

ASH-RIDGE PRIVATE FINANCE – STAIRCASING ENQUIRY FORM

Please complete and return to:

Email: - jane.king@ash-ridge.com

Phone: 0207 353 8004

Post - Ash-Ridge Private Finance. Temple Chambers, 3-7 Temple Avenue, London EC4Y 0HP

Name	Applicant 1 Applicant 2
Date of Birth	Applicant 1 Applicant 2
Address	
Post Code	
Type	House / Apartment / Other
Phone	Home Mobile no
Email:	
Number of dependent children	
Number of children over the age of 17 living in the property	Name and date of birth of any additional occupant who will not be on the mortgage.
Original Purchase Price	£
Estimated current value	£
Current Share %	
Additional % share you wish to purchase	
Current Lender	
Current Mortgage Balance	£
Type	Fixed / Discount / Variable / Tracker / SVR
Current interest rate	

Any redemption penalties?	
If yes what is the end date	
Current monthly mortgage Payment	£
Current monthly rent	£
Current monthly service charge	£
Remaining Term	
Applicant 1	<p>Current Income – Gross basic salary / last year’s net profit if self-employed / pension <i>(please include any car/ large town allowance)</i></p> <p>Last 12 months income – short term / rolling / fixed term Contract £ (If you are on a permanent PAYE contract do not put anything here. Use the option above).</p> <p>Estimated annual income from overtime / bonus / commission £0 (minimum of 1 year must be evidenced)</p> <p>Income from second job (must have had for minimum 6 months) £</p> <p>Income from benefits / tax credits £</p> <p>Income from Maintenance £</p>
Applicant 2	<p>Current Income – Gross basic salary / last year’s net profit if self-employed / pension £</p> <p>Last 12 months income – short term / rolling / fixed term Contract £ (If you are on a permanent PAYE contract do not put anything here. Use the option above).</p> <p>Estimated annual income from overtime / bonus / commission £</p> <p>Income from second job (must have had for minimum 6 months) £</p> <p>Income from benefits / tax credits £</p> <p>Income from Maintenance £</p>

Commitments	Monthly cost of School Fees £ Bank Loans £ Car Loans £ Personal loans £ Child / Ex-Spouse Maintenance £ Childcare not from vouchers £ Student Loans from salary £ Student Loans not from salary £ Pension payments from salary £ Private Pension payments £ Regular Travel £ Service Charge £
Credit card Balances	£ £ £ £
Will any commitments be cleared on completion of staircasing	
Deposit	Do you wish to contribute any lump sum savings towards the purchase? If yes please note the amount £
Adverse Credit	Please provide any details of CCJ's, Bankruptcy, IVA, Late Payments, Defaults, Third Party Arrangement to pay agreements.

Note	Any other supporting information

DETAILS OF PROPERTY

Address if not current home address	
Post Code:	
Type	House / Apartment / Maisonette / Studio / Other
For apartments and studio's	How many storey's in block / development Floor of property – Does development have a lift yes/no Any communal garden, balcony or parking space
For Houses only	Terraced / semi-detached / detached / other
All property's Tenure	Freehold / Leasehold / Shared ownership / Shared Equity / other If leasehold years left on lease Grade I or II listed yes/no
How many?	Bedrooms Bathrooms Reception Rooms Kitchens Any other rooms?
Construction	Standard brick and tile / thatched / concrete / timber frame / other
Does the property have solar panels	Y / N
Date of construction (if known)	
Has the property been extended?	Please give brief details

Date Purchase	
Original Full Market Value purchase price	£
Estimated current Value	£
Current Service Charge	£
Current Lender	
Mortgage Type	Repayment / Interest Only / Offset / Other
Current Balance	£
Term Remaining	
Current interest rate %	
Rate Type	Fixed / Tracker / SVR / Other
Lump sum available to add to existing equity (if any)	£
current % owned	
Current additional equity you wish to purchase	
Current shared ownership rent	£
Supporting information	<p>Please note anything else which you feel may be important.</p> <p>Please confirm if you wish to do or are considering any of the following:</p> <ul style="list-style-type: none"> • Add someone to the mortgage • Remove someone from the mortgage • Sell the property within the foreseeable future. • Purchase additional equity if shared ownership / equity

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