



Inspiring Financial Planning
The Financial Planning Practice Ltd

Mortgage Questionnaire

Client(s):

Date:

Completed By:

This represents an accurate picture of my/our circumstances as well as aims and objectives.

Signed:

Signed:

Date:

PERSONAL DETAILS

	SELF	PARTNER
Surname		
Forenames		
Title		
Sex		
Address		
Postcode		
Telephone Home		
Mobile		
Email Address		
Date of Birth		
NI Number		
Marital Status		
Occupation		
Self-Employed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Employer' Name		
Address		
Employer Telephone		
Employer Email		
Time Employed		
Payroll Number		

Do you have a partner you are not including? Yes No

Additional Information

YOUR CHILDREN AND OTHER DEPENDENTS

Do you have any children or other dependents?	SELF	PARTNER
	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Name	Sex	DOB	Relationship

Additional Information

WILLS AND INHERITANCE

Have you made a Will?	SELF	PARTNER
	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Brief Details of your Will(s)

INCOME AND EXPENDITURE

Gross Annual Income

SELF

PARTNER

Income from main employment
 Other Earned Income
 Pensions
 Investment Income
 Other Sources

Total Gross Income

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Total Net Monthly Income

Essential Monthly Outgoings

Mortgage/rent
 Energy (gas, electric & water)
 Local taxes & Home insurance
 Life Insurance & Pensions
 ISA's (& repayment vehicles)
 Cars and travel costs
 Loans (HP etc.)
 TV, Phones & Broadband(inc licence)
 Variable outgoings
 Food and Clothing
 Other essential expenditure

Total Monthly Outgoings

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Net Discretionary Income

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Additional Information

BALANCE SHEET**ASSETS**

	SELF	PARTNER
Property		
Your Home		
Other Property		
Personal Possessions		
Cash and Deposits		
Cash		
Current Account		
Deposit Account		
Other deposits		
Investments		
Stocks and Shares		
Bonds		
OEIC's		
PEP's		
Other Investments		
Other Assets		
Trusts		
Business Interests		
Other Assets		
Total Assets		

Additional Information

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BALANCE SHEET

LIABILITIES**SELF****PARTNER****Mortgages and Loans**

Your Home

Other Property

Personal Possessions

LOANS

Owner	Lender & Account Number	Loan Type (HP, Secured, Unsecured etc)	Loan Amount Remaining	Total Monthly Payment	Cleared before or on completion?
			£	£	
			£	£	
			£	£	
			£	£	

CREDIT CARDS

Owner	Lender & Account Number	Borrow Amount Remaining	Total Monthly Payment	Cleared before or on completion?
		£	£	
		£	£	
		£	£	
		£	£	

Total Liabilities

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Are your liabilities insured in the event of:-**Death****Illness**

Mortgage

Credit Cards

Other Loans

Additional Information

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MORTGAGE DISCLOSURE

IMPORTANT NOTES FOR THE CLIENT

Please note: The information that you provide may be disclosed to a licensed credit reference agency which will retain a record of the search. It may be used by other lenders in assessing applications from you and other members of your household and for occasional debt tracing and fraud prevention.

A mortgage is one of the largest financial purchases you will make. We believe it is important that you receive advice to help you select a mortgage that fits your needs and is relevant to your personal circumstances. In order to give you high quality advice we need to understand your requirements and objectives. Certain factors such as, previous credit problems, lenders status, purchase of specialist or second property, how quickly you require your loan, may be highly relevant to our advice and choice of product

QUESTIONS ABOUT YOUR EXISTING ARRANGEMENT

SELF/JOINT

Mortgage Provider / Landlord

Monthly Mortgage / Rent Payments

Mortgage Account Number

Value of your existing property

Outstanding mortgage amount

Current Interest Rate

Known Interest Rate changes

Are there any redemption penalties if you transfer or repay your existing mortgage?

Yes No
Details

Are you prepared to pay any redemption penalties?

Yes No

If yes, indicate how they will be paid?

Is your existing mortgage portable to a new property?

Yes No

Additional Information

Please give Landlord information if you are currently renting.

MORTGAGE DISCLOSURE

NEW MORTGAGE

Applicant Status (please circle)	First time buyer	Re-mortgage	Moving	Buy to let
	Buying a 2 nd property	Further advance	Shared Ownership	Right to Buy

Are there any home improvements planned?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If so, provide brief details.		
Costs for home improvements?	£	
Cost to be added to loan?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Any further relevant information? - e.g. debt consolidation, business purposes etc.		
Do you wish to Self Certify in respect of the new mortgage and if so what are the reasons?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Reasons

NEW PROPERTY DETAILS

Address of property to be mortgaged?							
House		No. of bedrooms		Commercial		Freehold	
Bungalow		Lounge		Above commercial		Leasehold	
Detached		Dining room		Business use		Length of lease	
Semi-detached		Kitchen		Brick / Stone		Ground rent	£
Terraced		Additional rooms		Tile / Slate		Service charge	£
Maisonette		Garage		Central Heating		Has the property been extended	
Flat		Bathrooms Inc WC		Floors in building		Year Built	
Annual Council Tax							
Any special features?							

MORTGAGE DISCLOSURE

NEW MORTGAGE DETAILS

Estimated value	£	Repayment Method	
Loan amount	£	Mortgage Term	
How much do you have available as a deposit?	£	What is the source of the deposit?	

Does your chosen mortgage term run into your retirement?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes, gives details in relation to long term affordability.		
Are you borrowing more than the purchase price?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Does this include the addition of fees?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Breakdown on how much you want to borrow

Current mortgage (if re-mortgaging) OR loan required for purchase – include redemption penalty, if any	£
Any capital raising	£
Any debt consolidation – note number of debts	£
Brokers arrangements fees	£
Lender’s arrangement/booking fee – varies with lender	£
Stamp duty (if applicable)	£
Other – note reason -	£
TOTAL BORROWING	£

MORTGAGE DISCLOSURE

CREDIT HISTORY

SELF

PARTNER

Have you ever had any adverse credit issues or mortgage/loan refused?				
Have you ever had a mortgage or a loan application refused?				
Have you ever had a judgment for debt or a loan default registered against you?				
Have you ever been declared bankrupt or made an arrangement with your creditors?				
Have you ever failed to keep up your payments under any previous or current mortgage, rental or loan agreement?				
If the answer to any of these questions is 'Yes', please give details as follows -				
Type (CCJ/IVA/TRUST DEED etc.)	Date	Amount	Date satisfied	Monthly payment
		£		£
		£		£
		£		£

OTHER INFORMATION

Is it possible that you may pay off some or all of your mortgage within the foreseeable future (say 2 – 5 years)?	Yes <input type="checkbox"/> No <input type="checkbox"/>		
If Yes	Approximate amount	£	
	Approximate timescale		
	Reason		
Are you likely to move home for any reason within the foreseeable future other than this current purchase?			Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes	Approximate timescale		
Do you have cash or deposit accounts you could use to reduce the amount you want to borrow?			Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes	Please give details		

BUILDINGS AND CONTENTS INSURANCE

Provider		Monthly Premium	£
Buildings Cover	£	Contents Cover	£
High Value Items			

MORTGAGE DISCLOSURE

MORTGAGE PREFERENCES

Is it important to you to put an upper limit on your mortgage costs in the early years?	
Are you concerned about the possibility of future interest rate movements?	
Do you want to fix your mortgage costs for a certain period?	
Do you require an initial cash sum (repayable should you repay or move mortgage in the early years) to help with certain expenses?	
Do you require an interest rate which tracks the Bank of England base rate?	
Do you require a discount on your mortgage costs in the first few years (the discount may be repayable should you repay or move your mortgage in the early years)?	
Are you happy to accept a redemption fee on a mortgage should you repay early?	
Do you want a mortgage with no penalty overhang?	
Is there a maximum redemption period you would consider? If so, what is the number of months?	
Would you like there to be no high percentage lending fee?	
Do you want the ability to add fees to the loan?	
Do you want the ability to vary the repayment amount or take repayment holidays?	
Do you want the certainty of your mortgage being repaid at the end of the term?	
Are you comfortable if all, or part, of your mortgage is repaid from the proceeds of an investment product i.e. an endowment, ISA or pension.	
Is speed of completion of the mortgage important to you?	

MORTGAGE TYPE

Fixed	Tracker	Variable	Discount	Capped	Other

Additional Information

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LIFE ASSURANCE POLICIES

Do you have any existing Life Assurance Policies?

Yes No

If yes, please give details below

	Policy 1	Policy 2
Life assured		
Policyholder		
Policy Type		
Provider		
Policy Number		
Purpose of Policy		
Date Started		
Maturity /end date		
Sum Assured	£	£
Disability Benefit	£	£
Other principal benefits	£	£
Premium	£	£
Under trust?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is policy assigned?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

	Policy 3	Policy 4
Life assured		
Policyholder		
Policy Type		
Provider		
Policy Number		
Purpose of Policy		
Date Started		
Maturity /end date		
Sum Assured	£	£
Disability Benefit	£	£
Other principal benefits	£	£
Premium	£	£
Under trust?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is policy assigned?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

EXISTING PENSION ARRANGEMENTS

OCCUPATIONAL PENSION SCHEMES

	SELF	PARTNER
Are you currently a member of an Occupational Pension Scheme?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If No, does your employer operate one which you could join?	Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know <input type="checkbox"/>
If Yes, what are the entry conditions?		
What type of scheme is it and please indicate retirement benefits(eg 1/60 TH)		
What benefits are payable on death in service?		
How long do you expect to remain in your current employment?		
Do you have preserved benefits from an Occupational Pension Scheme?		

PERSONAL PENSION SCHEME

Do you have any existing Personal Pension Policies? Yes No

If yes, please give details below

	Policy 1	Policy 2
Policyholder		
Policy Type		
Company		
Policy Number		
Premium		
Value		

	Policy 3	Policy 4
Policyholder		
Policy Type		
Company		
Policy Number		
Premium		
Value		

Additional Information

RETIREMENT NEEDS

	SELF		PARTNER
Have you and your partner already retired?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

If not, please complete the boxes below

When do you expect to retire			
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	SELF		PARTNER
Retirement Income (today)	£		£
Required monthly income	£		£
Monthly Income expected	£		£
State Pension	£		£
Occupational Scheme	£		£
Personal Pension	£		£
Investment Income	£		£
Other non-pension annuities	£		£
Other Income (please specify)	£		£
	£		£

TOTAL EXPECTED INCOME	£		£
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Shortfall on retirement	£		£
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Cash that can be raised			
Realisable personal assets	£		£
Cash	£		£
Investments	£		£
Realisable business interests	£		£
Cash sum at retirement	£		£
Other	£		£

TOTAL	£		£
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Additional Information

ADDITIONAL NOTES