



CITY FINANCE BROKERS

MORTGAGE QUESTIONNAIRE

IMPORTANT NOTE

To ensure that suitable advice is provided, with recommendations based on your current financial circumstances, it is important that questions are answered as fully and accurately as possible.

SECTION 1 – YOUR DETAILS

	1st Applicant	2nd Applicant
Title		
First name		
Middle name		
Surname		
Previous Surname (if applicable)		
Current Address		
Postcode		
Sex	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Date of Birth		
Telephone numbers - Home		
Mobile		
Work		
Email Address		
Nationality		
National Insurance Number		
Marital Status		
Relationship to other applicant (if applicable)		
Dependents Details: Name / DoB / Age: (if applicable) Name / DoB / Age: NameDoB / Age:		
Are you in Good Health?		
Do you consider yourself to be vulnerable, whether temporary, circumstantial or permanently? (see Page 17, Section 20 for definitions)		



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SECTION 2 - ADDRESS HISTORY

	1st Applicant	2nd Applicant
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?		

Previous addresses (if less than 3 years) - A full 3 year history is required

Previous Address 1		
Postcode		
Date Moved In		
Residential Status		
Previous Address 2		
Postcode		
Date Moved In		
Residential Status		
Previous Address 3		
Postcode		
Date Moved In		
Residential Status		



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SECTION 3 - OCCUPATION DETAILS

	1st Applicant	2nd Applicant
Employment Status (Employed / Self Employed / Retired / Not Employed / Other)		
Current Employer / Company Name		
Occupation / Job Title		
Nature of Business		
Address of Employer (or Business if Self-Employed)		
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		
Details of probationary period, if any		
State retirement age, if known note: the range is 65 to 70	Age:	Age:
Anticipated or expected retirement age	Age:	Age:

If current employment is less than 2 years please provide details...

Previous Employment Status (Employed / Self Employed / Retired / Not Employed)		
Previous Employer / Company Name		
Previous Occupation Job Title / Nature of Business		



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SECTION 3 - OCCUPATION DETAILS (continued)

	1st Applicant	2nd Applicant
Address of Previous Employer (or Business if 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

PART A - EMPLOYEES ONLY - PAYE

Income - Employees Only:

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 overtime	£	£
Regular monthly commission	£	£
Large town allowance	£	£
Car allowance	£	£
Other earned income (please specify)	£	£
Total Annual Gross Income (p.a)	£	£
Latest annual P60 gross income	£ Tax Yr End: 05/04/	£ Tax Yr End: 05/04/



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SECTION 4 - INCOME DETAILS (continued) PART A - EMPLOYEES ONLY - PAYE

Salary / Payslip Deductions:	1st Applicant	2nd Applicant
Pension contribution	£	£
Childcare vouchers	£	£
Private healthcare plans (e.g. dental)	£	£
Other (please state)	£	£
Student loan	£	£
Season ticket loan	£	£
Private healthcare plans (e.g. dental)	£	£
Other (please state)	£	£
Total Net Monthly Income (p.m) (as per latest payslip)	£	£

PART B - SELF-EMPLOYED

Income - Self-Employed Only: DIRECTORS (>25% SHAREHOLDING); SOLE TRADERS; PARTNERSHIPS; LLP's

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)	£	£



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SECTION 4 - INCOME DETAILS (continued) PART C – OTHER INCOME

	1st Applicant	2nd Applicant
2nd Job / Secondary Employment	£	£
Occupational Pension	£	£
Private Pension	£	£
State Pension	£	£
Net Rental Income	£	£
Investment Income	£	£
State Benefits (Type x Amount)	£	£
Maintenance / Alimony	£	£
Trust Fund Income	£	£
Other (please state type and amount)	£	£

SECTION 5 – EXSITING CREDIT COMMITMENTS

Please provide further details in the notes section if required

Credit Cards, Personal Loans, HP, Car Finance, Secured Loans, Further Advances, Bank Overdraft, Mail-Order, Catalogues, etc...

Client 1, 2 or joint	Type of finance	Finance provider	Balance o/s	Months o/s	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

SECTION 6 - CREDIT HISTORY

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

Note: If you have answered 'Yes' to any of the above questions then please provide further details in the additional notes section.



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SECTION 7 – EXPENDITURE - MONTHLY BUDGET PLANNER

	1st Applicant	2nd Applicant
Total of Continuing Credit Commitments (total sum from Section 5 above)	£	£
Council Tax	£	£
Gas / Oil	£	£
Electric	£	£
Water	£	£
Mobile Phone	£	£
TV / Broadband / Telephone	£	£
Property Maintenance, if applicable (Service Charge, Ground Rent, etc.)	£	£
Building & Contents Insurance	£	£
Food Shopping & Household Goods (Monthly Average Spend)	£	£
Clothing (Monthly Average Spend)	£	£
Maintenance Payments / Alimony / CSA Payments	£	£
Public Transport (eg. train, bus, tube)	£	£
Car Costs - Fuel, Tax, MoT, Servicing, Repairs (Monthly Average Spend)	£	£
Subscriptions – e.g. gym, golf, tennis, films, magazines, etc.	£	£
Pets – e.g. food, insurance, grooming , etc.	£	£
Pension Contributions (non-automatic salary deductions)	£	£
Insurances – Other – e.g. life cover, medical, dental, phone, etc.	£	£
Private School / Education Fees	£	£
Childcare costs	£	£
Regular Savings – e.g. ISA's, savings policies, endowments, etc.	£	£
Social Costs – meals out, theatre, cinema, etc.	£	£
Tobacco and Alcohol Costs	£	£
Holidays	£	£
Other / Miscellaneous (please detail)	£	£
Other – Expected Future Expenditure (please detail)	£	£
Total Monthly Expenditure	£	£
Net Monthly Income (from Section 4 above)	£	£
Net Monthly Disposable Income (excluding new mortgage costs)	£	£

Note: Please include the equivalent monthly figure if you pay quarterly or annually and use the content of your bank statements for accuracy.



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SECTION 8 - SAVINGS & INVESTMENTS (including Deposit Funds)

	Joint	1st Applicant	2nd Applicant
Net Equity in Current Main Residence	£	£	£
Net Equity in Secondary Property	£	£	£
Net Total Equity in Investment (BTL) Property	£	£	£
Cash at Bank (Deposit Account)	£	£	£
ISA's & PEP's	£	£	£
Investment Bonds & Unit Trusts	£	£	£
Gifted Deposit (and source)	£	£	£
Endowments	£	£	£
Premium Bonds	£	£	£
Pension Funds	£	£	£
Other	£	£	£
Total	£	£	£

SECTION 9 - CURRENT RESIDENTIAL MORTGAGE DETAILS

	Joint	1st Applicant	2nd Applicant
Lender			
Account Number (if known)			
Amount of Loan Outstanding	£	£	£
Start Date of Mortgage			
Original Mortgage Term	Years	Years	Years
Term Remaining (Years / Months)	Years Months	Years Months	Years Months
Current Interest Rate	%	%	%
Monthly Mortgage Payment	£	£	£
Interest Rate Type (e.g. fixed / variable / tracker)	Fixed Discount Tracker Standard Variable Other	Fixed Discount Tracker Standard Variable Other	Fixed Discount Tracker Standard Variable Other
End Date of Interest Rate Type?			
Are there any Early Repayment Charges that apply? (if so, please provide amount)	Yes No £	Yes No £	Yes No £
Are you prepared to pay the Early Repayment Charges?	Yes No	Yes No	Yes No



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SECTION 9 - CURRENT RESIDENTIAL MORTGAGE DETAILS (continued)

	Joint		1st Applicant		2nd Applicant	
	Yes	No	Yes	No	Yes	No
Is the current mortgage portable to a new property?	Yes	No	Yes	No	Yes	No
What is the estimated property value, or sale price if being sold?	£		£		£	
Existing Repayment Type (e.g. Repayment or Interest Only or Part & Part)?	Repayment Interest Only Part & Part		Repayment Interest Only Part & Part		Repayment Interest Only Part & Part	
Is the current mortgage debt repaid in the event of death?	Yes	No	Yes	No	Yes	No
Is the current mortgage debt repaid in the event of suffering a critical illness?	Yes	No	Yes	No	Yes	No
Is the current mortgage payment covered in the event of accident, sickness or redundancy?	Yes	No	Yes	No	Yes	No
Is Buildings & Contents insurance in place?	Yes	No	Yes	No	Yes	No

SECTION 10 - NEW MORTGAGE / LOAN

Category of Client	Home Owner Remortgage Bridging Finance (regulated)	First Time Buyer Equity Release Regulated Bridge
Reason for Mortgage	Moving Home (Purchase) Capital-Raising Debt Consolidation Right to Buy Remortgage (like for like)	2nd Home Further Advance Shared Ownership Dependent Relative
Address of Property to be Mortgaged:	Address:	
	Postcode:	
Is this currently or will become your primary main residence if no, provide full details...	Y	N
Purchase Price (or estimated Valuation if Remortgage)	£	
Loan Amount Required	£	
Amount of Deposit	£	
Source of Deposit (note: if gifted, a donor letter is required)		
Preferred Mortgage Term (note: your mortgage term should finish before you retire)		



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SECTION 10 – NEW MORTGAGE / LOAN (continued)

Are Funds Available to Pay Associated Mortgage Fees	Y	N
Are any Home Improvements Planned? (if yes, please confirm details and costs)	Y	N Details:
Other Capital Raising - Additional Amount Required Purpose/ Reason	£	
If Remortgage, is a Further Advance available from your existing lender? (if yes, please provide details)	Y	N Details:
Is the mortgage being obtained for the equal benefit of all applicants?	Y	N If No, Reason?
Type of Survey Required (if known)?	Basic Mortgage Valuation Homebuyers Report Full Building Survey	

SECTION 11 – PROPERTY DETAILS

Property type	Detached End of Terrace Bungalow Converted Flat	Semi-Detached Terraced Purpose Built Flat Maisonette
Approx. Year Built		
Property Tenure	Freehold Feuhold (Scotland only)	Share of Freehold Leasehold
If Leasehold...	Years Remaining on Lease: Service Charge: Ground Rent:	
Number of Rooms	Bedrooms: Bathrooms: Receptions: Separate WC's: Garage:	



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SECTION 11 – PROPERTY DETAILS (continued)

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)	
Is the property currently on Shared Ownership?	Y %	N	(if yes provide details and percentage)	
Are any home improvements planned?	Y	N	(if yes provide details)	
Does the land and property comprise of more than 1 acre?	Y	N	(if yes provide details)	
Is or will anyone aged over 17 live in the property?	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)	
Are you purchasing on a Shared Ownership Scheme? (if yes, please provide percentage to be purchased and details of the shared owner company)	Y	N	(if yes provide details)	
Are you purchasing as a Sitting Tenant?	Y	N	(if yes provide details)	
Will the balance of the purchase price be provided from your own resources without recourse to further borrowing?	Y	N	(if yes provide details)	

SECTION 12 - MORTGAGE REQUIREMENTS, PREFERENCES & PRIORITIES

To fix your mortgage costs for a specific period?	Y	N	If Yes, reason for how long?...
A variable rate linked to the Bank of England base rate?	Y	N	If Yes, reason for how long?...
A discount on your mortgage repayments in the early years?	Y	N	If Yes, reason for how long?...
Access to an initial cash sum (known as a cashback)?	Y	N	If Yes, reason?



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SECTION 12 - MORTGAGE REQUIREMENTS, PREFERENCES & PRIORITIES (continued)

Ability to off-set your savings against your mortgage interest?	Y	N	If Yes, reason?
Might your income or expenditure change significantly within the foreseeable future?	Y	N	If Yes, reason?
Are you likely to move home within the foreseeable future (other than this transaction)?	Y	N	If Yes, reason?
Are any other changes expected to your circumstances in the foreseeable future?	Y	N	If Yes, reason?
Do you have any plans to pay off some of the mortgage in the foreseeable future?	Y	N	If Yes, estimated amounts and timeframe?
Will the mortgage be fully repaid by the time you retire?	Y	N	If No, please state reasons & confirm estimated pension income?
Are you concerned about the possibility of future interest rate movements?	Y	N	If Yes, reason?

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

No early repayment charge on your mortgage at any time?	Y	N
No early repayment charge overhang after the initial rate period ends?	Y	N
No higher lending charge?	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
Ability to take payment holidays?	Y	N
Ability to make underpayments or overpayments?	Y	N
Free legal fees? (typically only available on remortgages only)	Y	N
No valuation fee or refunded? (typically only available on remortgages only)	Y	N



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Attitude to Risk

SECTION 13 - RISK PROFILE

You prefer to accumulate savings and/or investments as a means to repay your mortgage at the end of the term. You can demonstrate that you have a clearly understood and credible strategy to repay the debt at the end of the term. You understand that there is a risk that your savings and/or investments may not be sufficient to do so.

Y N

INTEREST ONLY - WITH INVESTMENT OR OTHER STRATEGY

You prefer to have the certainty that your mortgage loan is repaid at the end of the term. This means taking out a repayment mortgage that is designed to use each monthly payment to pay interest and pay back part of the capital outstanding. If you keep up your payments your entire loan will be repaid at the end of the mortgage term.

Y N

FULL REPAYMENT – CAPITAL & INTEREST

You are not concerned with paying off the mortgage debt as you intend to sell the property before the end of the mortgage term and will clear the outstanding mortgage from the sale proceeds (e.g. downsizing).

Y N

INTEREST ONLY – SALE OF PROPERTY

SECTION 14 – INTEREST ONLY

Note: If Interest Only has been selected in full or for part of the loan, then please advise the amount and/or percentage split of repayment vehicles being used. Not all types of repayment vehicles listed below are acceptable to lenders

Repayment Vehicle Type	Amount £	Percentage Split %
Existing Endowment Policies	£	%
ISA's	£	%
Savings, Bonds, Share Portfolio, Etc.	£	%
Pension Fund	£	%
Sale of Property (Down-Sizing)	£	%
Sale of Other Property (Equity)	£	%
Future Employment Bonuses (non-guaranteed)	£	%
Expected Inheritance	£	%
Part Repayment (capital & interest portion)	£	%
Future Reversion to Full Repayment	£	%
Other (please state)...	£	%



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SECTION 15 - EXISTING BUY TO LET PROPERTIES AND MORTGAGES

Property 1	Address:	
	Postcode:	
	Lender & Account Number	
	Current Value	
	Mortgage Outstanding	
	Monthly Payment	
	Gross Rental Income	

Property 2	Address:	
	Postcode:	
	Lender & Account Number	
	Current Value	
	Mortgage Outstanding	
	Monthly Payment	
	Gross Rental Income	

Property 3	Address:	
	Postcode:	
	Lender & Account Number	
	Current Value	
	Mortgage Outstanding	
	Monthly Payment	
	Gross Rental Income	

Property 4	Address:	
	Postcode:	
	Lender & Account Number	
	Current Value	
	Mortgage Outstanding	
	Monthly Payment	
	Gross Rental Income	



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SECTION 16 - THIRD PARTY CONTACTS

SOLICITOR (if known)	All Applicants
Name of Firm Address Tel No. Person Dealing	
Would you like us to provide you with a competitive quotation and recommendation?	Y <input type="checkbox"/> N <input type="checkbox"/>
ACCOUNTANT (if applicable)	All Applicants
Name of Firm Address Tel No. Accountant Dealing Accountants 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 Preferred Day of Month for Payment	



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SECTION 17 - PROTECTION INSURANCE

It is important to ensure that your mortgage is protected in the event of any unforeseen circumstances, such as loss of income, ill health or premature death. The purpose of insurance is ultimately to protect yourself and loved ones by continuing to pay the mortgage instalments or repay the mortgage debt. The types of cover available range from basic Life Cover through to Critical Illness insurance, Income Protection and Whole of Life assurance.

I/we would like a Protection Review and agree to be contacted by your Financial Protection Specialist.

I/we are aware of the importance of protecting my/our home but do not wish to be contacted.

EXISTING POLICIES

	Policy 1	Policy 2	Policy 3	Policy 4
Life / Lives Assured				
Type of Policy				
Insurance Company				
Amount of Cover	£	£	£	£
Monthly Premium	£	£	£	£
Start Date				
Original Term				
Remaining Term or End Date				
Written in Trust (if yes, please state beneficiaries)	Y N	Y N	Y N	Y N

SECTION 18 - WILLS

	1st Applicant	2nd Applicant
Do you have a Will?	Y N	Y N
When it was last reviewed?		
Have you arranged your LPA (Lasting Power of Attorney)	Y N	Y N

SECTION 19 - ADDITIONAL NOTES & SOFT FACTS



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SECTION 20 – VULNERABLE CONSUMERS

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

VULNERABLE CONSUMER CHARACTERISTICS

No Characteristics Present

NONE

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)

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

Life Events

Retirement

Aged 75+

Bereavement

Income Shock

Relationship Breakdown

Domestic abuse (inc economic control)

Caring responsibilities

Unemployment

Being a new parent

Resilience

Inadequate or erratic income

Over-indebtedness

Low savings

Low ability to withstand emotional shocks

SECTION 21 – DECLARATIONS

I/we 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 a mortgage product on my/our behalf.

I/we hereby confirm that the purpose of the mortgage being arranged is for residential purposes only and will be occupied by my/our immediate family. If my/our situation changes and I/we decide to let the property out, I/we will inform the lender immediately and obtain their permission and consent to let. I/we accept that failure to do so will put me/us in breach of the mortgage terms and conditions.

Applicant 1

Name _____

Signature _____

Date _____

Applicant 2

Name _____

Signature _____

Date _____

Your home is at risk if you do not keep up payments on your mortgage or any other loan secured against it
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