**SHARED OWNERSHIP ENQUIRY FORM**

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| --- | --- | --- |
| Name of Housing Association: |  | |
|  | **Applicant 1** | **Applicant 2** |
| Full Name(s) : |  |  |
| Date of birth: |  |  |
| Number of dependants:  Age of each dependant: |  |  |
| Current Address: |  |  |
| Postcode: |  |  |
| Best contact telephone numbers: |  |  |
| Email address: |  |  |
| Lived in the UK for the last 2 years? | Yes / No | Yes / No |
| Do you have permanent UK residency? | Yes / No | Yes / No |
| If you were born outside of the UK, state how long you have lived in the United Kingdom? | years months | years months |
| If you do not have permanent residency, please provide details of your visa/ work permit here: |  |  |

**Employed People only**

|  |  |  |
| --- | --- | --- |
| Occupation: |  |  |
| Start date with current employer (dd/mmm/yyyy)?  Permanent contract? | / /  Yes / No | / /  Yes / No |
| Details of any outstanding probation (if applicable): |  |  |
| If you are on a fixed contract, please give details of the start & end dates: | Start: / /  End: / / | Start: / /  End: / / |
| Basic Salary before tax per annum:  Guaranteed Allowances  Please state the reason e.g. London Weighting and/or  Car Allowance) per annum:  TOTAL (Basic + Guaranteed Allowances) per annum: | £  £  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  £  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  £ | £  £  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  £  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  £ |
| Regular Overtime / Commission per annum: | £ | £ |
| Bonus per annum  (please indicate if paid monthly, quarterly or annually) | £  Mnth / Qrter / Annual | £  Mnth / Qrter / Annual |
| What is your average take home pay per month after deductions? (taken from your most recent 3 payslips): | £ | £ |

**Self-Employed People only**

|  |  |  |
| --- | --- | --- |
| Sole Trader or Limited Company? |  |  |
| How many years' accounts or self-assessed tax returns are available? |  |  |
| Type of Business?  Date business established? | Date: | Date: |
| Last year’s net profit: | £ | £ |
| Previous year’s net profit: | £ | £ |
| Year before net profit: | £ | £ |
| **Limited Company only:**  Director’s salary for last year?  Director’s salary for previous year?  Dividend income for last year?  Dividend income for previous year? | £  £  £  £ | £  £  £  £ |

**All applicants**

|  |  |  |
| --- | --- | --- |
| **Details of any other additional income:**  Child Benefit (per annum):  Child Tax Credit (per annum):  Working Tax Credit (per annum):  Maintenance income (court order or CSA only)  Investment or Private Pension income:  2nd job (please provide full details): | £  £  £  £  £  £ | £  £  £  £  £  £ |
| Are you able to provide proof of the above stated additional income? | Yes / No | Yes / No |

**Credit / Other regular commitments**

|  |  |  |
| --- | --- | --- |
| How many credit/store cards do you have? |  |  |
| Total amount outstanding on all your cards?  (including 0% balance transfer cards) | £ | £ |
| Do you clear the whole balance each month? | Yes / No | Yes / No |
| Do you have any unsecured loans or Hire Purchase agreements? | Yes / No | Yes / No |
| What are your total monthly payments on each of the above? | £ Cards  £ Loans | £ Cards  £ Loans |
| How long left to run on each loan? | yrs months    yrs months | yrs months    yrs months |
| Car Finance / Lease?  Monthly payment  How long left to run? | Yes / No  £  yrs months | Yes / No    yrs months |
| If you are making child maintenance payments please state how much and until when. | £  yrs months | £  yrs months |
| If you are making payments for Child care please state how much per month. | £ | £ |
| If you have any regular deductions from your salary please state the amount per month.  If other state the reason below the amount | Pension £  Student Loan £  Season Ticket £  Other £ | Pension £  Student Loan £  Season Ticket £  Other £ |
| Have you **ever** had a mortgage or loan application refused? | Yes / No | Yes / No |
| Have you **ever** been in arrears, incurred County Court Judgements, Defaults, missed/late payments or been declared bankrupt?  **If yes please provide full details separately.** | Yes / No  **FAILURE TO ANSWER THIS QUESTION ACCURATELY WILL AFFECT YOUR CHANCES OF OBTAINING A MORTGAGE.** | Yes / No  **FAILURE TO ANSWER THIS QUESTION ACCURATELY WILL AFFECT YOUR CHANCES OF OBTAINING A MORTGAGE.** |

**Savings / Deposit**

|  |  |  |
| --- | --- | --- |
| PLEASE NOTE: You will need up to £3,000 - £4,000 to cover your legal and mortgage set-up costs. This will be in addition to any deposit that you intend to put towards the purchase. | | |
| Please state your own current savings here: | £ | £ |
| If you are in receipt of a monetary ‘gift’ from a family member please provide details here: | £ | £ |
| Is the ‘gift’ money held in the UK? | Yes / No | Yes / No |

**Property Details**

|  |  |
| --- | --- |
| Address |  |
| Full Market Value | £ |
| What % are you buying | % |
| Value of your Share | £ |
| Monthly service charge | £ |
| Monthly rent | £ |
| House or flat |  |

**Your mortgage arrangements**

Clark Marshall Associates are specialist mortgage advisors working for you and not the lender. We are able to provide you with impartial & cost-effective advice on mortgage products available to be used with affordable housing.

It is most important that you take specialist advice since not all lenders will consider these schemes. Selecting the wrong lender or using a mortgage advisor not familiar with these schemes could delay your purchase.

We have an experienced team of specialist advisors and administrators that will guide you through the whole process from the initial assessment right through to moving into your chosen property.

There is no obligation to take the mortgage advice that is offered.

Your home may be repossessed if you do not keep up repayments on your mortgage.