

MORTGAGE AGREEMENT IN PRINCIPLE – APPLICATION FORM

ERL Financial Services 375-377 Rayleigh Road Eastwood Leigh-on-Sea Essex SS9 5PS
Telephone: 01702 420888 Facsimile: 01702 420777



Please complete ALL relevant fields and return the form to us for processing

1. APPLICANTS DETAILS

FIRST APPLICANT

Mr: Mrs: Miss: Ms: Other:

Surname:

Previous name (if changed in last six years):

First name:

Second/middle name(s):

Male: Female:

If you are acting as guarantor for **The Mortgage**, what is your Relationship to the applicant?

Date of birth: Actual/anticipated retirement age:

Marital status: Number of dependants:

Country of nationality:

Country of dual nationality (if applicable):

Current address:

Current Post Code:

Date you moved to your current address:

Previous address: (if less than three years at current address)
If more than two addresses please refer to "COMMENTS AND ANY OTHER INFORMATION" section

Previous Post Code:

Date you moved to your previous address:

Current status:

Owner occupier: Local authority tenant: Private tenant (furnished):

Private tenant (unfurnished): Living with parents:

Other (please specify):

Home telephone number (including code):

Work telephone number (including code):

Mobile telephone number:

SECOND APPLICANT

Mr: Mrs: Miss: Ms: Other:

Surname:

Previous name (if changed in last six years):

First name:

Second/middle name(s):

Male: Female:

If you are acting as guarantor for **The Mortgage**, what is your Relationship to the applicant?

Date of birth: Actual/anticipated retirement age:

Marital status: Number of dependants:

Country of nationality:

Country of dual nationality (if applicable):

Current address:

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Previous Post Code:

Date you moved to your previous address:

Current status:

Owner occupier: Local authority tenant: Private tenant (furnished):

Private tenant (unfurnished): Living with parents:

Other (please specify):

Home telephone number (including code):

Work telephone number (including code):

Mobile telephone number:

Job title / nature of business:

Full-time: Part-time: Self-employed: Employed:

Employers name:

Employers address:

Employers Post Code:

Previous employment: (if under one year with current employer):

Details of previous employer:

Previous employer Post Code:

Date present employment commenced:

Are you currently in permanent employment? Yes No

Are you in a business owned by a member of your family? Yes No

If YES, please give details in "COMMENTS AND ANY OTHER INFORMATION" section

Job title / nature of business:

Full-time: Part-time: Self-employed: Employed:

Employers name:

Employers address:

Employers Post Code:

Previous employment: (if under one year with current employer):

Details of previous employer:

Previous employer Post Code:

Date present employment commenced:

Are you currently in permanent employment? Yes No

Are you in a business owned by a member of your family? Yes No

If YES, please give details in "COMMENTS AND ANY OTHER INFORMATION" section

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1. APPLICANTS DETAILS – continued

FIRST APPLICANT	
Are you paid in GBP (Great British Pounds/Sterling)	Yes <input type="checkbox"/> No <input type="checkbox"/>
If you are self-employed or own 30% or more of the company you work for (or are joint applicants who own more than 30% between you), please tick the box and go to the self-employed section	<input type="checkbox"/>
EMPLOYED:	
Occupation:	<input type="text"/>
What is your GROSS BASIC annual income?:	£ <input type="text"/>
State any regular additional income you receive:	£ <input type="text"/>
Bonus: £ <input type="text"/>	Commission: £ <input type="text"/>
Overtime: £ <input type="text"/>	Allowances: £ <input type="text"/>
SELF-EMPLOYED:	
Name of Business:	<input type="text"/>
Date when business was established:	<input type="text"/>
What is your TAXABLE INCOME for the current year?:	£ <input type="text"/>
What was your NET PROFIT for the previous year?:	£ <input type="text"/>

SECOND APPLICANT	
Are you paid in GBP (Great British Pounds/Sterling)	Yes <input type="checkbox"/> No <input type="checkbox"/>
If you are self-employed or own 30% or more of the company you work for (or are joint applicants who own more than 30% between you), please tick the box and go to the self-employed section	<input type="checkbox"/>
EMPLOYED:	
Occupation:	<input type="text"/>
What is your GROSS BASIC annual income?:	£ <input type="text"/>
State any regular additional income you receive:	£ <input type="text"/>
Bonus: £ <input type="text"/>	Commission: £ <input type="text"/>
Overtime: £ <input type="text"/>	Allowances: £ <input type="text"/>
SELF-EMPLOYED:	
Name of Business:	<input type="text"/>
Date when business was established:	<input type="text"/>
What is your TAXABLE INCOME for the current year?:	£ <input type="text"/>
What was your NET PROFIT for the previous year?:	£ <input type="text"/>

Have you ever had a mortgage or secured loan?:	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes , what was the length of time with the lender:	Years <input type="text"/> Months <input type="text"/>
Who is your current lender?:	<input type="text"/>
How much do you owe on your current mortgage?:	£ <input type="text"/>
If you are within five years of retirement and will still be repaying your mortgage when you retire, please state your anticipated retirement income:	£ <input type="text"/>
If the property will be let, please state the expected rental income:	£ <input type="text"/>
Please state any other income currently received, e.g. rental income from other properties:	£ <input type="text"/>
Please state source of any other income received:	<input type="text"/>
Do you have any active application for a mortgage on a property other than the one detailed in this application?:	Yes <input type="checkbox"/> No <input type="checkbox"/>
<i>If yes, please give details:</i>	
<input type="text"/>	
Have you ever been in arrears with any borrowing, including your mortgage or rent, or voluntarily given up possession of your home to a lender?:	Yes <input type="checkbox"/> No <input type="checkbox"/>
<i>If yes, please give details:</i>	
<input type="text"/>	
Have you ever defaulted on a loan or had a judgement or court order made against you, or, if self-employed , your business?:	Yes <input type="checkbox"/> No <input type="checkbox"/>
<i>If yes, please give details:</i>	
<input type="text"/>	
Have you ever been declared bankrupt or made any arrangements with creditors?:	Yes <input type="checkbox"/> No <input type="checkbox"/>
<i>If yes, please give details:</i>	
<input type="text"/>	
How long have you held your current account with your bank / building society?:	Years <input type="text"/> Months <input type="text"/>
Your bank account number:	<input type="text"/>
Your sort code:	<input type="text"/>

Have you ever had a mortgage or secured loan?:	Yes <input type="checkbox"/> No <input type="checkbox"/>
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How much do you owe on your current mortgage?:	£ <input type="text"/>
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<i>If yes, please give details:</i>	
<input type="text"/>	
Have you ever been in arrears with any borrowing, including your mortgage or rent, or voluntarily given up possession of your home to a lender?:	Yes <input type="checkbox"/> No <input type="checkbox"/>
<i>If yes, please give details:</i>	
<input type="text"/>	
Have you ever defaulted on a loan or had a judgement or court order made against you, or, if self-employed , your business?:	Yes <input type="checkbox"/> No <input type="checkbox"/>
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FIRST APPLICANT					SECOND APPLICANT				
For each of your outstanding financial commitments, fill in the total amount outstanding and indicate any that will be repaid in part or full on or before the issue of your mortgage. Insert 'Nil' for those that do not apply. Joint mortgage applicants sharing commitments should note these under the applicant whose name appears first on the relevant credit agreement.					For each of your outstanding financial commitments, fill in the total amount outstanding and indicate any that will be repaid in part or full on or before the issue of your mortgage. Insert 'Nil' for those that do not apply. Joint mortgage applicants sharing commitments should note these under the applicant whose name appears first on the relevant credit agreement.				
	Current Balance	Name of Provider	Monthly Payment	To be repaid in part or full		Current Balance	Name of Provider	Monthly Payment	To be repaid in part or full
Existing mortgage(s)	£		£		Existing mortgage(s)	£		£	
Credit/ Store cards	£		£		Credit/ Store cards	£		£	
	£		£			£		£	
	£		£			£		£	
Bank Overdrafts	£		£		Bank Overdrafts	£		£	
	£		£			£		£	
Bank Loans (not secured)	£		£		Bank Loans (not secured)	£		£	
	£		£			£		£	
Hire Purchase/ Other Loans	£		£		Hire Purchase/ Other Loans	£		£	
	£		£			£		£	
Other	£		£		Other	£		£	
	£		£			£		£	

2. LOAN DETAILS

PURCHASE:
 RE-MORTGAGE:
 FIRST-TIME BUYER:
 BUY-TO-LET:

Total loan required: £
 Purchase Price (house purchase only): £
 Approximate value of your property: £

How much of the loan is for?:
 House Purchase?: £
 Home Improvements?: £
 Repayment of outstanding mortgage?: £

Repayment of any existing loans for home improvements / repairs, etc?: £
 Other purposes?: £

Please indicate if the deposit is coming from:
 Your own savings: £
 Equity from your current property: £
 Other (please state):

It would help us significantly in our efforts to prevent financial crime if you could tell us now whether, within the next two years, you think you might pay off your mortgage completely or make lump sum payments to reduce it. Yes No

If YES, please tell us, if you can, how much you plan to pay off and when, and also where the money will be coming from, e.g. endowment policy:

3. PROPERTY DETAILS

Will the property be used as your main residence?: Yes No
 Will the property be let?: Yes No
 Will any part of the property be used in connection with any business / employment activities?: Yes No

DESCRIPTION OF PROPERTY:
 House: Bungalow: Flat / maisonette:
and / or:
 Semi-detached: Detached: Terraced:
 Other (please specify):

If a flat / maisonette, is it:
 Purpose built: Converted: Studio flat:
 Please state number of storeys in block?:
 Is it above a shop / commercial property?: Yes No

Is the property: Freehold (Feudal) Leasehold
 If leasehold, how many years are left on the lease?: years
 Is the property of brick and tile construction?: Yes No
 Is this a discounted or subsidised purchase (including a purchase from a family member?): Yes No
 Was the property built by a local authority?: Yes No
 If YES, are you purchasing the property under a 'right-to-buy' scheme, or have you done so in the last three years?: Yes No
 If the property has more than ten acres of land, please state the approximate acreage?: acres
 Age of property?: years
 Number of bedrooms?: bedrooms

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4. COMMENTS AND ANY OTHER INFORMATION

A large empty rectangular box intended for the applicant to provide comments and any other information.