

**SALISBURY FINANCIAL SERVICES  
EQUITY RELEASE QUESTIONNAIRE**

**PERSONAL DETAILS**

	<b>First Applicant</b>	<b>Second Applicant</b>
Title: Mr/Mrs/Miss/Ms/Other		
Surname		
First Name(s)		
Date of Birth		
Nationality		
Marital Status		
Previous/Former (e.g. Maiden) Name or any other aliases or associations		

Home Address		
	Post Code	Post Code

Health Status	Good/Fair/Poor	Good/Fair/Poor
Please give further details, as appropriate		

Who is/are the registered owner(s) of your home?		
Current Value of Property	£	£
Home Telephone Number		
Mobile Telephone Number		
Email address		
Date moved to Current Address		

Please provide dates and addresses of any other properties lived at within the last 3 years		
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Please provide details of everyone who is either dependent on the applicant(s) or who will be living in the property upon which the loan is to be secured. Any such person who falls into this category must be able to understand the transaction involved, and will be asked to sign a form of undertaking, waiving any rights of occupancy.

Names(s) of Dependents or other Occupier(s)	Relationship	Date of birth	Will they be living in the Property
			Yes/No
			Yes/No
			Yes/No

## CURRENT FINANCIAL DETAILS

### Outstanding Mortgage

Please give details of all mortgages. Please note that, if this loan application is approved, it will be conditional that any existing mortgage must be redeemed in full prior to, or on completion of the new loan. If you have more than one mortgage outstanding, please provide details in Section 9

	First Applicant	Second Applicant
Lender's Name & Address		
Loan Reference Number		
Outstanding balance	£	
Monthly Payment	£	
Date Mortgage due to be repaid		

Do you intend to repay the mortgage when your new mortgage starts?	Yes/No	
Is/Was the mortgage in arrears?	Yes/No	
If 'Yes' please give details		
Do redemption penalties apply to your existing mortgage?	Yes/No	Yes/No

*Have you or your partner ever:*

	Yes	No	Yes	No
Had a County Court Judgement or any other Court Order for non-payment of a debt made against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	First Applicant	Second Applicant
If 'Yes' please give details		

	Yes	No	Yes	No
Incurred mortgage, rent or loan arrears?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If 'Yes' please give details		
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	Yes	No	Yes	No
Been refused a mortgage or credit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If 'Yes' please give details		
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	Yes	No	Yes	No
Been declared Bankrupt?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If 'Yes' please give details		
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Entered in any arrangements with creditors, or been party to a mortgage where the property has been taken into possession on either a voluntary or enforced basis

Yes

No

Yes

No

If 'Yes' please give details		
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Bankruptcy Discharge Certificate  
If applicable

Enclosed

To follow

Enclosed

To follow

**INCOME DETAILS**

	First Applicant	Second Applicant
Pension Income	£	£
Investment Income	£	£
State benefits	£	£
Other Income	£	£
<b>Total income</b>	£	£
Current tax rate	%	%
Are you currently receiving Age Allowance?	£	£

Are you in receipt of Income support or any other means tested benefit?

Type of benefit(s):
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## EXPENDITURE

Mortgage		
Loans/HP Repayments		
Utilities (Gas/Electric/Water)		
Council Tax		
Household Expenses		
Other Expenses		
<b>Total Expenditure</b>	£	£

## INVESTMENTS HELD

Bank/Building Society		
National Savings		
Shares/Equities/Gilts		
ISA/PEP/TESSA		
Other Investments		
<b>Total Investments</b>	£	£

**PROPERTY DETAILS**

(The property on which the Lifetime Mortgage is to be secured)

What type of property is it? House Flat Maisonette Bungalow

Detached Semi Terraced Other

Please indicate Tenure

Leasehold Freehold Feudal

If Leasehold, please state

Remaining Term (years)

Ground Rent (per annum)

£

In which year was the property built?

Is the property classed as sheltered accommodation?

Yes

No

Are there any age restrictions placed on the occupants of the property?

Yes

No

If 'YES' please specify

Is the property a former or current Local Authority, Ministry of Defence or Housing Association Property ?

No

Yes (former)

Yes (current)

If current, what is the right to buy valuation?

£

Is any of the property let or tenanted?

Yes

No

Will you use the property wholly for residential purposes?

Yes

No

If 'NO' please specify



Have you considered whether you would be able to afford the loan, if interest rates were to rise? Yes / No

Do you wish to fix the interest rate for the duration of the loan? Yes / No

How important is it that the loan is flexible and/or can be moved to another house due to a potential change in circumstances?

Very Important / Of some Importance / Not Important

Do you envisage needing to borrow further monies in the future? Yes / No

Is the inclusion of a 'No Negative Equity' guarantee important? Yes / No

Do you wish the costs associated with the loan to be payable separately or incorporated into the loan?

Payable separately / incorporated into the loan

Are you willing to incur penalties for full or part repayment? Yes / No

I confirm that this is a true record of my financial circumstances as discussed with my mortgage adviser.

I understand that **Anthony Collins** may contact me in the future with a view to reviewing my arrangements.

First Applicant

Second Applicant

.....  
Sign

.....  
Sign

.....  
Date

.....  
Date

I have provided the applicant/s with an Initial Disclosure Document.

**Adviser Anthony Collins**

.....  
Sign

.....  
Date