

purchase (and mortgage) questionnaire

THIS QUESTIONNAIRE IS DESIGNED TO PROVIDE US WITH THE PRINCIPAL INFORMATION AND AUTHORITY WE NEED TO DEAL WITH YOUR PURCHASE. PLEASE READ THE ENCLOSED GENERAL NOTES ON THE PURCHASE OF PROPERTY AND ANSWER ALL THE QUESTIONS AS FULLY AS POSSIBLE, AS THIS WILL HELP SPEED OUR WORK FOR YOU. PLEASE ADD EXTRA PAGES IF NEEDED. IF THERE ARE ANY QUESTIONS THAT YOU ARE NOT SURE ABOUT, PLEASE SPEAK TO US. THE INFORMATION YOU PROVIDE MAY BE DISCLOSED TO YOUR MORTGAGE LENDER, BUT NOT TO ANYONE ELSE WITHOUT YOUR PERMISSION.

Please give the full postal address of the property -

Please list the full names of everyone who is to buy the property:

Full name of purchaser one	Shares (see below)
Full name of purchaser two	
Full name of purchaser three	
Full name of purchaser four	

If there will be more than one owner, do you want to own the property as Joint Tenants or as Tenants in Common? (See note 8 - *joint ownership* - if you want a more detailed explanation, please tell us) If as tenants in common, please specify above what share each owner will hold in the property

Joint Tenants Tenants in Common

What is the maximum deposit you can pay on exchange of contracts? (See note 7 - *deposit*)

£

If you have a linked sale or need a mortgage, do you object to us keeping solicitors and estate agents in the chain of transactions informed of progress on these?

yes no

When would you like to complete the move?

What arrangements are you making to insure the property? (See note 12 - *buildings insurance*)

How are you funding the purchase? Please tick which you are using to finance the purchase

Savings Private Loan Property Sale Personal Loan Mortgage Other - (please specify)

If you intend to use the property for any purpose *except* just as a single private residence, or if you intend to carry out any substantial work to the property, please let us have full details:-

SEARCHES: THERE IS A RANGE OF PRE-CONTRACT SEARCHES THAT CAN BE CARRIED OUT IN RELATION TO PROPERTIES, DEPENDING ON VARIOUS FACTORS. SOME (IN PARTICULAR THE "LOCAL SEARCH") APPLY TO ALL PROPERTIES AND SHOULD BE CARRIED OUT IN ALL CASES. OTHERS ONLY APPLY IN CERTAIN CASES (AND WE WILL CARRY THEM OUT FOR YOU IF APPROPRIATE). STILL OTHERS ARE "OPTIONAL", IN THAT THEY WILL GIVE YOU MORE INFORMATION ABOUT THE PROPERTY AND MAY THEREFORE BE USEFUL, BUT ARE NOT ESSENTIAL, SO YOU MAY NOT WANT TO INCUR THE EXTRA COSTS INVOLVED. THE NORMAL RANGE OF SEARCHES IS AS SET OUT BELOW, WITH OUR COMMENTS. PLEASE INDICATE WHICH OF THE "OPTIONAL" SEARCHES YOU WANT US TO CARRY OUT FOR YOU

Search	Status	Our comments	Approx cost	Required	
Local search	Essential	We will carry this out in all cases	£150	Yes	
Index map	Variable	Normally carried out as a matter of routine	Nil	Yes	
Environmental	Optional	A local search will reveal if the property is already registered as contaminated land, but this would only be where there is a "significant risk" of "significant harm" to occupiers from contamination and the local council is aware of this. An environmental search will give a more detailed indication of the history of the property and the area, which can indicate whether less serious contamination might be an issue, but is based on historical data for the area and is only useful to indicate whether further investigation is needed.	£60	Yes <input type="radio"/> No <input type="radio"/>	
Drains/water	Essential	We will carry this out in all cases, unless we are told the property has private drainage	£40	Yes	
Plansearch	Optional	A local search is limited to the property being searched against: it does not cover possible future development of neighbouring properties. The Plansearch will list all planning applications made in the past 5 years for properties within 250 metres of the property – cannot say what applications might be made in future	£50	Yes <input type="radio"/> No <input type="radio"/>	
Mining	Variable	In appropriate areas, we will carry out searches for past coal, tin or salt mines that might affect the property	£20	We will decide	
Radon	Variable	In some areas, radon gas see page can be a significant risk. The local search will state if the area is considered to be a radon area, in which case further investigations can be made	Varies	Not yet known	
Commons Registrations	Variable	Normally only required if the property is undeveloped, or if access is obtained over what might be common land or a village green. We will carry this out in appropriate cases	£14	We will decide	
Services	Optional	If gas or electricity services cross private land to reach the property, appropriate easements will be needed. These searches can indicate whether this is a relevant factor, but we would not normally carry them out unless we could not obtain the information in any other way. If you want us to carry out either or both of these searches anyway, please indicate below -	Gas	£30	Yes <input type="radio"/> No <input type="radio"/>
			Electricity	£50	Yes <input type="radio"/> No <input type="radio"/>
Land charges	Variable	These would only be necessary where you are buying unregistered land, and we will carry them out if needed	£10	We will decide	
Bankruptcy	Essential	A search against you is required where you are obtaining mortgage finance, but we also search against the seller	£2 Per Name	Yes	
Company	Variable	These are required where a company is involved in the transaction, and we will carry them out as required	£50	We will decide	

THE LAST QUESTIONS ALL RELATE TO ANY MORTGAGE LOAN YOU PROPOSE USING FOR YOUR PURCHASE - IF YOU ARE NOT USING A MORTGAGE LOAN, YOU CAN IGNORE THEM - BUT PLEASE SIGN THE FORM AT THE END.

IF YOU NEED A MORTGAGE LOAN, YOUR MORTGAGE LENDER WILL INSIST ON ALL ITS REQUIREMENTS (INCLUDING THOSE TO PREVENT MONEY LAUNDERING AND FRAUD) BEING COMPLIED WITH BEFORE IT WILL RELEASE THE LOAN MONEY. TO PROTECT YOU, WE WANT TO ENSURE, *BEFORE EXCHANGE OF CONTRACTS*, THAT THERE WILL BE NO PROBLEMS WITH ANY OF THESE REQUIREMENTS, BY DEALING WITH THEM AS EARLY AS POSSIBLE IN THE TRANSACTION.

Please give the name of your lender

How much are you proposing to borrow?

£

All mortgage lenders prefer (and some insist) that a borrower's signature of the mortgage deed is witnessed by a solicitor, legal executive or licensed conveyancer. Please let us know -

- Whether you will be able to call at our office, probably between exchange of contracts and completion, for your signature(s) to be witnessed Yes No
- Whether you will be prepared to visit a local solicitor's office for him or her to act as witness (he or she will charge a fee for this - probably between £50 and £100 plus vat, depending on how much time he or she has to spend) Yes No

The solicitor who witnesses your signature to the mortgage deed will need to check your identity when doing so - though we will already have done this. If you plan to get another solicitor to witness your signature, will you be able to produce your passport (which must be a current, valid full one) for this? Yes No

Will there be any *adult* occupiers of the property, apart from the buyers named earlier in this form? If so, please tell us their full names - Yes No

Any such occupiers will need to sign forms waiving (as against the lender) any rights in the property, and most lenders insist that the occupiers obtain independent legal advice before doing this. Do you expect any problems or delays in getting such forms signed? Yes No

NB: By signing this form, you give us irrevocable authority to disclose to your lender any information relating to you or the transaction which your lender requests

All buyers should please sign below:-

Name	Signature	Date
Name	Signature	Date
Name	Signature	Date
Name	Signature	Date