



# SKIPTON INTERNATIONAL LIMITED

## Expatriate Mortgage Application Form



01403 27 26 25  
[www.atomltd.co.uk](http://www.atomltd.co.uk)

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

## Introduction

Please complete all sections of the form using Block capitals and Black ink. Please note failure to complete all sections may result in your application being delayed.

If existing Skipton International customers please provide account number

### First; Applicant

Title

Surname

Forenames

Date of birth  /  /

Town of birth

Country of birth

Nationality

Marital Status  Single / Married / Living with partner / Separated / Divorced / Civil Partnership

Employment Status  Employed Full time / Part time / Retired / Self Employed / Student / Other

First Time Buyer?  Yes / No

Current Residential Status  Owner / Tenant / Living with others / Living with parents

Will you occupy the property?  Yes / No

Expected Retirement Age  Years old

Maiden / Previous Name

No of Dependents and their ages

Have you ever been declined a mortgage by another lender?  Yes / No

Have you ever been declared bankrupt, insolvent or equivalent or is any such action pending?  Yes / No

Have you entered into any arrangements with your creditors or are you a party to a voluntary arrangement?  Yes / No

Have you had a court order/decreed made against you for debt or is there any such action pending?  Yes / No

Have you ever (voluntary or otherwise) had a property repossessed by a lender or entered into any arrangement for mortgage arrears?  Yes / No

Current Residential address

Postcode

Time at address  Years  Months

If less than 5 years, please provide a total of five years of address history on a separate page

### Second; Applicant

Title

Surname

Forenames

Date of birth  /  /

Town of birth

Country of birth

Nationality

Marital Status  Single / Married / Living with partner / Separated / Divorced / Civil Partnership

Employment Status  Employed Full time / Part time / Retired / Self Employed / Student / Other

First Time Buyer?  Yes / No

Current Residential Status  Owner / Tenant / Living with others / Living with parents

Will you occupy the property?  Yes / No

Expected Retirement Age  Years old

Maiden / Previous Name

No of Dependents and their ages

Have you ever been declined a mortgage by another lender?  Yes / No

Have you ever been declared bankrupt, insolvent or equivalent or is any such action pending?  Yes / No

Have you entered into any arrangements with your creditors or are you a party to a voluntary arrangement?  Yes / No

Have you had a court order/decreed made against you for debt or is there any such action pending?  Yes / No

Have you ever (voluntary or otherwise) had a property repossessed by a lender or entered into any arrangement for mortgage arrears?  Yes / No

Current Residential address

Postcode

Time at address  Years  Months

If less than 5 years, please provide a total of five years of address history on a separate page

Prior UK Residential address

Postcode

Time at address  Years  Months

If less than 3 years, please provide a total of three years of UK address history on a separate page

Correspondence address (if different to Residential address)

Postcode

Home telephone (plus country code)

Work telephone (plus country code)

Mobile telephone (plus country code)

Preferred method of contact  Home phone / Work phone / Mobile phone

E-mail address

Prior UK Residential address

Postcode

Time at address  Years  Months

If less than 3 years, please provide a total of three years of UK address history on a separate page

Correspondence address (if different to Residential address)

Postcode

Home telephone (plus country code)

Work telephone (plus country code)

Mobile telephone (plus country code)

Preferred method of contact  Home phone / Work phone / Mobile phone

E-mail address

## Income and Expenditure

### First Applicant

A full income and expenditure assessment will be carried out to calculate free disposable income and to ensure that the loan is affordable, now and in the future. Please ensure as much detail as possible is accurately provided as this will help eliminate queries at the underwriting stage.

#### Monthly Expenditure

Rent (if continuing)  £ per month

House Insurance  £ per month

Pension/Savings  £ per month

School Fees  £ per month

Childcare Fees  £ per month

Maintenance  £ per month

Are there any other outgoings, regular or otherwise, which are likely to affect your ability to meet your monthly mortgage payments? Yes / No

Are you aware of any potential changes to your income now or in the foreseeable future that are likely to affect your ability to meet your monthly mortgage payments? Yes / No

#### Annual Income

Gross basic salary (excluding overtime and bonus)  £ per year

Regular Bonus  £ per year

Regular Overtime  £ per year

Mortgage/Rent Subsidy  £ per year

### Second Applicant

#### Monthly Expenditure (if not included for 1<sup>st</sup> applicant)

Rent (if continuing)  £ per month

House Insurance  £ per month

Pension/Savings  £ per month

School Fees  £ per month

Childcare Fees  £ per month

Maintenance  £ per month

Are there any other outgoings, regular or otherwise, which are likely to affect your ability to meet your monthly mortgage payments? Yes / No

Are you aware of any potential changes to your income now or in the foreseeable future that are likely to affect your ability to meet your monthly mortgage payments? Yes / No

#### Annual Income

Gross basic salary (excluding overtime and bonus)  £ per year

Regular Bonus  £ per year

Regular Overtime  £ per year

Mortgage/Rent Subsidy  £ per year

Car/Pension Allowance £  per year

Occupation

Employer Name

Employers address

Postcode

Employer's telephone

Employer's fax

Time at employer  Years  Months

Time in role  Years  Months

If less than 2 years, please provide a total of two years of employment history on a separate page

Is your current employment permanent? Yes / No

If no, provide details

Car/Pension Allowance £  per year

Occupation

Employer Name

Employers address

Postcode

Employer's telephone

Employer's fax

Time at employer  Years  Months

Time in role  Years  Months

If less than 2 years, please provide a total of two years of employment history on a separate page

Is your current employment permanent? Yes / No

If no, provide details

## Loans and credit cards and Financial Guarantees

For each credit/store card or personal loan held please provide full details of outstanding balances, monthly repayments and outstanding term. Please confirm if each card/loan will be repaid prior to mortgage completion or will be an ongoing liability. Skipton International reserves the right to request latest statements and loan conditions to assist with the underwriting of your application. Please include ALL forms of credit for all applicants, even if repaid each month or not currently used. Please use an additional page if necessary.

Secured, unsecured loan or credit card company plus personal guarantees. Please state for each loans if for 1 <sup>st</sup> , 2 <sup>nd</sup> or both applicants	Outstanding Term		Outstanding Balance	Monthly Repayment	Loan Purpose	To be repaid*
	Years	Months				
			£	£		Y / N
			£	£		Y / N
			£	£		Y / N
			£	£		Y / N
			£	£		Y / N
			£	£		Y / N

\* Please indicate if loan is intended to be repaid from the proceeds of this mortgage application. Please also complete the "Asset and Liability" appendix at the back of this application.

# The Property

Type of Mortgage House Purchase / Re-mortgage / Equity Release / Further Advance / Revest to new name

Type of sale Leasehold / Freehold / Flying freehold

Please note: For leasehold properties at least 40 years remaining on the lease will be required at the end of the mortgage

Term remaining on lease  years

Full address of the property  
Please ensure the address appears in full. Failure to do so could result in the application being delayed or rejected.

Postcode

Property Type Style

Detached House / Semi-detached House / Terraced House  
Detached Bungalow / Semi-detached Bungalow  
Purpose built Flat / Flat conversion  
Maisonette House / Maisonette Bungalow

Construction

Standard / Timber Framed / Non-standard construction

Approximate year of build

Building Certificate

None / Architect / NHBC / Other

Agreed price of the property

 £

Estimated value if a remortgage / further advance

How much do you wish to borrow?

 £

Existing mortgage value (if remortgage or further advance)

 £

Are any incentives/discounts being offered by the developer/vendor?

Yes / No

If YES, please provide details

No of floors in block

 If a flat

Does the property have a lift?

Yes / No

Is the property ex Local Authority?

Yes / No

Is the property a commercial property?

Yes / No

Does property have a solar panel?

Yes / No

If yes. Is a lease in place?

Yes / No

Is there a Green Deal on the Property

Yes / No

Please list number of:

Living Rooms

Kitchens

Bedrooms

WCs

Bathrooms

Other rooms

Garage

Outbuildings

Use of Outbuildings

Condition of property

Good / Average / Poor

Heating

Gas / Oil / Electric / Other / None

Estimated completion date

/ /

### Source of Deposit:

Deposit Source Type, e.g. Gift, Savings

If Gift – relationship, e.g. parent. Please complete a Gift Letter

Deposit Amount

£

Is the deposit from a Channel Island/UK source?

Yes / No

If not please state where from

Please note Skipton will require your solicitor to verify the source of Deposit Funding

### For Remortgage and Further Advance cases only:

Please identify how much of the new mortgage is required for each of the following:

Repay outstanding mortgage

£

Repay prior home improvement loans

£

Capital raising

£

If some capital raising is required please provide details

Repaying other debts

£

If repaying other debts please provide details

### Buy to Let

What basis is the property to be let?

Unfurnished / Furnished

Will the property be let on a multiple occupancy basis?

Yes / No

If yes, please state the number of tenancies

Property already let?

Yes / No

Projected Monthly Rental Income

£

Please note, Skipton International is unable to lend on properties designated as "Houses of Multiple Occupancy", Student Lets or Bedsits  
Please note, for UK purchase the following cannot live or intend to live in the property; Applicant, Spouse, Civil Partner, Parent, Grand parents, Sibling, Child or Grand Child

### Property Declarations

Is vacant possession of the property being obtained on completion?

Yes / No

Do you intend to rent the property immediately on completion?

Yes / No

If NO, please supply further details

Is the loan wholly or predominantly for the purposes of a business?

Yes / No

Will you be providing all the monies required in addition to this loan to enable you to purchase the property?

Yes / No

If NO, please supply further details, e.g. gift

Will any additional borrowing be secured against the property by a second charge?

Yes / No

Will the loan be for the direct benefit and advantage of all applicants?

Yes / No

If NO, please supply further details

## Solicitors Details

Acting Solicitor

Law firm

## Mortgage Product

Type of mortgage

Repayment and Interest / Interest Only / Interest only (overpayments)  
Interest only (sale of prop) / Part repayment and part interest only



If Interest only, amount Interest only

 £

If Interest only or Part and Part, please select repayment vehicle

Endowment Policy / Sale of property / Sale of assets / Over payments / Stocks and shares  
Unit Trust / Pension/ Savings / Other

If Interest only or Part and Part, please supply repayment vehicle details

Skipton product requested

Details of current products are available on Skipton International's website

Term required

 years  months

## Survey

Please note, unless otherwise advised Skipton International will require an up to date valuation of your property to establish your Loan to Value. Skipton International will require a cheque payable to Skipton International Limited to be provided at application stage. Skipton International will instruct the survey once Agreement In Principal has been provided, at this time the cheque will be banked.

# Marketing Consent

## First Applicant

I consent to receiving details of other products and services and confirm that we understand that:

I can request not to receive any details by telephone about Skipton International Limited's products by writing to it at P O Box 509, Fairbairn House, Rohais, St Peter Port, Guernsey, GY1 6DS at any time, or by ticking this box:

I can request not to receive any details from Skipton International Limited about its own or Skipton Group products by writing to it at P O Box 509, Fairbairn House, Rohais, St Peter Port, Guernsey, GY1 6DS, or by ticking this box:

I consent to receiving details of Skipton International Limited's products and services by e-mail:

The information provided in this application may be shared by Skipton International Limited with other companies within the Skipton Group (a list of which is available on request) for marketing purposes. We understand that we may request SIL not to share my personal details with these companies by writing to it at P O Box 509, Fairbairn House, Rohais, St Peter Port, Guernsey, GY1 6DS, or by ticking this box:

## Second Applicant

I consent to receiving details of other products and services and confirm that we understand that:

I can request not to receive any details by telephone about Skipton International Limited's products by writing to it at P O Box 509, Fairbairn House, Rohais, St Peter Port, Guernsey, GY1 6DS at any time, or by ticking this box:

I can request not to receive any details from Skipton International Limited about its own or Skipton Group products by writing to it at P O Box 509, Fairbairn House, Rohais, St Peter Port, Guernsey, GY1 6DS, or by ticking this box:

I consent to receiving details of Skipton International Limited's products and services by e-mail:

The information provided in this application may be shared by Skipton International Limited with other companies within the Skipton Group (a list of which is available on request) for marketing purposes. We understand that we may request SIL not to share my personal details with these companies by writing to it at P O Box 509, Fairbairn House, Rohais, St Peter Port, Guernsey, GY1 6DS, or by ticking this box:



# Mortgage Declaration

(This and following 2 pages to be scanned and returned by intermediary)

First Applicant

Second Applicant

Account Number

Date

## Intermediary

I declare that, in relation to the evidence of identity and address verification:

- a) I have seen the original documents;
- b) any documents bearing a signature were pre-signed; and
- c) any documents bearing a photograph bore a good likeness.

Signature of Intermediary

Date

## DECLARATION – to be signed by all applicants

Thank you for applying for a mortgage with Skipton International Limited – please read the following declaration before signing.

I apply for a loan, which I understand will be secured on my property, on the basis of the information I have supplied.

I consent to Skipton International Limited at any time transferring or otherwise disposing of the benefit of any loan, mortgage or any other security for the loan to any third party, whether or not a building society or associated body of a building society, without any further reference to me.

I declare that:

- I DO NOT intend that either I or a connected party (e.g. Applicant, Spouse, Civil Partner, Parent, Grand parents, Sibling, Child or Grand Child) reside in the Property either on completion or at any time in the future.
- I am over 18 years of age;
- there are no existing loans or mortgages in my name with Skipton International Limited or any other lender other than declared on the application;
- I have never been convicted of any criminal offence nor is any prosecution pending, excluding motoring or “spent” offences by virtue of the Rehabilitation of Offenders (Bailiwick of Guernsey) Law 2002 or equivalent in any jurisdiction;
- any person interested now or in the future in the loan may rely upon the truth and accuracy of the information given and in any supporting documentation or information supplied by me;
- if any of the information I have given changes before the mortgage is completed, I shall advise Skipton International Limited immediately.

I understand that where the term takes me to beyond retirement age it is my responsibility to ensure I have sufficient funds to maintain payments to the end of the term. I understand a Tariff of Charges is available on request.

I understand that my Loan Offer and any other communications from Skipton International Limited may be sent to me/us by electronic means, including without limitation by electronic mail to an address provided to Skipton International Limited, which may or may not be sent by an encrypted method. I further understand that any commitment given by me/us including without limitation by electronic mail or in a document or scanned image attached to or included within an electronic communication will be binding, including any scanned image of the Loan Offer (or other documents) bearing my/our signature(s).

I understand a Tariff of Charges is available on request.

## APPLICATION COSTS AND SURVEYOR’S REPORT AND VALUATION

I acknowledge that, Skipton International Limited reserves the right to reject my application without giving any reason.

I understand that, when appropriate, I need to obtain a surveyor’s report on the property offered as security at my expense. I accept that in the event of the facility not proceeding to completion for whatever reason, I will be solely responsible for all legal, survey and other costs of whatever nature incurred by Skipton International Limited or its adviser in connection herewith.

Skipton International Limited is not an agent of the Valuer or firm of Valuers and I am making no agreement with the Valuer. I understand that neither Skipton International Limited nor the Valuer will warrant, represent or give any assurance to me that the statements, conclusions and opinions expressed or implied in the Report and Valuation will be accurate and valid and the Valuer’s Report will be supplied without any acceptance

of responsibility to me on the part of the Valuer or the Bank, even if the Valuer is negligent in relation to the Report. I understand that the Report is a valuation for mortgage purposes only and is not a full survey.”

## VALIDITY OF THE APPLICATION

This application is valid for 3 months from the date it is signed, after this time a new application and full supporting documentation (as noted in this application and valuations) will be required; all new submissions will be reviewed under Skipton International's mortgage criteria at that time.

## YOUR PERSONAL DATA

I consent to Skipton International Limited using and disclosing the information contained in my application form and about my account in the following ways:

- passing the surveyor's report to any other firm of valuers or surveyors if any further inspection or re-valuation is required at any time;
- using particulars in the application, any supporting documents or information whether relating to the property or not, the mortgage and conduct of the mortgage account and any information or documentation involving me or the property (which may include sensitive information) for initial and ongoing credit assessment purposes and in connection with the taking out of the mortgage, operation and statistical analysis of my mortgage account and to the passing of this information to Skipton International Limited's agents and third party processors if this is necessary for any of these purposes. Data may be transferred to any country including countries outside the European Economic Area for any of these purposes and for systems administration. I further consent to Skipton International Limited passing the same to any transferee, potential transferee, guarantor, potential guarantor of the mortgage or their legal or mortgage intermediary;
- referring to my employers or accountants for confirmation of income;
- passing any details relating to the mortgage application up to and including completion of the loan to any mortgage intermediary who introduced my application to Skipton International Limited;
- information on undisputed personal debts which are in default and where no satisfactory proposals for repayment have been received by Skipton International Limited following formal demand, being passed to a credit reference agency;
- (in the event the property to be mortgaged is repossessed by Skipton International Limited) information being passed to a credit reference agency;
- to make enquiries of authorised referees and licensed credit reference agencies who will supply Skipton International Limited with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds;
- to prevent or detect fraud, or to assist in verifying my identity, Skipton International Limited may make searches of Skipton Group records and at fraud prevention agencies who will supply information. Skipton International Limited may also pass information to financial and other organisations involved in fraud prevention to protect it and its customers from theft and fraud. Skipton International Limited, members of the Skipton Group, and other companies may use this information if decisions are made about me or others at my address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment;
- if false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering;
- using my information to help develop and improve the products and services offered to me and other customers. Skipton International Limited may also share information with other companies within the Skipton Group to help provide me with a high standard of service, (for example administrative purposes).

I understand that:

- information held about me by the Credit Reference Agencies may already be linked to records relating to one or more of my partners. For the purposes of this application we may be treated as financially linked and my application will be assessed with reference to any "associated" records of my partners. By stating a financial association with another party, I also declare that Skipton International Limited is entitled to disclose information about my joint applicant and/or anyone else referred to by me; and search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me;
- an "association" between joint applicants and/or any individual identified as my financial partner, will be created at credit reference agencies, which will link our financial records. I and anyone else with whom I have a financial link understand that each other's information will be taken into account in all future applications by either or both of us. This linking will continue until one of us successfully files a "disassociation" at the credit reference agencies.

## DATA PROTECTION NOTICE

For the purposes of the Data Protection (Bailiwick of Guernsey) Law 2001 Skipton International Limited will be the data controller responsible for the processing of your data in relation to your mortgage application, the ongoing operation of your mortgage account (if your application is approved), assessment of the performance of your account and after redemption of the mortgage for statutory, regulatory, accounting, auditing or other lawful requirements. We may also use your information to develop products and services that may be of interest to you in the future. We will not keep your data longer than necessary. Your data may include "sensitive information". The Act defines "sensitive information" as information about your racial or ethnic origin, political opinions, religious beliefs or beliefs of a similar nature, trade union membership, physical or mental health condition, sexual life, criminal record, pending court proceedings or sentence or any alleged offence.

## DATA ACCESS

I understand that:

- with limited exceptions I can request in writing, upon payment of a fee, details which are held about me by Skipton International Limited and where necessary rectify the information that is held about me;
- I have the right of access to my personal records held by credit and fraud agencies. Skipton International Limited will supply their names and addresses upon request.

I confirm that I have read all answers including those completed in other than my own handwriting and confirm that all answers are correct and complete. To the best of my knowledge and belief the statements in these Declarations are true and correct.

I authorise you to take up references and check my identity in such ways that are deemed necessary.

## Signature and Authority to obtain references/information and process data

**Please ensure you have carefully read all the above declarations before signing below.**

It is important that you read and understand the section entitled "Marketing Consent" and "Your Personal Data". By signing this application, you agree that we can use your information as described. I hereby authorise and request you to provide Skipton International Limited with any information they may require.

**Signature(s) of applicant(s):**

Do not forget to complete the Direct Debit Mandate at the end of this form.

**First; Applicant/Guarantor/Underlying Client**

Date

**Second; Applicant/Guarantor/Underlying Client**

Date

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

## Third Party Authority

Please complete if remortgaging, detailing your existing mortgage provider. To:

Bank Name

Address

Postcode

Telephone Number

Branch sort code

<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>
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Mortgage account number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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I/We authorise and request you to release any information in your possession relating to my/our application for a mortgage from Skipton International, including copies of any documents and details of the up to date position to:

Skipton International Limited  
PO Box 509, Fairbairn House, Rohais, St Peter Port, Guernsey, GY1 6DS  
Tel: 01481 712279

First Applicant Signature

Date

Printed Name

Second Applicant Signature

Date

Printed Name

This authority will remain in force until cancelled by me/us in writing. NB: all applicants must sign.



## Supporting Documentation Checklist

For each applicant please ensure that you provide the following supporting documentation with your application. Failure to provide full and complete supporting documentation will naturally delay your application.

### Application Form and Direct Debit Mandate (must be signed in accordance with ID):

Completed and signed Application Form?	Yes / No	Completed and signed Application Form?	Yes / No
Completed and signed Direct Debit Mandate?	Yes / No	Completed and signed Direct Debit Mandate?	Yes / No

### ID (Please provide an up to date original or certified copy):

ID Type	Passport / Driving License	ID Type	Passport / Driving License
Expiry Date	/ /	Date of birth	/ /
Marriage Certificate (if ID in maiden name)	Yes / No / Not Applicable	Marriage Certificate (if ID in maiden name)	Yes / No / Not Applicable

### Address Verification:

Please provide a Utility bill (excluding mobile phone bill), bank statement or other official Government documentation (original or certified copy), showing current address and address as per the Application Form and dated less than 3 months old

Verification Type	Utility Bill / Bank Statement / Official Government documentation	Verification Type	Utility Bill / Bank Statement / Official Government documentation
Dated (<3 months old)	/ /	Dated (<3 months old)	/ /

### Income confirmation:

**Employment:** Latest 6 months salary slips AND up-to-date letter from employer confirming income and term of employment. To include a bonus in income please include bonus payslip or a letter from employer confirming bonus. If you are including overtime in income please include latest 3 months payslips.

Employment income confirmation	Yes / No / Not Applicable	Employment income confirmation	Yes / No / Not Applicable
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### Bank Statements:

Please provide all your main bank account statements for the LATEST 6 calendar months including into which your salary is mandated. These statements must detail transactions for income (e.g. salary) and expenditure (e.g. mortgage, rent, utilities). The statements must also clearly detail account holder's name(s), account number, narrative, debits, credits and running balances.

Any reversals, returned items or debit balances in excess of any overdraft limit should be fully explained with supporting documentation (e.g. copy of savings account providing evidence of liquid cash available to cover these instances).

6 Months Bank Statements	Yes / No	6 Months Bank Statements	Yes / No
Bank Statement Date Range		Bank Statement Date Range	
Overdraft Limit	£	Overdraft Limit	£

### Mortgage statement (where a mortgage has been held in the last 12 calendar months):

Please provide mortgage statements for the latest 12 month period if available, otherwise for the last calendar year. Statements must detail account holder's name(s), account number, narrative, debits, credits and running balances. Any reversals and returned items should be fully explained with supporting documentation.

Last annual Mortgage Statement or last 12 calendar months if available	Yes / No / Not Applicable	Last annual Mortgage Statement or last 12 calendar months if available	Yes / No / Not Applicable
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### Gift received (where the deposit or other costs are being donated by a third party):

Where the deposit or transaction costs are being donated by a third party please return a Gift Letter (available from the download section of Skipton International's website) signed by the donor(s) and a witness.

Gift Letter	Yes / No / Not Applicable	Gift Letter	Yes / No / Not Applicable
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### Source of funds letter (to be verified by your solicitor):

Source of funds letter	Yes / No
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## Assets and Liabilities

Please complete the below Assets and Liabilities declaration; Please complete a separate one for each Applicant.

### Assets

Estimated value of Cash resources	£
Estimated value of Stocks and shares	£
Estimated value of Life Polices (surrender value only)	£
<b>Total assets</b>	£

### Liabilities

Secured Loans & Guarentees

Property address	Current value	Outstanding mortgage	Lender	Account number	Monthly mortgage repayment	Monthly gross rent
	£	£			£	£
	£	£			£	£
	£	£			£	£
	£	£			£	£
	£	£			£	£
	£	£			£	£
<b>Total Liabilities</b>	£	£			£	£

Unsecured Loans and Credit cards

Facility provider	Type of facility held <ul style="list-style-type: none"> <li>• Personal loan</li> <li>• Credit cards</li> <li>• Personal Guarantee</li> </ul>	Amount outstanding	Monthly repayment	Term remaining
		£	£	
		£	£	
		£	£	
		£	£	
		£	£	
		£	£	
<b>Total Liabilities</b>		£	£	