CLIENT QUESTIONNAIRE ON MORTGAGE/ RE-MORTGAGE OF PROPERTY

Woodford Stauffer
Solicitors

PROPERTY:
IMPORTANT NOTES TO CLIENTS

1. Please complete this form carefully. For some of the questions you need only check one of the Yes ☐ No ☐ boxes. Where necessary, please give more detailed answers on a separate sheet of paper.
2. It is very important that your answers are correct because the Building Society or Bank will be relying on them in deciding whether to proceed.
3. It does not matter if you do not know the answer to any questions so long as you say so.
4. If anything changes after you fill in this questionnaire but before the mortgage is completed tell us immediately. This is as important as giving the right answer in the first place.
5. Please pass on to us immediately any notices you have received which affect the property. The same goes for notices which arrive at any time before the mortgage is completed.
6. You should hand to us any letters, agreements or other documents which help answer the questions.
7. Please date and sign the form at the end and return it to us.

1. BOUNDARIES

BOUNDARIES MEAN ANY FENCE, WALL, HEDGE OR DITCH WHICH MARKS THE EDGE OF YOUR PROPERTY

(a) Do you know of any payments to or from a neighbour to help the owner of the boundary with the cost of maintaining it? Yes ☐ No ☐

If Yes please give full details.

(b) Do you know of any boundary being moved in the last twenty years? Yes ☐ No ☐

If Yes please give full details of when this took place and whether any documents, either formal or informal were prepared dealing with the alterations.

2. NOTICES

Have you had any letters or notices which affect the property in any way (for example, from neighbours, the Council or a government department)? Yes ☐ No ☐

If Yes please give details and supply the notice or a copy.

3. DISPUTES

(a) Do you know of any disputes about this or any neighbouring property? Yes ☐ No ☐

If Yes please give details.

(b) Have you received any complaints about anything you have, or have not, done as owners of the property? Yes ☐ No ☐

If Yes please give details.

(c) Have you made any such complaints to any neighbour? Yes ☐ No ☐

If Yes please give details.

4. GUARANTEES

(a) Are there any guarantees or insurance policies of the following types (Please tick in the box)

☐ N H B C	☐ Damp Course	☐ Double Glazing
☐ Electrical Work	☐ Roofing	☐ Wood Worm/Rot
☐ Central Heating	☐ Cavity Wall Insulation	☐ anything similar?

If so, please provide details and copies of the documents.

(b) Do you have any written details of the work done to obtain any of the guarantees? Yes ☐ No ☐

If Yes please provide them.

(c) Have you made or considered claims under any of these? Yes ☐ No ☐

If Yes please give details.

5. SERVICES

(a) Which of the following are connected to the mains: (Please check the box)

☐ Gas ☐ Electricity ☐ Water ☐ Drains

(b) Do any pipes or wires for these cross any neighbours property? Yes ☐ No ☐

If Yes please give details, and if it would help provide a plan.

(c) Do any pipes or wires leading to your neighbours property cross your property? Yes ☐ No ☐

If Yes please give details.

6. SHARING COSTS WITH NEIGHBOURS

(a) Do you have to pay any neighbours (or they you) for anything? (For example maintenance of a drive or the right to cross land) Yes ☐ No ☐

If Yes please give details.

(b) Have you (or they) made any voluntary payments in the past? Yes ☐ No ☐

If Yes please give details.

7. ARRANGEMENTS AND RIGHTS

(a) Do you need to go next door if you have to repair your building or any of the boundaries? Yes ☐ No ☐

(b) If yes have you always been able to do so without your neighbours objecting? Yes ☐ No ☐

If No please give details.

(c) Do any of your neighbours need to come into your land to repair their building or boundaries? Yes ☐ No ☐

If Yes do they need your permission? Yes ☐ No ☐

Have you ever objected? Yes ☐ No ☐

If Yes please give details.

(d) Do you know of any other arrangements formal or informal which may give someone rights over your property? (For example, an arrangement with the electricity company to run wires across it). Yes ☐ No ☐

If Yes please give details.

8. OCCUPATION

(a) Does anyone other than you live in the property? Yes ☐ No ☐

(b) If yes give their full names and their ages.

1. 2.

3. 4.

5. 6.

(c) Do any of them have any rights to stay in the property without your permission? (For example, have they paid for improvements or have they helped you buy the house) Yes ☐ No ☐

If Yes please give details.

(d) Are any of them tenants or lodgers? Yes ☐ No ☐

If Yes please give details and supply a copy of any tenancy agreement.

NOTE: It is likely that any adult or near adult living in the property with you will have to sign a form giving their consent to the mortgage taking place.

9. PLANNING

(a) Is the property used only as a private house? Yes ☐ No ☐

If No please give details.

(b) Are you aware of it having been used for anything else in the past? Yes ☐ No ☐

If Yes please give details.

(c) Has there been any building work on, or alterations or additions to, the property since it was originally built? If Yes please give details. Yes ☐ No ☐

(d) Have you or to your knowledge any previous owner of the property applied for planning permission or building regulations approval at any time? Yes ☐ No ☐

If Yes please give details and provide a copy.

10. SECOND CHARGE

Is there any Second Mortgage, Charge or other Security on the Property? Yes ☐ No ☐

If Yes please give details.

11. GENERAL

Is there any other information which you think is relevant concerning your property? Yes ☐ No ☐

If Yes please give details.

Date

Signature(s)

Using a solicitor? New government regulations mean you must prove who you are.

Why?

The UK is a major international financial and legal centre, with a high reputation for honesty and integrity.
Unfortunately that is why financial and professional businesses, like banks and solicitors' firms, are attractive to money launderers – criminals sometimes try and hide stolen money by turning it into legitimate income.
The government has introduced measures:

- To make it more difficult for criminals to make and keep money from their crimes.
- To confiscate proceeds of crime.

For this reason there are compulsory checks which solicitors have to make of their clients.
Being asked for identification does not mean you are under suspicion. The new identification requirements apply to all clients when they are asking their solicitors to conduct certain types of cases.

How this affects you

Banks and building societies have had to check the identity of customers for some time. Now solicitors have to. This means you will have to show your solicitor, or somebody acting on their behalf, some personal documentation that can include:

- Current signed passport
- Photo-card driving license
- Benefit book

and a recent gas, electricity or other household bill.
If you don't have these documents, you will have to ask your solicitor to advise you on how best to prove who you are.