

Residential Mortgage Enquiry Form

e: residentialunderwriting@togethermoney.com

a: Residential Underwriting, Together, Lakeside, Cheadle, SK8 3GW

MUST BE COMPLETED IN FULL OR ENQUIRY FORM CANNOT BE CONSIDERED

Your Details

Broker Name	<input type="text"/>	FCA No. (if applicable)	<input type="text"/>
Contact	<input type="text"/>	Network	<input type="text"/>
Phone	<input type="text"/>	Directly Authorised <input type="checkbox"/>	or Appointed Representative <input type="checkbox"/>
Fax	<input type="text"/>		

Loan Details

Amount required	£ <input type="text"/>	Total Loan	£ <input type="text"/>	Current Residential Status	Is the application a
Number of applicants	<input type="text"/>	Term	<input type="text"/>	<input type="checkbox"/> Owner Occupier	<input type="checkbox"/> Deeds Case
Will 40% or more of the property be, or intended to be, occupied by the applicant or their immediate family? <input type="checkbox"/> Yes <input type="checkbox"/> No		Broker Fee	£ <input type="text"/>	<input type="checkbox"/> Living with parents	<input type="checkbox"/> Purchase
		Is the mortgage related to a special scheme such as:		<input type="checkbox"/> Private Tenant	<input type="checkbox"/> Re-mortgage
		<input type="checkbox"/> Shared ownership		<input type="checkbox"/> Council Tenant	<input type="checkbox"/> Other _____
		<input type="checkbox"/> Other _____		<input type="checkbox"/> Other _____	FOR PURCHASES ONLY
					Purchase price
					£ <input type="text"/>
					Purchase date
					<input type="text"/>

Regulated Mortgage Contract	<input type="checkbox"/> Yes <input type="checkbox"/> No	Net Loan	£ <input type="text"/>
		Broker Arrangement Fee (payable on completion)	£ <input type="text"/>
		Gross Loan Advance (Net Loan and Broker Arrangement Fee)	£ <input type="text"/>

Product options
(Please tick ONE box if required)

Interest Only Repayment

Shared Ownership

Purchase % to purchase _____ % Remortgage % to remortgage _____ %

NOTE: ALL COMMISSIONS WILL BE PAID IN ACCORDANCE WITH AGREEMENTS HELD WITH THE SUBMITTING PACKAGER OR NETWORK, UNLESS OTHERWISE AGREED.

Personal and Employment Details

Applicant 1

Title

Marital status Married / Single / Divorced / Widowed / Separated

Full names (inc. middle name)

Date of birth (dd/mm/yy)

Daytime telephone

Home telephone

Mobile

Current address

Postcode

No. of dependents

Time at this address

Previous address (if less than three years at the above address)

No. of CCJs (amount, description, date, etc.)

Date bankruptcy/IVA discharged (if applicable) / /

Applicant 2

Title

Marital status Married / Single / Divorced / Widowed / Separated

Full names (inc. middle name)

Date of birth (dd/mm/yy)

Daytime telephone

Home telephone

Mobile

Current address

Postcode

No. of dependents

Time at this address

Previous address (if less than three years at the above address)

No. of CCJs (amount, description, date, etc.)

Date bankruptcy/IVA discharged (if applicable) / /

Security and Credit Details

Security address (if different from above)

Postcode

Property type (please tick all that apply)

Detached Semi-detached Terrace

End terrace Bungalow Ex-council

Flat ___ Floor ___ No. of floors

Maisonette ___ Floor ___ No. of floors

Apartment ___ Floor ___ No. of floors

Defective/non-standard construction Standard

Semi-commercial Fully commercial

No. of bedrooms ___

Estimated valuation £

Loan to value %

Existing Mortgage company

Existing Mortgage balance £

Existing Mortgage payment £

Existing Mortgage arrears £

Existing Mortgage type

Existing Rent Arrears (if applicable) £

Existing Rental Payment £

.....

Date of second charge (if applicable) / /

Second charge company

Second charge redemption £

Second charge payment £

Second charge arrears £

Declaration of income and affordability

Net Monthly Income (this must be completed for all applicants)

Applicant 1			Applicant 2		
Job Title	<input style="width: 100%;" type="text"/>		Job Title	<input style="width: 100%;" type="text"/>	
Company Name	<input style="width: 100%;" type="text"/>		Company Name	<input style="width: 100%;" type="text"/>	
Period of employment	<input style="width: 100%;" type="text"/>		Period of employment	<input style="width: 100%;" type="text"/>	
	Description	Amount		Description	Amount
Employed <small>(Net Monthly Income)</small>	<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>	Employed <small>(Net Monthly Income)</small>	<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>
Self-employed <small>(Net Monthly Income)</small>	<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>	Self-employed <small>(Net Monthly Income)</small>	<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>
DSS Benefits <small>(Net Monthly Income)</small>	<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>	DSS Benefits <small>(Net Monthly Income)</small>	<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>
Pensions <small>(Net Monthly Income)</small>	<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>	Pensions <small>(Net Monthly Income)</small>	<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>
Rental Income <small>(Net Monthly Income)</small>	<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>	Rental Income <small>(Net Monthly Income)</small>	<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>
TOTAL NET MONTHLY INCOME	<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>	TOTAL NET MONTHLY INCOME	<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>

Outgoings Per Month

Mortgage payment/Rental payment	£	<input style="width: 95%;" type="text"/>	Phone bills, mobile bills, etc.	£	<input style="width: 95%;" type="text"/>
Loans and other credit that are not being cleared from the proceeds of this loan.	£	<input style="width: 95%;" type="text"/>	Insurance premiums	£	<input style="width: 95%;" type="text"/>
Utility bills e.g. gas, electricity, water, etc.	£	<input style="width: 95%;" type="text"/>	Food and other incidentals.	£	<input style="width: 95%;" type="text"/>
Council tax & ground rent (if applicable).	£	<input style="width: 95%;" type="text"/>	Holidays, social activities, etc.	£	<input style="width: 95%;" type="text"/>
Transportation e.g. car fuel, insurance, road tax, bus fares, train fares, etc.	£	<input style="width: 95%;" type="text"/>	TOTAL EXPENDITURE PER MONTH	£	<input style="width: 95%;" type="text"/>

Declaration and Confirmation

I have explained to the client the declaration & confirmation above and the authorisations on the next page and verbal authority has been given by them.

Broker Signature _____ Date _____

Any decision provided is only VALID FOR 28 DAYS

This information is for use by authorised intermediaries only and must not be distributed to potential borrowers

Together is a trading style of Together Personal Finance Limited and Together Commercial Finance Limited, which have their registered office address at Lake View, Lakeside, Cheadle, Cheshire SK8 3GW.

Notice required by the Data Protection Act 1998 IMPORTANT - USE OF YOUR PERSONAL INFORMATION

You have provided your personal information to the lending company noted in your credit agreement. The information below tells you how this company will use that personal information.

You (the “Borrower”) are applying to enter into a Credit Agreement with us (the “Lender”) and in considering this application, and administering any agreement you enter with us, we will be using (processing) personal data about you.

You have a right to know how we will use your personal information, and it is important that you read the following. By signing this document you are confirming that you have read it and you agree to the uses of your personal information described in it.

We will use your information to consider your application to enter an Agreement with us and we will search your records at credit reference and fraud prevention agencies (“Agencies”). The Agencies may supply us with credit information, such as previous applications, the conduct of accounts in your and your financial associate’s name, any business accounts you have, fraud prevention information and public information such as County Court Judgments, bankruptcies and the Electoral Register. The record of our search will be recorded by the credit reference agency and will be seen by other lenders on any future searches made. A large number of applications within a short period of time could affect your ability to obtain credit. The Agencies’ information may be linked to any person with whom you are linked financially (see ‘Use of Associated Records’ below before you sign. We may use an automated decision-making system to verify your identity.

We will add to your records with the credit reference agencies details of any agreement with us, the payments you make under it and any default or failure to keep to its terms and any change of name or address. Account information given to credit reference agencies remains on file for 6 years after the account is closed, whether settled by you or upon default. These records will be shared by the Agencies with other member organisations, and may be used and searched by us and them to consider:

- a) applications for credit and credit related services, such as insurance, for you and any associated persons; and
- b) to trace debtors, recover debts, prevent or detect money laundering and fraud, to manage your account(s).

PLEASE TELEPHONE OR WRITE TO US IF YOU WANT TO HAVE DETAILS OF THE CREDIT REFERENCE AGENCY THAT WE USE.

If you are a director or partner in a small business, we may also complete a check on your business.

Use of Associated Records and Joint applications

Before entering into any agreement with you we may search your records at an Agency, which may be linked to records relating to your spouse or partner, or other persons with whom you have, or have had a joint finance agreement, or made a credit application (“Associate”). For the purpose of this application you and any Associates may be treated as financially linked and your application will be assessed with reference to Associates’ records.

Before any search or application is completed or any agreement is entered into involving joint parties, you both consent to us recording your details with Agencies. Whether or not this application proceeds, an association will be created which will link your financial records. Your Associate’s information may be taken into account when a future search is made by us or another company, until you tell the Agencies that you are no longer financially linked, and the Agencies accept this.

IT IS IMPORTANT THAT YOU PROVIDE US WITH ACCURATE INFORMATION

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- a) Checking details on applications for credit and credit related or other facilities
- b) Managing credit and credit related accounts or facilities
- c) Recovering debt
- d) Checking details on proposals and claims for all types of insurance
- e) Checking details of job applicants and employees

Please contact us at Risk Department, Lake View, Lakeside, Cheadle, Cheshire, SK8 3GW if you want to receive details of the relevant fraud prevention agencies. We and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies.

We will share information with companies in our group for the purposes of statistical analysis and research. We may pass some of your information back to anyone who introduced you to us, such as a broker. We may also provide limited details to third parties to provide services on our behalf, such as conducting market research, which may include processing your information on our behalf. We may monitor and record your telephone conversations with us to enable us to review the service with which you have been provided and to carry out staff training.

Your rights - You have a right to receive information about the organisations with which we share your information, as well as details of all the personal information that we hold about you. If you would like to receive these details, please send a written, signed request to: Customer Services, Lake View, Lakeside, Cheadle, Cheshire SK8 3GW, enclosing details of your account number(s) or application date, and a cheque in the amount of £10.

IMPORTANT – AUTHORISATION MUST BE COMPLETED

I/we authorise you to make such enquiries and obtain such confirmations and references as you may deem appropriate from any person or company, including credit reference agencies, mortgage or lending companies, now or at any time in the future, with reference to my/our loan application. I/we confirm that I/we do not wish to proceed with any other lending company and authorise you to request the removal of any priorities that may have been applied.

I/we have completed my/our marketing preferences below.

Reference: Name(s):

Address:

Mortgage company name and address:

Mortgage account number:

Applicant 1

Applicant 2

Signature:

Signature:

Print name:

Print name:

Date:

Date:

Applicant 3

Applicant 4

Signature:

Signature:

Print name:

Print name:

Date:

Date:

Marketing uses of your personal information - Please let us know your marketing preferences in each case, by ticking the appropriate boxes below.

1. We would like to share your details with our group of companies to keep you updated with useful information about selected products and services offered by them.

Applicant 1 Instructions	Post <input type="checkbox"/>	Telephone <input type="checkbox"/>	Text / SMS <input type="checkbox"/>	Email <input type="checkbox"/>
Applicant 2 Instructions	Post <input type="checkbox"/>	Telephone <input type="checkbox"/>	Text / SMS <input type="checkbox"/>	Email <input type="checkbox"/>
Applicant 3 Instructions	Post <input type="checkbox"/>	Telephone <input type="checkbox"/>	Text / SMS <input type="checkbox"/>	Email <input type="checkbox"/>
Applicant 4 Instructions	Post <input type="checkbox"/>	Telephone <input type="checkbox"/>	Text / SMS <input type="checkbox"/>	Email <input type="checkbox"/>

2. We would like to send you information about selected products and services offered by third parties.

Applicant 1 Instructions	Post <input type="checkbox"/>	Telephone <input type="checkbox"/>	Text / SMS <input type="checkbox"/>	Email <input type="checkbox"/>
Applicant 2 Instructions	Post <input type="checkbox"/>	Telephone <input type="checkbox"/>	Text / SMS <input type="checkbox"/>	Email <input type="checkbox"/>
Applicant 3 Instructions	Post <input type="checkbox"/>	Telephone <input type="checkbox"/>	Text / SMS <input type="checkbox"/>	Email <input type="checkbox"/>
Applicant 4 Instructions	Post <input type="checkbox"/>	Telephone <input type="checkbox"/>	Text / SMS <input type="checkbox"/>	Email <input type="checkbox"/>

3. We would like to pass your contact details to selected third party businesses, whose products and services we think you may be interested in, for them to contact you directly. Please tick the boxes below indicating if, and how you would like to receive this information.

Applicant 1 Instructions	Post <input type="checkbox"/>	Telephone <input type="checkbox"/>	Text / SMS <input type="checkbox"/>	Email <input type="checkbox"/>
Applicant 2 Instructions	Post <input type="checkbox"/>	Telephone <input type="checkbox"/>	Text / SMS <input type="checkbox"/>	Email <input type="checkbox"/>
Applicant 3 Instructions	Post <input type="checkbox"/>	Telephone <input type="checkbox"/>	Text / SMS <input type="checkbox"/>	Email <input type="checkbox"/>
Applicant 4 Instructions	Post <input type="checkbox"/>	Telephone <input type="checkbox"/>	Text / SMS <input type="checkbox"/>	Email <input type="checkbox"/>