

recapitalise.

Consulting & Advisory Services

mortgageapplication

Suggested Lender

Name

Office Use Only

Financial adviser..... Source.....

Property code S.C

first applicant**Names**Mr Mrs Ms Other First Names Surname Previous Surname *(Please give any surname by which you have previously been known, eg. maiden name
Please provide documentation with regard to any name changes. eg. Divorce Certificate)***Nationality** Do you hold a Spanish resident's permit? Yes No **N.I.E. No.** **Marital status**Single Married To be engaged Divorced Separated Widow/Widower **Date of birth** **Number of children under 18** Date(s) of birth **Home address** PostcodeTime at present address years months**Tenure**Owner occupier Monthly Mortgage £/€ Tenant Monthly/Weekly Rent £/€ Other Please specify*If you have lived at the above address for less than 3 years,
please give your other address(es) and state how long you lived
at each, continuing in section 4 as necessary.***Previous address** PostcodeTime at previous address years months**Contact details**Tel: Mobile: Email: **second applicant** (if applicable)**Names**Mr Mrs Ms Other First Names Surname Previous Surname *(Please give any surname by which you have previously been known, eg. maiden name
Please provide documentation with regard to any name changes. eg. Divorce Certificate)***Nationality** Do you hold a Spanish resident's permit? Yes No **N.I.E. No.** **Marital status**Single Married To be engaged Divorced Separated Widow/Widower **Date of birth** **Number of children under 18** Date(s) of birth **Home address** PostcodeTime at present address years months**Tenure**Owner occupier Monthly Mortgage £/€ Tenant Monthly/Weekly Rent £/€ Other Please specify*If you have lived at the above address for less than 3 years,
please give your other address(es) and state how long you lived
at each, continuing in section 4 as necessary.***Previous address** PostcodeTime at previous address years months**Contact details**Tel: Mobile: Email:

IF TWO PEOPLE ARE APPLYING, THEY SHOULD ANSWER THE FOLLOWING QUESTIONS TOGETHER

Address of the property you want to buy (or remortgage)

Country

Name and address of present owner (or builder, if new)

Country

Telephone number *Work*Telephone number *Home*

Fax number

e-mail

Name and address of agents selling property

Contact

Ref No:

Country

Telephone number

Fax number

e-mail

Will the property be your main home?

Yes No

Is the property for your own immediate or future occupation?

Yes No

Is the whole of the property to be used only for you and your family to live in?

Yes No

How should our valuer arrange access to the property?

Telephone present owner Telephone agent Other If **Other**, please give details

Valuation Fee enclosed £/€*

see the insert on Valuation Services for details of the fees.

PLEASE NOTE this fee is **NOT REFUNDABLE** and does not mean that Recapitalise must obtain an offer of loan.

Is the property you want to buy (or remortgage)

Freehold Leasehold Number of years left on lease yearsGround Rent £/€* per year

If this varies, please give details

Community fees £/€* per year

Type of property

House / Villa Finca Apartment High rise apartment Other Please describeNumber of bedrooms

Does the property have:

A swimming pool Communal Private No A designated parking space Yes No A garage Yes No

Approximately how old is the property?

 years

If it is a new property, are you receiving a builder's sales cash incentive (eg. paying legal or other costs, cash/backs, carpets, soft furnishings etc)?

Yes No If **Yes**, what is the incentive and how much is it?

£/€*

Completion date

On about what date do you plan to complete the purchase and move in? You may need to speak to the present owner or your lawyer before replying.

Date

Will you require your mortgage in stage payments?

Yes No If **Yes**, please give brief details

PLEASE NOTE
Stage payments are **NOT** available on Apartments

Lawyer/Licensed conveyancer who will act for you

I wish to use a lawyer/licensed conveyancer on the company's panel Yes No

If **No**, please supply details of firm who will act for you name and address of firm

Postcode Country

Name of person acting

Telephone number

Fax number

e-mail

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loan details

Please complete the appropriate section, depending on your circumstances.

a Loan details - A NEW MORTGAGE on a property you do NOT already own

Purchase price £/€* Escritura declared amount £/€*

Amount you are providing personally £/€* The amount you require from us to buy the property

£/€* a) £/€*

b Loan details - REMORTGAGE on a property you DO already own**Please let us know:**

The date you bought the property The original purchase price What do you think the property is worth now?
£/€* £/€*

What is the purpose of this loan?

- a) To pay back the original amount borrowed to buy the property £/€*
- b) To pay back an existing home improvement/renovation loan(s) £/€*
- c) To pay for further home improvements. *Please provide estimates* £/€*
- d) To pay back existing loan(s) you took out for reasons other than buying or improving your home. *Please state reasons in section 11.* £/€*
- e) To pay for something other than the above. *Please give details in section 11.* £/€*

The total amount of money you want to borrow from us £/€*

Are you applying to someone else for a loan using the property as security? Yes No

C

Loan details - Repayments

If **YES**, from whom? For how much? £/€*

Over how many years do you wish to repay the loan? years

How do you wish to repay the loan? *Please ask your local financial adviser if you are unsure.*

By the repayment method? Interest only? Other please state

NOTES Please make any notes below that you feel might explain your situation more clearly.

first applicant**Employment status**

Employed Self-employed On contract
 Other (i.e. retired, unemployed, please specify)

If employed

Occupation

Nature of duties

Full time Part time No of hours per week

Name and address of employer

Postcode Country

Telephone number

Fax number of your Personnel Dept.

Original start date

If self-employed

Name and address of business

Postcode

Country

Type of business

How long trading? years

Under your control years

Trading year

Applicant's share of net profit %

Income as per last Tax Return £/€*

Name and address of accountant

Postcode

Is your accountant registered? Yes No

Are your accounts audited annually? Yes No

Contact Reference

Telephone number

Fax number

If on contract

What type of contract? Fixed/short term Temporary

Contract start date Contract end date

second applicant**Employment status**

Employed Self-employed On contract
 Other (i.e. retired, unemployed, please specify)

If employed

Occupation

Nature of duties

Full time Part time No of hours per week

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Postcode Country

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Original start date

If self-employed

Name and address of business

Postcode

Country

Type of business

How long trading? years

Under your control years

Trading year

Applicant's share of net profit %

Income as per last Tax Return £/€*

Name and address of accountant

Postcode

Is your accountant registered? Yes No

Are your accounts audited annually? Yes No

Contact Reference

Telephone number

Fax number

If on contract

What type of contract? Fixed/short term Temporary

Contract start date Contract end date

first applicant

Financial commitments

e.g. Hire Purchase, Credit Cards, Maintenance payments

Balance	Monthly payment	Lender	Purpose

Have you ever been bankrupt, or been subject to an individual voluntary arrangement?

Yes No

Have you ever had a court order for debt registered against you, or not kept to any credit agreements?

Yes No

If **Yes**, please give details

Have you ever owned any property before?

(In UK or elsewhere)

Yes No

Have you ever had a property repossessed? Yes No

If **Yes**, please give details

Do you own a property now? Yes No

If **No**, please provide details of changes in property ownership (mortgage, sale price) occurring in the last 3 years.

If **Yes**, how much would you be likely to get if you sold? £/€*

Have you a mortgage on your present property? Yes No

If **Yes**, please give the following detail:

Is this mortgage going to be repaid on or prior to taking out this new mortgage? Yes No

Name and address of the mortgage lender

Postcode

Country

Account number

Outstanding balance £/€*

Monthly repayment £/€*

second applicant

Financial commitments

e.g. Hire Purchase, Credit Cards, Maintenance payments

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Name and address of the mortgage lender

Postcode

Country

Account number

Outstanding balance £/€*

Monthly repayment £/€*

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your assets

first applicant

Property Please give address(es)

Address 1

Mortgaged Yes No

If **Yes** to whom it is mortgaged?

Estimated current value £/€*

Address 2

Mortgaged Yes No

If **Yes** to whom it is mortgaged?

Estimated current value £/€*

Address 3

Mortgaged Yes No

If **Yes** to whom it is mortgaged?

Estimated current value £/€*

Life assurance policies

£/€* Assigned to

£/€* Assigned to

Stocks and shares/investments

£/€* £/€*

£/€* £/€*

Other assets

£/€* £/€*

£/€* £/€*

Total assets £/€*

second applicant

Property Please give address(es)

Address 1

Mortgaged Yes No

If **Yes** to whom it is mortgaged?

Estimated current value £/€*

Address 2

Mortgaged Yes No

If **Yes** to whom it is mortgaged?

Estimated current value £/€*

Address 3

Mortgaged Yes No

If **Yes** to whom it is mortgaged?

Estimated current value £/€*

Life assurance policies

£/€* Assigned to

£/€* Assigned to

Stocks and shares/investments

£/€* £/€*

£/€* £/€*

Other assets

£/€* £/€*

£/€* £/€*

Total assets £/€*

9b

your liabilities

first applicant

Mortgage(s)

Lender £/€*

Lender £/€*

Lender £/€*

Other liabilities

Lender £/€*

Lender £/€*

Total liabilities £/€*

second applicant

Mortgage(s)

Lender £/€*

Lender £/€*

Lender £/€*

Other liabilities

Lender £/€*

Lender £/€*

Total liabilities £/€*

All those applying for a mortgage should read and sign this declaration

This declaration relates to the information (the Information) which I/we have given on this form and to any other information which Recapitalise hold on me.

I/we agree that:

1. The information is true to the best of my knowledge and belief and I/we will notify you on any changes in my/our circumstances which occur before the mortgage is completed.
2. You may take up such references and make such enquires about me/us as you consider necessary. I/we give permission to any person to disclose information to you in connection with this application .
3. The information may be held on computer (whether or not this application proceeds) and may be retained after the mortgage account is closed.
4. The information will be used for credit assessment including credit scoring and searching the files of credit reference agencies.
5. I/we agree that you may release any information relating to this application for a mortgage to my/our legal adviser and I/we give my/our legal adviser permission to release any such information to you. I/we agree that you may release any information relating to this application for a mortgage to Recapitalise.

6. I/we agree that you may pass any information or documentation relating to this mortgage account (and any additional loans) to any guarantors while they remain liable on their guarantees.

7. I/we acknowledge that details of the property and the purchase price may be disclosed to surveyors to assist them in valuing other properties.

8. I/we confirm that if this application is successful, the provisions of this declaration will continue to apply throughout the life of the mortgage.

Whether or not this application is granted

I/we understand that when a lender is assessing this application, they may use credit scoring and may search the files of credit reference agencies. The fact that a search has been made will be recorded by each credit reference agency used and the data supplied will be available to other lenders and all other authorised to search the credit reference agencies files. This information may be used by other lenders in assessing applications for credit by me/us and other members of my/our household and for occasional debt tracing and fraud prevention.

If this application is granted

I/we agree that you may disclose details about me/us and my/our mortgage account to Recapitalise associated companies and/or to third parties in the circumstances described in the declaration above.

I declare that:

- I am aged 18 or over
- I understand that it is a offence to make a false declaration
- I understand that you will provide me with a copy of the completed application form on request

First applicant's signature

Date

Second applicant's signature

Date

11 permission to approach your bank

Part 1 - First (or sole) applicant

Name and address of existing bank

Postcode

Contact Name

Telephone number

Fax number

Account number

Sort code

Name(s) in which account held

I/We give details of my/our existing bank and authorise you to apply to them for verification of my/our identity. **I/We authorise** the specified bank to provide you with any information you may require in this respect and to accept a photocopy of this authority for that purpose. I/we agree that any fee due can be debited from my/our bank account.

Signature(s) Part 1

Date

Part 2 - Second applicant

Name and address of existing bank

Postcode

Contact Name

Telephone number

Fax number

Account number

Sort code

Name(s) in which account held

I/We give details of my/our existing bank and authorise you to apply to them for verification of my/our identity. **I/We authorise** the specified bank to provide you with any information you may require in this respect and to accept a photocopy of this authority for that purpose. I/we agree that any fee due can be debited from my/our bank account.

Signature(s) Part 2

Date

