

# Mortgage Application Form

All applications are subject to approval by the lender. This application form is for the purpose of providing a decision from the lender, it will be necessary to sign a full lender application form for the relevant lender.

Country

Loan Amount

Purchase / Re-mortgage

## • Your Personal Detail

### First Applicant

### Second Applicant

Surname

First Name(s)

Date of Birth

Place of Birth

Nationality

Marital Status

Marriage Date

If divorced date of divorce

No. dependant Children & Ages

National Insurance No.

Tax Ref. No

Home Address   
*If less than 3 years provide details in the Notes section of previous address*

Is this your permanent residence?  Yes / NO

Yes / NO

Are You  Owner Occupier / Tenant

Owner Occupier / Tenant

Home Telephone No.

Mobile Telephone No.

Work Telephone No.

Email Address

Have you had any previous credit problems?  Yes / NO

Yes / NO

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## Your Employment Details

	First Applicant	Second Applicant
Employment Type	<input type="text"/>	<input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>
Employer Name	<input type="text"/>	<input type="text"/>
Employer's Address	<input type="text"/>	<input type="text"/>
Employer Tel No.	<input type="text"/>	<input type="text"/>
Employer Fax No.	<input type="text"/>	<input type="text"/>
Start Date Of Employment <i>If less than 3 years please provide Previous In the notes section</i>	<input type="text"/>	<input type="text"/>
Salary / Net Profit	<input type="text"/>	<input type="text"/>
Bonus	<input type="text"/>	<input type="text"/>
Overtime	<input type="text"/>	<input type="text"/>
Investment Income	<input type="text"/>	<input type="text"/>
Other Income (please specify)	<input type="text"/>	<input type="text"/>
Do you have a Chartered / Certified Accountant	<input type="text" value="Yes / NO"/>	<input type="text" value="Yes / NO"/>

If you have had any changes in your salary over the last 12 months then please provide details in the notes section. Some lenders average income over 3, 6 or 12 months.

## Credit Commitments & Insurance Contracts

Please include all mortgage / rent payments (including buy to let), credit cards, hire purchase agreements, personal loans, credit cards, life & property insurance. If there is insufficient spaces please add additional items to the notes section. Please include details of any overdraft facility even if not used. Continue in notes section if more space needed.

Applicant	Type of Commitment	Lender / Provider	Amount	Credit Limit	Monthly Payments	End Date
				£		
				£		
				£		
				£		
				£		
				£		

# Mortgage Application Form

- **Your Assets**

- A) **Property**

Applicant	Brief Description	Address	Estimated Value

- B) **Other Assets (e.g. cash, investments, etc.)**

Applicant	Brief Description	Where Held	Estimated Value

- **Mortgage Requirements**

**Property to be mortgaged**  
Full Postal Address

**Property type**

 **No. Bed Rooms** 

**Type of Residence**

**Main**  **Secondary**

**Year built**

**Proposed Completion Date**

**Purchase price / Property Value**

**Any improvements required**  
Please provide a description

**Loan Required**

**Term**

**Repayment / Interest Only**

**Are you thinking of buying with a Limited Company**

**Do you require Single or Staged Payments?**  
(Only available in Bulgaria & Dubai) Provide details in notes if Staged

**If available would you prefer a**

**Rate**

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If Buy to Let is there a lease contract  If yes please supply a copy

Name and address of Notaire (solicitor) being used.

Valuation Contact details: Name, address & telephone

Notes

## Declaration

The undersigned applying for a mortgage loan as detailed in this application declare that: These particulars are believed to be complete and correct and may be disclosed to appropriate parties in connection with pre-qualification, financing and purchasing of real estate. If it is incomplete I/We accept that I/We may not receive advice appropriate to my/our circumstances.

I/We agree that Viva Costa International Mortgages Ltd may take up any references it considers necessary for the confirmation of all these particulars and for Credit Assessment.

UK BASED APPLICANTS ONLY (as required under the Data Protection Act 1984) – I/We confirm that I/We will have access to our personal records held on any computer files. I/We consent to the processing and storage of personal information on computer and/or paper files. I/We understand that processing may occur outside the European Economic Area.

- The information given in this application form and in any attachment is true and accurate.
- Authorise any enquiries considered necessary for the confirmation of the above particulars, such as apply for information to my(our) employer(s), present lender(s), landlord(s), and Bank(s) who are hereby authorised to provide this.
- Understand that the valuation fee is payable in advance and is not refundable whether or not an offer of a mortgage loan is given.
- If any of the information herein changes prior to the making of the mortgage loan I(We) will notify the Bank in writing and will not take up any mortgage loan unless the Bank has previously consents in writing to such a charge.
- In the event of a mortgage loan being made you may be required to open a current account the mortgage lender from which the monthly payments will be made.
- Are aware that the building must be insured for the full reconstruction value. The policy must have the Bank's name noted thereon and provide cover against fire, explosion, subsidence, landslip and heave, malicious damage, flood and other risks of the kind usually insured under a private dwelling house insurance.
- Understand that prior to any advance being made all authorisations and regulations will need to be complied with.

Signature Applicant 1

Date

Signature Applicant 2

Date

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