

Following the introduction of Mortgage Market Review on 26th April 2014, we are required by the Financial Conduct Authority to obtain various additional information in relation to any application where a mortgage offer has not been made by that date.

We therefore now require you to respond to the following questions as part of your mortgage application:

Account Number

1. Please confirm if you intend to take out any financial commitments in the future, for example loans, credit cards, future mortgages.

1st Applicant		2nd Applicant	
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Details		Details	
Loan Amount	<input type="text"/>	Loan Amount	<input type="text"/>
Loan Provider	<input type="text"/>	Loan Provider	<input type="text"/>
Monthly Payment	<input type="text"/>	Monthly Payment	<input type="text"/>
Term	<input type="text"/>	Term	<input type="text"/>
Credit Card Amount	<input type="text"/>	Credit Card Amount	<input type="text"/>
Credit Card Provider	<input type="text"/>	Credit Card Provider	<input type="text"/>

2. Do you know of any reason why your income would reduce in the future?

<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Reason for income reduction:		Reason for income reduction:	
<input type="text"/>		<input type="text"/>	

3. Are you responsible for paying any ground rent and/or service charge on the property to be mortgaged?

Yes No Amount

For any property that is not a freehold, we will request evidence of the amount being paid by either sales particulars or bank statements (remortgage) if these cannot be provided a letter will be issued to your legal adviser to confirm the amount.

4. Do you want your product fee added to your mortgage loan?

Yes No

If No this fee must be paid prior to offer.
Please be aware that you may be contacted (by us) to discuss the new information provided by you.

Signed.....Dated.....

Signed.....Dated.....