

Shared Ownership Initial Assessment Form

Private & Confidential

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



We will charge a broker fee of between £295 and £395, payable on application. The amount we will charge is dependent on the amount of research and administration that is required. The overall cost for comparison for Shared Ownership is 6% APR. The actual rate available will depend upon your circumstances. Ask for a personalised illustration.

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

Censeo Limited is an appointed representative of First Complete Limited, No2 Methuen Park, Chippenham, Wiltshire, SN14 0GB, which is authorised and regulated by the Financial Conduct Authority. Censeo Limited is registered in England and Wales, company registration number 06453977, the Registered Address 11b Newton Court, Pendeford Business Park, Wolverhampton, WV9 5HB.

Start date with current employer?		
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:		
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:	£	£
2 nd 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?	yrs months yrs months	yrs months yrs months
Car Finance / Lease?	Yes / No	Yes / No
How long left to run?	yrs months	yrs months
Are you making child maintenance payments?	Yes / No	Yes / No
If so, state the amount per month & until when?	£ yrs months	£ yrs 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 £
Have you ever had a mortgage or loan application refused?	Yes / No	Yes / No

<p>Have you ever been in arrears, incurred County Court Judgements, Defaults, missed/late payments or been declared bankrupt? FAILURE TO ANSWER THIS QUESTION ACCURATELY WILL AFFECT YOUR CHANCES OF OBTAINING A MORTGAGE.</p>	Yes / No	Yes / No
If 'Yes' please provide <u>full</u> details:		
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 <u>own</u> 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:		
Postcode:		
Full purchase price:	£	
What percentage share are you buying and the price of the share?	% = £	
How much deposit do you intend to put down?	£	
Mortgage required:	£	
Monthly rent (if applicable):	£	
Monthly Service Charge (if applicable)::	£	
Type of property: House of Flat?		
If you have any other information that you feel may be relevant to your enquiry please provide it here:		
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

Fax: 0845 527 5107

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