

Guidance for Submission of Application to Mortgage Underwriters

This template is not mandatory but may prove useful in assisting the Underwriters. If completed, return with the Decision in Principle and the Buy-to-Let mortgages form (if applicable) and fax with all supporting documentation.

Details of other mortgages held by the customer(s)

Total Lloyds Banking Group mortgages £ Total mortgage debt (including other lenders) £

Is the customer applying for other mortgages at this time? Yes No

If **Yes**, please provide details below:

If this application is for a Buy-to-Let or there are Buy-to-Lets in the background then please remember to complete the 'Buy-to-Let mortgages' form.

Product information

Product name

ERC £ Product fee £ Term

Interest only/Repayment/Split

If not repayment, how will the mortgage be repaid?

Details of customers relationship with Lloyds Banking Group

Does the customer have an existing relationship with Lloyds Banking Group? Yes No

If **Yes**, please provide details below ie current accounts, investment accounts etc:

<p>Customer 1</p> <p>Age <input type="text"/> Nationality <input type="text"/></p> <p>If non-EU, please confirm expiry date on current visa <input type="text"/></p> <p>Age of dependants <input type="text"/></p> <p>Income details</p> <p>What documents does the customer have available to prove income?</p> <p>_____</p> <p>_____</p> <p>Details of last three years income figures</p> <table border="0"> <tr> <td>Basic</td> <td>1st year</td> <td>£ <input type="text"/></td> </tr> <tr> <td></td> <td>2nd year</td> <td>£ <input type="text"/></td> </tr> <tr> <td></td> <td>3rd year</td> <td>£ <input type="text"/></td> </tr> <tr> <td>Bonus/Commission</td> <td>1st year</td> <td>£ <input type="text"/></td> </tr> <tr> <td></td> <td>2nd year</td> <td>£ <input type="text"/></td> </tr> <tr> <td></td> <td>3rd year</td> <td>£ <input type="text"/></td> </tr> </table> <p>If there is a bonus, when is this payable? <input type="text"/> / <input type="text"/> / <input type="text"/></p> <p>Is this paid in: Cash <input type="checkbox"/> Shares <input type="checkbox"/></p> <p>If shares have been ticked, when can these be sold? <input type="text"/> / <input type="text"/> / <input type="text"/></p>	Basic	1st year	£ <input type="text"/>		2nd year	£ <input type="text"/>		3rd year	£ <input type="text"/>	Bonus/Commission	1st year	£ <input type="text"/>		2nd year	£ <input type="text"/>		3rd year	£ <input type="text"/>	<p>Customer 2</p> <p>Age <input type="text"/> Nationality <input type="text"/></p> <p>If non-EU, please confirm expiry date on current visa <input type="text"/></p> <p>Age of dependants <input type="text"/></p> <p>Income details</p> <p>What documents does the customer have available to prove income?</p> <p>_____</p> <p>_____</p> <p>Details of last three years income figures</p> <table border="0"> <tr> <td>Basic</td> <td>1st year</td> <td>£ <input type="text"/></td> </tr> <tr> <td></td> <td>2nd year</td> <td>£ <input type="text"/></td> </tr> <tr> <td></td> <td>3rd year</td> <td>£ <input type="text"/></td> </tr> <tr> <td>Bonus/Commission</td> <td>1st year</td> <td>£ <input type="text"/></td> </tr> <tr> <td></td> <td>2nd year</td> <td>£ <input type="text"/></td> </tr> <tr> <td></td> <td>3rd year</td> <td>£ <input type="text"/></td> </tr> </table> <p>If there is a bonus, when is this payable? <input type="text"/> / <input type="text"/> / <input type="text"/></p> <p>Is this paid in: Cash <input type="checkbox"/> Shares <input type="checkbox"/></p> <p>If shares have been ticked, when can these be sold? <input type="text"/> / <input type="text"/> / <input type="text"/></p>	Basic	1st year	£ <input type="text"/>		2nd year	£ <input type="text"/>		3rd year	£ <input type="text"/>	Bonus/Commission	1st year	£ <input type="text"/>		2nd year	£ <input type="text"/>		3rd year	£ <input type="text"/>
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Customer 1**Self-employed customer**Name of business if self-employed Please give the company registration number

Last two years finalised figures (if self-employed)

1st year £2nd year £Projection £

If a projection figure has been used this must be supported by an Accounts Reference.

(Commercial only – include BDCS screen prints)

Details of assets and where held

How quickly can these assets be sold?

Customer 2**Self-employed customer**Name of business if self-employed Please give the company registration number

Last two years finalised figures (if self-employed)

1st year £2nd year £Projection £

If a projection figure has been used this must be supported by an Accounts Reference.

(Commercial only – include BDCS screen prints)

Details of assets and where held

How quickly can these assets be sold?

Property details

Description/Location (include details that may affect the application, such as acreage, other accommodation within grounds, any commercial use etc)

Estimated valuation £

Works planned and details of contingency fund

Estimated cost of work £Will the value decrease while the work is being carried out? Yes NoIf **Yes**, how will the value be affected?

Homeowner loan/Further advance details

Purpose of loan

If applicable, the reason for any significant increase in value

Systems resultsMaximum recommended lending amount £ (excluding Intermediaries)**Summary of your recommendation to include how the mortgage is serviceable, short/long term**
