

If an original marriage certificate is enclosed please tick here

### Remortgage Information Form

You will appreciate we need information about you, the property and your present mortgage(s) and the remortgage. Both we and your lender will rely on your replies. Please answer all of the questions below. Complete and accurate replies will avoid unnecessary delays in finalising the arrangements.

#### Borrower details *i.e. all the property owners*

Surname: ..... Mr/Mrs/Miss/Other

Forenames: .....

Telephones Home: ..... Work: ..... Other: .....

Surname: ..... Mr/Mrs/Miss/Other

Forenames: .....

Telephones Home: ..... Work: ..... Other: .....

Address\*: .....

..... Postcode: .....

*\*If this is not the property being mortgaged, please give details on page 6*

#### Your current mortgage(s)

*Only include loans secured against the property. If more than 2 please give the same details on page 6*

Lender: .....

Address: .....

.....

Account No: .....

Approximate Amount Due: £..... *including any repayment penalty*

Monthly Payment: £..... Monthly Payment Date: .....

It is important that you check with your present lender(s) whether there are any financial redemption (repayment) penalties that they may impose.

Are you aware of any penalty? YES/NO If YES, Amount: £.....

2nd Mortgage with: .....

Address: .....

.....

Account No: .....

Approximate Amount Due: £..... *including any repayment penalty*

Monthly Payment: £..... Monthly Payment Date: .....

It is important that you check with your present lender(s) whether there are any financial redemption (repayment) penalties that they may impose.

Are you aware of any penalty? YES/NO If YES, Amount: £.....

**Essential details**

*Please all the following questions in ALL cases*

Please list everyone aged 17 or over who lives at the property to be mortgaged other than those named on page 1 as borrower/present owners. Please give their full name, age and relationship to you. State clearly, if they are a spouse or other member of your family, a friend, a lodger or if relevant a tenant. If they are a tenant, please supply a copy of the current tenancy agreement.

If there are no such persons, please write 'none'

Do you own any adjoining land or property which is not included in the mortgage to your present lender? If so give details below YES/NO

Are you aware of any breach of any covenants or restrictions affecting the property? If yes, please give details below. YES/NO

Has the property been the subject of a Local Authority Improvement/Repair Grant within the last three years? YES/NO  
If yes, please give approximate date and amount of the Grant and details of the Local Authority.

Have you married since you bought or last remortgaged the property? YES/NO  
If yes, please provide a good quality copy of your Marriage Certificate.

Have you received any formal notices in relationship to the property? YES/NO  
If yes, please give details below.

Are all mains services connected to the property? YES/NO  
If no, please give details below.

Is the main access to the property via a private road? YES/NO  
If yes, please give details below.

Does any other person or property enjoy any rights of any kind over the property? YES/NO  
If yes, please give details below.

Please state the year in which you bought the property

Do you plan to be away during the next eight weeks? YES/NO  
If yes, please give details below.

**Property insurance details**

*Please all the following questions in ALL cases*

On completion of the new mortgage the buildings insurance is (please tick the relevant box):

To be arranged by the new lender

To remain with as arranged by the Landlord/Management Company of the property\*

To be covered by an existing policy arranged by me/us\*

To be covered by a new policy arranged by me/us\*

\*As the insurance is not being arranged by your lender, it is essential we check the cover. Tick here to confirm you are enclosing the current insurance policy schedule (not the full policy).

If you cannot send this then please complete the following:

Insurance Company

Insurance Co. Address

Policy Number

**Please note we must have this information before completion can take place**

If you are presently changing insurance arrangements and do not have the requested information (e.g. in a case where your present Building Society/Lender deals with insurance and on completion of the new mortgage you intend to arrange a new policy direct with an insurer) please arrange for your broker or the intended insurer to write to you with brief details of the proposed insurance and pass to us a copy or the original of that letter. Such letter must include the proposed policy number.

**About your money**

*Please tell us how to deal with the funds*

I want my money the same day; please send it by CHAPS. I note the bank transfer fee is **£30** plus Vat

I can wait a couple of days; please send it by BACS. I note the bank transfer fee is **£10** plus Vat

The bank account details are:

Bank & Branch: ..... Sort Code: .....

Account Name: ..... Acc No.: .....

Please send me a cheque in favour of:

To confirm your instructions and replies ALL owners must sign below:

Signed..... Signed .....

by by

- If your property is leasehold please complete the next page
- Please also complete the authority on page 5 and return it to us

**Leasehold Properties**

*Please answer the following questions only if your property is leasehold*

Please give details of the Freeholder, i.e. the Landlord, the Managing Agents for the property, or the Secretary of the Management Company

Name			
Address			
Telephone		Reference (if any)	

The property is (please tick the correct box)

<input type="checkbox"/> House	<input type="checkbox"/> Flat	<input type="checkbox"/> Maisonette
--------------------------------	-------------------------------	-------------------------------------

Have you ever complained about a breach of covenant by the landlord (i.e. a failure on his part to carry out his obligations under this lease)? YES/NO

If yes, give details below.

Has the landlord/managing agent complained of any breach of covenant by you e.g. non-payment of ground rent or service charges? YES/NO

If yes, please give details below.

Are there any present proposals under which (either alone or with other lessees) you will acquire a freehold interest in your property or the block of which it forms part? YES/NO

If yes, please give details below.

If your property is a **house** please send us a copy of the last ground rent receipt\* issued by the landlord/managing agent confirming payment has been made. If you do not have one please advise the date and amount of your last payment. Enclosed/ To Follow

If your property is a **flat/maisonette** please send us a copy of the last ground rent receipt\* issued by the landlord/managing agent confirming payment has been made. If you do not have one please obtain it and forward it to us as soon as possible to avoid delays. Enclosed/ To Follow

If your property is a **flat/maisonette** on which service charge is payable (e.g. for maintenance) please provide a copy of the last service charge demand from your landlord or its managing agent and provide a receipt\* confirming payment has been made. Again if you do not have one please obtain it and forward it to us as soon as possible to avoid delay. Enclosed/ To Follow

If the landlord insures the property or the block of which it forms part then please tick here to confirm you have given complete insurance details on page 3.

\*If you are unable to forward an actual receipt but are able to forward a copy of the last demand or statement **plus** evidence of payment (e.g. a copy of your bank statement highlighting a payment by cheque) then that may be sufficient.

**FORM OF AUTHORITY**

To authorise us to obtain the deeds and other information from your present lender(s), please complete and sign the following.

*If you have no current mortgage and the deeds are held by someone else, either insert details of the person or body holding them or arrange to retrieve them yourself and deliver them to us.*

**To:** (insert details of first lender)

Name	
Address	
Reference Number	
Name of Borrower	

**To:** (insert name of second lender)

Name	
Address	
Reference Number	
Name of Borrower	

I/We hereby irrevocably authorise and request you to:-

1. Provide **reynolds williams** solicitors with any information they request in connection with my/our mortgage with you.
2. Pending redemption, forward the Title Deeds and documents to **reynolds williams** solicitors.

I/We confirm a photocopy of this form shall be sufficient authority for you to proceed.

Signature(s) of **all** Borrowers:

Signed .....

Full name \_\_\_\_\_

Signed .....

Full name \_\_\_\_\_

Date .....

Please use this page to add any additional details

---