



CITY FINANCE BROKERS

BUY TO LET QUESTIONNAIRE

SECTION 1 - YOUR DETAILS

	1st Applicant		2nd Applicant	
Title				
First name				
Middle name				
Surname				
Previous surname (If applicable)				
Current address				
Postcode				
Sex	Male	Female	Male	Female
Date of birth				
Telephone numbers - Home				
Mobile				
Work				
Email address				
Nationality				
National Insurance number				
Marital status				
Relationship to other applicant				
Number of financial dependents				
Are you in good health?				
Retirement age?				
Do you consider yourself to be vulnerable, whether temporary, circumstantial or permanently? (see Page 11, Section 16 for definitions)				

SECTION 2 - ADDRESS HISTORY

Date moved into your current address		
Current residential status (Owner Occupier / Renting / With Parents)		
If renting, how much do you pay?		
Are you on the Electoral Register / Voters Roll?		



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SECTION 2 - PREVIOUS ADDRESS HISTORY (continued)

Please provide a full 3 year address history...	1st Applicant	2nd Applicant
Previous Address 1		
Postcode		
Date moved in		
Residential status		
Previous Address 2		
Postcode		
Date moved in		
Residential status		

SECTION 3 - OCCUPATION DETAILS

Employment status (Employed / Self Employed / Retired / Not Employed / Other)		
Current Employer / Company Name		
Occupation / Job title		
Nature of Business		
Name & address of Employer (or business if self-employed)		
Business Name		
Address		
Postcode		
Tel No		
On what basis? (e.g. Permanent, Temporary, Contract, Part time)		
If contract worker, specify end of term of contract		
Current employment start date		
Retirement Age		



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SECTION 3 - PREVIOUS OCCUPATION DETAILS (continued)

If current employment is less than 2 years please provide details...	1st Applicant	2nd Applicant
Previous Employment Status (Employed / self employed / retired / not employed)		
Previous Employer / Company Name		
Previous occupation Job title / nature of business		
Address of previous employer (or business is self-employed)		
Address		
Postcode		
Tel No.		
On what basis? (e.g. Permanent, temporary, contract, part time)		
Time in employment - Date Started		
Date left		

SECTION 4 - INCOME DETAILS

Income - Employees Only:	PART A - EMPLOYEES ONLY - PAYE ONLY (<25% SHAREHOLDING)	
Gross annual basic salary (p.a)	£	£
Gross Monthly basic salary (p.m)	£	£
Guaranteed monthly bonus	£	£
Regular monthly bonus (non-regular or performance related)	£	£
Regular monthly commission	£	£
Regular monthly overtime	£	£
Other earned income (please specify)	£	£
Latest annual P60 gross income	£	£
	Tax Yr End: 05/04/	Tax Yr End: 05/04/
Salary / Payslip Deductions		
Pension contribution		
Travel allowance		
Private healthcare plans (e.g. dental)		
Other (please state)		



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SECTION 4 - PART B - SELF EMPLOYED - Directors (<25% Shareholding); Sole Traders; Partnerships; LLP's

Self-Employed Only:	1st Applicant	2nd Applicant
Number of years accounts available?		
Percentage shareholding		
Latest Year		
Year End (mm/yy)		
Net profit		
Dividends		
Directors remuneration (salary / PAYE)		
Previous year		
Year End (mm/yy)		
Net profit		
Dividends		
Directors remuneration (salary / PAYE)		
Year before that		
Year End (mm/yy)		
Net profit		
Dividends		
Directors remuneration (salary / PAYE)		
Total Gross Annual Income (p.a)		
Total Net Monthly Income (p.m)		

PART C - OTHER INCOME

2nd Job / Secondary Employment		
Occupational Pension		
Private Pension		
State Pension		
Net rental income		
Investment income		
State benefits		
Maintenance / alimony		
Trust fund income		
Other (please state type and amount)		



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SECTION 5 - EXISTING CREDIT COMMITMENTS

Credit cards, personal loans, HP, car finance, secured loans, further advances, bank overdraft, mail-order, catalogues, etc...

Please provide further details in the notes section if required

Applicant 1, 2 or joint	Type of finance	Finance provider	Balance	Months remaining	Monthly payment	Purpose of credit	Secured		Repay with mortgage	
							Y	N	Y	N
			£		£		Y	N	Y	N
			£		£		Y	N	Y	N
			£		£		Y	N	Y	N
			£		£		Y	N	Y	N
			£		£		Y	N	Y	N
			£		£		Y	N	Y	N
			£		£		Y	N	Y	N
			£		£		Y	N	Y	N
			£		£		Y	N	Y	N

SECTION 6 - CREDIT HISTORY

	1st Applicant		2nd Applicant	
Have you ever had any adverse credit issues or mortgage/loan refused?	Y	N	Y	N
Have you ever had a mortgage or a loan application refused?	Y	N	Y	N
Have you ever had a judgment for debt or a loan default registered against you?	Y	N	Y	N
Have you ever been declared bankrupt or made an arrangement with your creditors?	Y	N	Y	N
Have you ever failed to keep up your payments under any previous or current mortgage, rental or loan agreement?	Y	N	Y	N

SECTION 7 - SOURCE OF DEPOSIT FUNDS

	Joint	1st Applicant	2nd Applicant
Existing equity (if remortgage)			
Equity from current main residence			
Equity from secondary property			
Equity from investment (BTL) property			
Cash at bank (deposit account)			
ISA's & PEP's			
Investment bonds & unit trusts			
Gifted deposits (state source)			
Endowments			
Premium bonds			
Pension funds			
Other			
Total			



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SECTION 8 - CURRENT RESIDENTIAL MORTGAGE DETAILS

	Joint	1st Applicant	2nd Applicant
Lender			
Estimated Value	£	£	£
Amount of loan outstanding	£	£	£
Start date of mortgage			
Original mortgage term	years	years	years
Time remaining (Years / Months)	years months	years months	years months
Current interest rate	%	%	%
Monthly mortgage payment	£	£	£
Repayment type (e.g. Repayment, interest only or part & part)			
Interest rate type (e.g. fixed / variable / tracker / etc.)			
End date of interest rate type?			
Do any early repayment charges apply? (if so, please provide details)	Y N £	Y N £	Y N £
What is the estimated property value, or sale price if being sold?	£	£	£

SECTION 9 - NEW MORTGAGE / LOAN

Reason for mortgage	
Address of property to be mortgaged:	Address:
	Postcode:
Is this currently or will become your primary main residence?	Y N
Have you or any related person ever lived in this property?	Y N
Did you inherit the property?	Y N
Original date of purchase (if remortgage)	
Purchase price (or estimated valuation if remortgage)	£
Loan amount required	£
Amount of deposit	£
Preferred mortgage term and reason	Years
Preferred repayment type	
Are any home improvements planned? (if yes, please confirm details and costs)	Y N Details
Other capital raising (amount and purpose)	£ Purpose
Rental income (estimated or actual)	£



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SECTION 10 - PROPERTY DETAILS

Property type (detached, semi-detached, terraced, etc)			
Approximate year built			
Property tenure			
If leasehold...	Years remaining on lease:		
	Service charge:		
	Ground rent:		
Number of beds, baths, reception rooms, garage, etc...			
If a flat...	Number of floors in the block:		
	Which floor is the property on:		
Is the property of non-standard construction (e.g. thatched roof, barn conversion, concrete, etc.)?	Y	N	If yes provide details
Is or was the property previously owned by a local authority or housing association?	Y	N	If yes provide details
Purchases only...			
Is this a private sale?	Y	N	If yes provide details
Are you receiving any incentives from the vendor or a builder?	Y	N	If yes provide details
Will the balance of the purchase price be provided from your builder?	Y	N	If yes provide details
Will the balance of the purchase price be provided from your own resources without recourse or further borrowing?			

SECTION 11 - PREFERENCES AND PRIORITIES

Which of the following do you prefer?...			
Interest only?	Y	N	
Full repayment (capital & interest)?	Y	N	
If interest only, please state eventual repayment method (e.g. sale of property, other investments, etc...)			
To fix your mortgage costs for a specific period?	Y	N	If yes, reason for how long?...
A variable rate, such as a base rate tracker or a discount rate?	Y	N	Give reason...
Are you concerned about the possibility of future interest rate movements?	Y	N	If yes, reason?...
Are you likely to sell this property in the foreseeable future?	Y	N	If yes, estimated timeframe?...
Do you have any plans to pay off some of the mortgage in the foreseeable future?	Y	N	If yes, estimated amounts and timeframe?...



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SECTION 11 - PREFERENCES AND PRIORITIES (continued)

Which of the following factors are important to you?...

No early repayment charge on your mortgage at any point?	Y	N
No early repayment charge overhang after initial rate ends?	Y	N
Flexibility - Ability to make occasional lump sum capital repayments without penalty?	Y	N
Speed of mortgage completion?	Y	N
Ability to add fees to the loan? (note: interest will apply on any fees added)	Y	N
Flexibility - Ability to make underpayments or overpayments?	Y	N

SECTION 12 - ADDITIONAL NOTES

SECTION 13 - PROTECTION

Do you?...

Have any existing protection policies?	Y	N
Want to repay the mortgage in the event of death?	Y	N
Require information on inheritance tax mitigation?	Y	N
Have a will?	Y	N

Internal use only...

Consumer BTL (CBTL) - Previously lived in by applicant(s) or relatives; or inherited property

Business BTL (BBTL) - All other BTL's for the business purpose of letting.



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SECTION 14 - EXISTING BUY TO LET PROPERTIES AND MORTGAGES

Which of the following factors are important to you?...

Property 1	Address:	
	Postcode:	
	Lender & account number	
	Current value	
	Mortgage outstanding	
	Monthly payment	
	Gross rental income	
	Existing early repayment charges (ERC's)	

Property 2	Address:	
	Postcode:	
	Lender & account number	
	Current value	
	Mortgage outstanding	
	Monthly payment	
	Gross rental income	
	Existing early repayment charges (ERC's)	

Property 3	Address:	
	Postcode:	
	Lender & account number	
	Current value	
	Mortgage outstanding	
	Monthly payment	
	Gross rental income	
	Existing early repayment charges (ERC's)	



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SECTION 15 - THIRD PARTY CONTACTS

SOLICITOR (if known)	All Applicants
Name of firm	
Address	
Tel No.	
Person dealing	
Would you like City Finance Brokers to provide a competitive quotation and recommendation?	Y N
ACCOUNTANT (if applicable)	All Applicants
Name of firm	
Address	
Tel No.	
Person dealing	
Qualifications	
SELLING AGENT (if applicable)	All Applicants
Name of firm	
Address	
Tel No.	
Person dealing	
BANK DETAILS (for direct debit)	All Applicants
Name of Bank	
Address	
Account Name(s)	
Sort code	
Account number	



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SECTION 16 – VULNERABLE CONSUMERS

Please tick all those that apply, or tick “NONE” if there are no characteristics present...

VULNERABLE CONSUMER CHARACTERISTICS

- tick** **No Characteristics Present**
- NONE
- tick** **Health**
- Physical disability
- Severe or long-term illness
- Hearing or visual impairment
- Mental health condition or disability
- Addiction
- Low mental capacity or cognitive disability
- Suicidal (previously)
- tick** **Capability**
- Low knowledge/confidence managing finances
- Limited literacy or numeracy skills
- Limited English language skills
- Limited digital skills
- Learning difficulties
- No or low access to help or support

- tick** **Life Events**
- Retirement
- Aged 75+
- Bereavement
- Income Shock
- Relationship Breakdown
- Domestic abuse (inc economic control)
- Caring responsibilities
- Unemployment
- Being a new parent
- tick** **Resilience**
- Inadequate or erratic income
- Over-indebtedness
- Low savings
- Low ability to withstand emotional shocks

SECTION 17 - DATA PROTECTION, DISCLAIMERS & DECLARATIONS

Buy to let mortgage scheme disclaimer

If you are arranging a buy to let mortgage to replace your existing mortgage (commonly known as “Let to buy”), you hereby confirm that you, or a member of your family, will not continue to live in the property when the new buy to let mortgage has completed. Conversely, if you are arranging a buy to let mortgage on another property, you hereby confirm that you, or a member of your family, will not reside in a security property on which the buy to let mortgage is being arranged. If your situation changes, you confirm that you will inform your lender and obtain their permission. Failure to do so will put you in breach of your mortgage conditions and the consequences can be severe.

Declarations

By signing this declaration I/we hereby confirm that...

I/we have read the information contained herein and confirm that this information is correct.

I/we give my/our consent that this information may be used for the purpose of arranging finance on my/our behalf.

I/we have read and agree to abide by the content of the buy to let mortgage scheme disclaimer above.

Applicant 1

Name _____

Signature _____

Date _____

Applicant 2

Name _____

Signature _____

Date _____

Your property is at risk if you do not keep up payments on your mortgage or any other loan secured against it. City Finance Brokers is authorised and regulated by the Financial Conduct Authority(FCA No. 766295 Registered in England & Wales, No. 09881116). The FCA does not regulate buy to let or commercial loans.