made by any lender. All regulated firms will carry out their own background checks on the validity of any information provided to us and suspicious activity will be reported to the appropriate authorities.

Your home or property may be repossessed if you do not keep up to date or make any loan repayments when due for any mortgage or loan secured on the property.

WP Property Finance is the trading name of Positive Property Finance Ltd, East Bridge House, East Street, Colchester, Essex. CO1 2TX. Tel. No. 01206-586580 which is authorised and regulated by the Financial Conduct Authority under FCA reference number: 702870