# Staircasing Initial Assessment Form

# Private & Confidential

|  |  |  |
| --- | --- | --- |
|  | **Applicant 1** | **Applicant 2** |
| Title : | Mr / Mrs / Miss / Ms / Dr / Other | Mr / Mrs / Miss / Ms / Dr / Other |
| Full Name (including Middle Names) |  |  |
| Marital Status ; | Married / Civil Partnership / Divorced / Separated / Single / Widowed / Cohabitant / Intend to Marry | Married / Civil Partnership / Divorced / Separated / Single / Widowed / Cohabitant / Intend to Marry |
| Current address: |  |  |
| Post code |  |  |
| Date Moved In | \_ \_ / \_ \_ / \_ \_ \_ \_ | \_ \_ / \_ \_ / \_ \_ \_ \_ |
| Housing Association |  |  |
| **IF YOU HAVE BEEN AT YOUR CURRENT ADDRESS FOR LESS THAN 3 YEARS, PLEASE PROVIDE DETAILS COVERING THE PAST 3 YEARS BELOW.** | | |
| Previous address and Date moved in to address:  If more than one address please provide time at all addresses. |  |  |
| Date of Birth | \_\_\_\_/\_\_\_\_/\_\_\_\_ | \_\_\_\_/\_\_\_\_/\_\_\_\_ |
| Names and Date of Birth of Financial Dependents (Children) |  |  |
| Mobile Number |  |  |
| Email address |  |  |

|  |  |  |
| --- | --- | --- |
| UK National | YES / NO | YES / NO |
| EEU Citizen |  |  |
| If not EEU citizen which passport do you hold ? |  |  |
| Do you have Indefinite Leave to Remain?  If no, How Long Have You Lived in the UK? | YES / NO  \_\_\_\_ Years \_\_\_\_\_Months | YES / NO  \_\_\_\_ Years \_\_\_\_\_Months |

Existing Mortgage Details (if applicable)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Lender** | **Original Balance** | **Outstanding Balance** | **Monthly Payment** | **Fixed/ Variable** | **Date your existing rate ends (if it is fixed)** | **Single /Joint** | **Property Ownership** |
|  | £ | £ | £ |  |  |  | Buy to Let / Shared Ownership / Outright |
|  | £ | £ | £ |  |  |  | Buy to Let / Shared Ownership / Outright |

New Mortgage Requirements

|  |  |  |
| --- | --- | --- |
| Have you had a valuation carried out within the last 2 months | YES / NO (if yes, please confirm the date this took place) | |
| Current Full Market Value (use estimate if you have not yet had a valuation) | £ | |
| Share currently owned | \_\_\_\_\_\_\_\_% | £ |
| Extra share you wish to purchase | \_\_\_\_\_\_\_\_% | £ |
| Shared Ownership rent you currently pay per month | £ | |
| Service Charge you currently pay per month | £ | |
| Total Amount of Savings/Deposit you wish to use towards staircasing (excluding current equity in the property) | £ | |
| Source of Deposit | Savings / Gift / Inheritance / Other\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | |
| Loan Required | £ | |
| Over what term | \_\_\_\_\_\_\_\_YEARS | |
| Who will the borrowers be? |  | |
| Number of Bedrooms |  | |
| Number of stories in the block |  | |
| Floor number of flat |  | |
| Term of Lease | \_\_\_\_\_\_\_\_YEARS | |
| Parking Included | Yes / No | |

Employment Details

|  |  |  |
| --- | --- | --- |
|  | **Applicant 1** | **Applicant 2** |
| Employment Status: | Employed / Professional / Self-Employed / Director / Retired / Not Employed / House Person | Employed / Professional / Self-Employed / Director / Retired / Not Employed / House Person |
| Basis of Employment: | Permanent Full time / Permanent Part Time / Contract / Agency | Permanent Full time / Permanent Part Time / Contract / Agency |
| Occupation |  |  |
| Start date of current employment |  |  |
| Probation period (if so, how long left?) |  |  |
| If you are on a fixed contract, please give details of the start & end dates: |  |  |
| Basic Salary before tax per annum:  Guaranteed Allowances (please state e.g. London Weighting or Car Allowance) per annum:  TOTAL (basic & g’teed Allowances) per annum: | £  £  £  £ | £  £  £  £ |
| Overtime / commission per annum: | £ | £ |
| Bonus per annum: | £ | £ |
| What is your average take home pay per month after deductions?  (taken from latest 3 x payslips): | £ | £ |
| **SELF-EMPLOYED APPLICANTS 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 (by 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?  ( include 0% balance transfer cards in above total) | £ | £ | |
| 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 the monthly payments on each loan? | £  £ | £  £ | |
| How long left to run on each loan? | Years Months  Years Months | Years Months  Years Months | |
| Car Finance / Lease?  How long left to run? | Yes / No    Years Months | Yes / No    Years Months | |
| Are you making child maintenance payments? | Yes / No | Yes / No | |
| If so, state the amount per month & until when? | £  Years Months | £  Years Months | |
| Are you making payments for Child care? | Yes / No | Yes / No | |
| If so state the amount per month: | £ | £ | |
| Do you have any regular deductions from salary for a Company Pension or Student loan? | Yes / No | Yes / No | |
| If so state the amount per month: | Co Pension £  Student Loan £ | Co Pension £  Student Loan £ | |

**Credit History**

|  |  |  |
| --- | --- | --- |
|  | **Applicant 1** | **Applicant 2** |
| Have you ever failed to keep up regular payments on your mortgage, other loans, HP agreements, credit cards etc.? | YES / NO | YES / NO |
| Have you ever had a default or CCJ registered against you? | YES / NO | YES / NO |
| Have you ever been bankrupt or subject to an IVA? | YES / NO | YES / NO |
| Have you ever had a mortgage or loan application refused? | YES / NO | YES / NO |
| Have you made any applications though another broker or lender recently? | YES / NO | YES / NO |
| **IF YOU HAVE ANSWERED YES TO ANY OF THE ABOVE PLEASE PROVIDE DETAILS:** | | |

|  |
| --- |
| **Your Mortgage Arrangements** |
| Censeo Ltd. combines the skills of award-winning financial services professionals with a deep understanding of the affordable housing sector.  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 believe that a great business only exists if it delivers great service. The cornerstones to great service are truth, transparency and trust. Censeo following the initial assessment can guide you through the whole process until you move into your chosen property.  Please confirm whether you have already taken mortgage advice: YES / NO  If yes, please provide the name of the company or bank that gave you the advice  -----------------------------------------------------------------------------------------------------------------------  Are they arranging your mortgage for you? YES / NO  Would you like to discuss your options with one of our mortgage advisors? YES / NO |

Please send the completed form to:

Email: assessments@censeo-financial.com

Mail: 37-39 Lime Street, London, EC3M 7AY