

Case Referral Sheet



Company & Broker Name

Contact Number & Email

Case Summary Points

Reason for referral /decline – have we answered this primary reason

Positive aspects to recommend case

Negative aspects identified – rationale as why looking to proceed

Client details			
Customer name(s)			
FTB / Remo / Mover / BTL			
	Applicant 1	Applicant 2	
Current residential status			
Age & Retirement Age			
Occupation			
Employed / Self Employed			
Perm / temp / supply			
Dependants & Ages			

Income Details		
	Applicant 1	Applicant 2
Gross Annual Income	£	£
Net Monthly Pay	£	£
Any other income i.e. child ben / maintenance or commission	£	£

Commitments		
	Applicant 1	Applicant 2
Loans / Hire Purchase (balance and MP's)		
Credit Cards (number and balances)		
Other regular commitments (Maintenance / Childcare / School Fees / SO rent / Interest payments on shared equity schemes)		

Credit History / Account Conduct		
	Applicant 1	Applicant 2
Missed or late payments, CCJ's, defaults, IVA's, bankruptcies or repossessions		
Has OD limit been exceeded or account not returned to credit in the last 3 months		

Affordability		
	Comments	
Realistic BP completed	<i>Comments on any low areas</i>	
Any other properties mortgages: balances, value and MP's (specify BTL rental property / second home)		
Lending Requested / Max Lending Available	£	£
Loan to Income Ratio		

Property & Mortgage Details		
Residential or BTL (if BTL include Rental Details)		
Purchase Price / Valuation & LTV Required	£	LTV %
Mortgage Required & Term Requested	£	Term
Method of Repayment		
Property Type , age and construction i.e. newbuild flat & std construction	Include Address	

For Office use only

Case outcome	
Case approved Y/N	
Case assessed and approved by	
Any conditional terms applied	