

CAMPBELL & MCCONNACHIE

VERY IMPORTANT INFORMATION - PLEASE READ CAREFULLY

As part of the process of borrowing money every applicant **will** have their credit file carefully investigated by potential lenders. Your credit file records, in detail - Voter Role entries, any past application you have made for credit, details of any of these arrangements (loans, credit cards, catalogue, mortgages previously and presently held, etc.). It will even provide detailed information on monthly payments (including missed or even late ones!)

You will also be linked with other people at your current or previous addresses.

In order that the lender can build an accurate picture of you, they will insist on being given your full postal addresses (with postcode) for a minimum of the last three complete years.

It is important when making a mortgage enquiry that you are totally honest about your credit history, in order that we can accurately source a lender who we know will consider you for a mortgage- **irrespective of how good or bad your file may be**. Approaching a "lender on behalf of an applicant with undisclosed impaired credit file, will waste everyone's time, cause costly delays and could adversely affect future "credit scoring" – i.e. your ability to secure mortgage facilities.

If you think your credit file may affect any application, we would strongly recommend that **all parties** apply without delay for a copy of their credit file from either of the **underrated agencies****. There is a small charge to obtain the record, but it comes through quickly.

WE CANNOT WORK ON ANY SUCH CASE UNTIL WE HAVE SIGHT OF AN UP TO DATE CREDIT FILE FOR EACH APPLICANT.

For future reference - in submitting mortgage applications, you will usually be required to produce, for **each applicant** - the last three pay slips, last three bank statements showing corresponding salary credits, last P60, a valid Passport (or Driving Licence) to prove identity and, to confirm your address, one utility or Council Tax bill (if addressed to all applicants) or one each - but it must be dated within the last three months. If you currently have a mortgage, you will probably be asked for your last mortgage statement.

For any outstanding loans etc., please ensure you have access to balances, account numbers, monthly subscriptions and final payment dates.

The Scottish Housing market moves very swiftly and Mortgage lenders usually take a minimum of four weeks (six weeks for re mortgage) to process an application, please help us and yourselves by being fully prepared with the correct documentation.

****Write to:-**

CHS Experian
P.O.Box 8000
N OTTINGHAM
NG80 7WF

Equifax plc
Credit File Advice Centre
PO Box 1140
BRADFORD
BD1 5US

go Online at

www.creditexperian.co.uk

www.myequifax.co.uk

You will need credit/debit card details handy, but you should be able to print your file online.

You will need to provide your address history including Post Code for last six years.

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE.

CAMPBELL & MCCONNACHIE MORTGAGE INFORMATION SHEET

*(Note: Where questions are marked * please put an X in the appropriate box)*

Personal Details	FIRST APPLICANT				SECOND APPLICANT			
Title								
First Name(s)								
Surname								
Date of Birth								
Marital Status								
Relationship to Other Applicant								
Nationality								
Dependents	No.		Ages		No.		Ages	
IF YOUR NAME HAS CHANGED, EITHER THROUGH MARRIAGE OR FOR ANY OTHER REASON, PLEASE TELL US YOUR PREVIOUS NAME AND DATE OF NAME CHANGE.								
Previous Name	Date of Change							
Current Address								
Postcode								
Date Moved to Address								
Home Tel. No.								
Mobile Tel. No.								
E-mail Address								
ARE YOU ON THE ELECTORAL ROLL AT YOUR CURRENT ADDRESS? IF NO, PLEASE STATE REGISTERED ADDRESS, IN THE ADDITIONAL INFORMATION SECTON.								
	Yes*		No*		Yes*		No*	
Are You	Owner*				Owner*			
	Private Tenant*				Private Tenant*			
	Living With Friends/Relatives*				Living With Friends/Relatives*			
	Council Tenant*				Council Tenant*			
	Other*				Other*			
IF LESS THAN THREE YEARS AT PRESENT ADDRESS, PLEASE PROVIDE PREVIOUS ADDRESSES , POSTCODES & DATES WHICH COVER THE LAST THREE YEARS, IN THE ADDITIONAL INFORMATION SECTION.								

CAMPBELL & MCCONNACHIE
MORTGAGE INFORMATION SHEET

Bank Details	FIRST APPLICANT				SECOND APPLICANT			
Do You Have A Current/Cheque Account?	Yes*		No*		Yes*		No*	
If So, with Which Bank?								
How Long Have You Held the Account?	Years				Years			
Bank Sort Code		-		-		-		
Bank Account Number								
Income & Employment Details	£				£			
BASIC Annual Income								
Net Monthly Income								
Annual Overtime - Guaranteed								
Annual Overtime - Regular								
Any Other Income								
Employers Name								
Employers Full Address								
Postcode								
Work Tel. No.								
Can We Contact You At Work	Yes*		No*		Yes*		No*	
Occupation								
Planned Retirement Age?								
Date Started Present Employment								
Is Your Employment	Permanent*				Permanent*			
	Temporary*				Temporary*			
	Contract*				Contract*			
	Probationary*				Probationary*			
	Self Employed*				Self Employed*			
Does Your Employer Pay You In Full If You Are Off Sick?	Yes*		No*		Yes*		No*	
If Yes To The Above Question – For How Long?								
<p>IF YOUR EMPLOYMENT IS NOT PERMANENT, OR YOU ARE SELF EMPLOYED, PLEASE PROVIDE DETAILS ON THE ADDITIONAL INFORMATION SECTION ATTACHED (e.g. Number of years accounts available).</p>								
<p>IF ABOUT TO CHANGE EMPLOYMENT OR IF LESS THAN A YEAR AT CURRENT EMPLOYMENT PLEASE GIVE DETAILS OF YOUR PREVIOUS EMPLOYERS ON THE ADDITIONAL INFORMATION SECTION ATTACHED.</p>								

CAMPBELL & MCCONNACHIE MORTGAGE INFORMATION SHEET

Details of Property to be Mortgaged												
IF YOU HAVE A PROPERTY IN MIND PLEASE GIVE US THE ADDRESS AND THE ASKING PRICE												
Property Address					C&M Use Only: Approx. Purchase Price £ Property Value £ Loan Amount £ Mortgage Term-Years:							
How long approximately do you anticipate that you will remain in this property												
Asking Price	£											
Approximately How Much of a Personal Deposit do you have?				Exact Source(s) of Deposit								
Are You	First Time Buyer*					Mover*						
	Remortgage*					Existing lender options considered Yes/No						
	Early Repayment Charge Applicable?				Yes*		No*					
Have You Ever Been Declared Bankrupt, Or Had County Court Judgements, Defaults Or Missed Or Made Late Payments Including Store And Credit Cards?	Yes*			No*			Yes*			No*		
Has Any Partner You Have Been Financially Linked With Ever Been Declared Bankrupt	Yes*			No*			Yes*			No*		
Have You Ever Been In Arrears With Your Mortgage or Rent?	Yes*			No*			Yes*			No*		
Do You Have A Pension Arrangement? Do You Have A Current Will?	Company*						Company*					
	Personal*						Personal*					
	Yes*			No*			Yes*			No*		
Do You Smoke?	Yes*			No*			Yes*			No*		
Do You Currently Have A Mortgage On any other Property?	Amount Outstanding Lender Account No.					Amount Outstanding Lender Account No.						
Will You Be Selling The Property That Is Currently Mortgaged?	Yes*			No*			Yes*			No*		
Approximate Sale Price	£											
If You Are Currently Renting, Please State The Monthly Rental Payments You Make.	£											
Landlords Name & Address												

CAMPBELL & MCCONNACHIE MORTGAGE INFORMATION SHEET

Financial Commitments							
Please Give Us Details Of Any Existing Mortgage, Credit Cards, Store Cards, Personal Loans And Hire Purchases etc. And Also Provide Dates Of Any Credit Due To Be Paid Off. Please Also Give Details Of Any Child Care Payments and/or Maintenance Payments Which You Make.							
Name Of Lender	Type i.e. Loan, Credit Card, Mortgage	In Whose Name*			Current Balance, Monthly Payments and End Date		
		1st	2nd	Both	Monthly Payment £	Balance Outstanding £	End Date
Maintenance payments	Court Order/ CSA or Informal (please indicate)					When started	When to end

This Information May Be Used (With Your Permission) To Gain An Agreement In Principle From A Lender And Will Result In You Being Credit Checked By Them.

Please Note: That A Lenders Processing Of Full Application Papers Can Take UP To 4 Weeks (6 Weeks for Remortgage) And This Should Be Recognised When Discussing A Completion Date With Your Solicitor.

What Other Areas Of Your Finances Would You Wish That We Review For You Now Or In The Future				
Life & Critical Illness/Income Protection	Yes*		No*	
Pension/Income In Retirement	Yes*		No*	
Investment	Yes*		No*	
Other (Please Specify)				

**CAMPBELL & MCCONNACHIE
MORTGAGE INFORMATION SHEET**

Additional Information

Please Use this Section for Any Previous Addresses, Previous Employers etc. Or Any Other Information You Feel May be Relevant.

**CAMPBELL & MCCONNACHIE
MORTGAGE INFORMATION SHEET**

Declaration

I (each of us, if more than one client) agree that you can rely on the information I have given you on the attached Mortgage Information Sheet (Pages 1 to 5).

Use Of Information

Details Provided on this form and which, may subsequently be volunteered by me (us) may be shared with Insurers, and with actual or potential lenders.

Any information about me (us) may be shared within Campbell and McConnachie for business analysis and market research purposes. I understand that you will update all of my records, unless I tell you otherwise, when I inform you of a change to my personal details, to keep my records accurate and up to date.

Details provided, may be made available, with my permission, to lenders, who may in turn make searches about me at credit reference agencies for use in the assessment of credit products, as well as from the Electoral Register for the purpose of verifying my identity. You may be treated as financially linked to current or previous partners, by these agencies.

You may pass information to financial and other organisations involved in fraud prevention to protect yourselves from theft or fraud.

In the event of a jointly completed document, I am also confirming that I am entitled to disclose information about the other applicant and/or anyone else referred to by me.

You may retain on my file, copies of such personal documents including identification, application forms and personal items, which may be submitted in support of any application or mortgage enquiry (payslips P60s, bank statements, mortgage statements etc.)

I have the right of access to my personal records held by you and, should I ask, will be told how to apply for these records, and more details as to how my information will be used.

You will not share any information about me with any other organisation specifically for marketing purposes. Campbell & McConnachie may occasionally keep me informed of special offers, products or services, either by letter, telephone or email. If I do not wish to receive this information I can tick this box (I appreciate it may take a short while for my decision to show on your records).

I have read the Declaration and the section entitled "Use of My Information". By signing this form I agree that you can use my information in this way.

Signature of First Named		Date	
Signature of Second		Date	