

OVERSEAS MORTGAGE SHOP, S.L.

Please fill in and send back via: Fax: +34-971-575177 or E-mail: office@omssl.com or Post: Overseas Mortgage Shop, S.L., C/Hostals, n° 16 bajos, E-07002 Palma de Mallorca

Applicant Information

Name:			
Date of birth:	Nationality:	Marital status:	Number of children:
Current address:			
City:	ZIP Code:	Tel:	
Fax:	Other:	Email:	
Passport number:	Spanish NIE:	Occupation:	
Present employment:	Where & since when:	Yearly net income:	
Family home:	Monthly mortgage or rent payments?	How long?	

Financial Situation

Credit of all bank accounts held:	Loans:	Repayment term?
Bonds & Shares:	Mortgages:	Repayment term?
Assets (Real Estate) value:	Other debts:	Repayment term?
Other assets:	Other liabilities:	Repayment term?

Company Assets / Liabilities (in case of Self-employed / Managing Director / Majority Shareholder)

Name of Company:	
Address:	
Relationship:	Main company assets:
Main company liabilities:	

Yearly Personal Income

	This year:	Last year:	Before last year:
Employment:			
Self-employment:			
Business/Company:			
Rental income:			
Dividends:			
Other income:			
Sum:			

Co-applicant Information

Name:			
Date of birth:	Nationality:	Marital status:	Number of children:
Current address: The cottage, North End			
City:	ZIP Code:	Tel:	
Fax:	Other:	Email:	
Passport Number:	Spanish NIE:	Occupation:	
Present employment:	Where & since when:	Yearly net income:	
Family home:	Monthly payment or rent?	How long?	

Financial Situation

Credit of all bank accounts held:	Loans:	Repayment term?
Bonds & Shares:	Mortgages:	Repayment term?
Assets (Real Estate) value:	Other debts?	Repayment term?

Other assets:	Other Liabilities:	Repayment term?	
Company Assets / Liabilities (in case of Self-employed / Managing Director / Majority Shareholder)			
Name of Company:			
Address:			
Relationship:	Company assets:		
Company Liabilities:			
Yearly Personal Income			
	This year:	Last year:	Before last year:
Employment:			
Self-employment:			
Business/Company:			
Rental income:			
Dividends:			
Other Income:			
Sum:			
Declaration & Authorization TO BE FILLED IN AND SIGNED BY ALL APPLICANTS:			
<p>I (We), Mr/Mrs (referred to as the client), authorise OVERSEAS MORTGAGE SHOP, S.L., domiciled at C/Hostals, nº 16 - bajos, 07002 Palma de Mallorca with Spanish tax number (CIF): B57386754 to act on my (our) behalf and liaise with Spanish banks and building societies in respect of my mortgage application.</p> <p><i>I authorize the verification of the information provided on this form as to my person, my personal circumstances and my address. I have received a copy of this application by Overseas Mortgage Shop, S.L., C/Hostals, nº 16 - bajos, 07002 Palma de Mallorca, Spain Tel: (+34) 971-774522 Fax: (+34) 971-575177 Email: office@omssl.com.</i></p> <p><i>Overseas Mortgage Shop, S.L. is responsible for automated files and guarantees absolute compliance with Personal Data Protection legislation in particular with the Personal Data Protection regulation L.O. 15/1999, dated December 13th. The client is hereby informed and gives consent that: (a) His or her personal data is to be inserted into the automated files or databases; (b) that those data are processed; (c) that provided information and documentation will be passed on to mortgage lenders, especially banks and building societies.</i></p> <p><i>This consent includes the data that Overseas Mortgage Shop, S.L., collects as a result of the clients request for information, consultation or contractual operations.</i></p> <p><i>Overseas Mortgage Shop, S.L. shall, except for information to be stored according to the law in force, destroy such data (a) Upon request of the client; (b) Upon termination of the services rendered by Overseas Mortgage Shop, S.L., except for the client's contact details or other details to be stored by law in force.</i></p> <p><i>Overseas Mortgage Shop, S.L. shall not sell the clients contact details or pass those details on to thirds for advertising purposes without prior consent of the client. The client consents to the use of his or her contact information for commercial advertising of Overseas Mortgage Shop, S.L., or its subsidies, or its affiliates, including electronic advertising.</i></p> <p><i>The client may access the data and / or rectify, cancel, obtain or challenge evaluative information according to the terms established in the existing legislation.</i></p> <p><i>The client may revoke at any time his or her above given consent.</i></p> <p>Terms and Conditions: Mortgage Applications: Once you have received a free mortgage valuation from Overseas Mortgage Shop, S.L. and you decided to take advantage of our services offered you will bear the following costs and charges:</p> <p>1. Costs for property survey carried out by an external surveyor: Those costs vary according to the size and value of the property. For a property of a value of up to 1.000.000,00 Euros surveyors normally charge about 2.200,00 Euros. You will be asked to deposit an amount for the property valuation in our third party account before your mortgage application is being processed. Should no survey be carried out the deposit or any overpaid sums will be refunded.</p> <p>The administration fee for the services rendered are agreed on a case to case basis.</p> <p>I have understood above, it is a truthful account of my / our present assets, income and debts . / El abajo firmante declara que todos los datos anteriormente aportados son correctos y el / ellos es /son de acuerdo.</p>			
Signature of applicant:	Date:.....		
Signature of co-applicant:	Date:.....		

Your Financial Needs (Please indicate):
How much money are you looking for? Euro:
Purpose: <input type="checkbox"/> Mortgage to purchase property <input type="checkbox"/> Re-Mortgage <input type="checkbox"/> Moving Home <input type="checkbox"/> Equity Release <input type="checkbox"/> Other - please specify: specify.....
What product are you interested in? <input type="checkbox"/> Interest Only <input type="checkbox"/> Fix interest <input type="checkbox"/> Variable interest <input type="checkbox"/> Other- please specify:
When do you need the funds?:
In case you are planning to purchase a property please specify: -What is the agreed purchase price in Euro?: -Do you have a valuation of the property: <input type="checkbox"/> YES <input type="checkbox"/> NO - If YES please attach document. -Details of the real estate (Address, Property number, Land Registry - leave blank if you do not know it): -Seller/Agent (Name & Contact / Telephone): -Do you have any written or oral agreement regarding the property with the vendor? (Please give details and attach the documents): We are only potential purchasers and are meeting the vendor's requested price
Do you have already contacted a bank? <input type="checkbox"/> YES <input type="checkbox"/> NO - If YES please specify - Name of bank, branch, contact person, telephone:
Is there any bank or financial institution you wish NOT to work with? Do not want to work with a British bank or offshore branch of one.
Is there anything else you would like to tell/ask us?

Where did you hear about Overseas Mortgage Shop, S.L.? <input type="checkbox"/>Internet <input type="checkbox"/>Agent <input type="checkbox"/>Friends <input type="checkbox"/> Press
Please specify:

Thank you!

Documents to be provided during the course of the application process
(list not complete may vary on case to case basis):

About yourself:

1. A passport copy of all applicants
2. A copy of your NIE number (in case you do not possess a NIE number we are able to apply for one on your behalf for a small charge)
3. A list of all properties you possess in Spain and the deed of purchase (escritura de compraventa)

About the property:

1. Any contract you have signed or are supposed to sign regarding the property you would like to buy showing where the property is registered (Land Registry).
2. Any deed (escritura) regarding the property (declaración de obra nueva, declaracion de division horizontal, escritura de compraventa, etc.)
3. Latest I.B.I. certificate (yearly property tax)
4. In case of a re-mortgage: last six mortgage payments of your existing mortgage and proof.
5. In case you wish to finance any building or modification of an existing property: a detailed quote including material, if applicable the building permit, the project with plans, and further licences
6. A recent copy of the Land Registry (*Nota simple*) of the property that will be charged with the mortgage - must not be older than three months.

In case you are employed:

1. Latest P60
2. Copy of your employment contract
3. Last three payslips (the period covered must not be inferior than three months prior to the mortgage application) Bank statements of the last twelve months prior to the mortgage application.

In case you are self employed / free lance:

1. Tax return for the two years prior to the mortgage application
2. Last two year Balance sheets and annual accounts
3. Letter issued by your accountant confirming your net profit and Projection for coming year
4. Bank statements for the last twelve months prior to mortgage application

In case you are the Managing director / employee of your own company and you receive income from that company:

1. Latest P60 / tax return
2. Last three payslips (the period covered must not be inferior than three months prior to the mortgage application)
3. Copy of your employment contract
4. Bank statements of the last three months prior to the mortgage application showing that you receive the income from your company
5. Bank statements of the last twenty four months prior to the mortgage application showing that you receive the dividends from your company
6. Last company accounts
7. Copy of the company house / Certificate of good standing.

In all above cases: Information from the **CREDIT BUREAU**

You may obtain a CREDIT BUREAU Information here: <http://www.equifax.co.uk/>

IMPORTANT NOTICE: PLEASE ALLOW AT LEAST SIX WEEKS TO RECEIVE THE MORTGAGE.

ANYBODY WHO PROMISES YOU TO GET THE MORTGAGE READY IN A SHORTER PERIOD OF TIME IN ORDER TO PERSUADE YOU TO SIGN AN OPTION CONTRACT (PRE - CONTRACT) WITH A VERY CLOSE DEADLINE WILL SERIOUSLY PUT IN DANGER YOUR INTERESTS AND YOU MAY END UP LOSING YOUR DEPOSIT TO THE VENDOR!!!