



The right mortgage for you

We are here to help...

www.amacmortgages.co.uk

AMAC

Independent Brokers

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IMPORTANT: How to complete the forms in this brochure

1. You will need to use Adobe Acrobat to complete the form(s).
Download for free - <https://get.adobe.com/uk/reader/>
2. Complete the required questionnaire(s) and the Data Protection form on page 45.
3. Go to **page 45** complete the fields and click the **SEND** button to return the form(s).
4. When you click submit it saves the form and automatically attaches it to an email using the AMAC MORTGAGES email address.
5. Send the completed form back to AMAC MORTGAGES using email.

Let's get prepared...

To suit your needs, we are committed to helping you find the best deal.

The mortgage market is constantly changing with lenders introducing new rates and products as they react to an ever changing financial market.

We are here to help...

For existing mortgage customers

Your mortgage product may have had a **preferential interest rate that has come to an end** and we need to make sure you are given a new deal ready to replace it.

Don't worry, we will do all the hard work to arrange everything you need so you won't have to.

During the process you will have an opportunity to discuss life assurance and protection as well as buildings and contents cover.

Preparing for your interview



Your adviser will use this guide during your mortgage interview to help you understand your monthly finances and budget. They will also make you aware of the main risks that will affect you and your family during your mortgage term.

PLEASE READ this guide and complete your mortgage fact find and budget planner.

“ It's important that you review your **mortgage & protection** options regularly throughout the lifetime of your mortgage. ”

AMAC Mortgage Enquiry Form

Personal details

Title

First name

Middle name(s)

Surname

Previous surname

Date of birth

Marital status

Nationality

National insurance number

Do you smoke?

Dependants (age and DOB)

Mother's maiden name

Current address

Road name and number,
city or town and Postcode

Residential status, Home owner,
tenant, living with family, other

Time at address

Previous address

Road name and number,
city or town and postcode

Previous residential status

Time at address

Please supply 3 years
address history

Contact information

Home Preferred

Work Preferred

Mobile Preferred

Email address

Applicant 1

Applicant 2

Yes

No

Yes

No

Mortgage Requirements

Security address
(Address for property you require the mortgage on)

Postcode

Mortgage type

Repayment type

Mortgage term

Loan amount required

Source of deposit

If BTL, confirm rental income

Purchase price

Property value

Product type

Tenure

Standard construction

Year of construction

Property type

New build property

Property ex-local

If flat, how many stories

Which floor is property on

If flat, type of access

Is there a lift

Number of living rooms

Number of bedrooms

Number of bathrooms

Number of separate WC's

Number of garages onsite

Number of parking spaces onsite

Security Property Details

Purchase

Re-mortgage

Buy to Let

Repayment

Interest Only

Part & Part

Savings

Gifted

Equity

Other

Fixed

SVR

Preferable fixed term

Freehold

Leasehold

Remaining years on lease

Yes

No

Detached

Semi-detached

Flat

Bungalow

Yes

No

Terrace

Other

Yes

No

Yes

No

Standard

Deck

Balcony

Yes

No

Onsite

Offsite

Current Lender Details (if applicable)

Current mortgage to be paid off

Yes No

Mortgage name held in

Applicant 1 Applicant 2 Joint

Account number

Lender name and address

Postcode

Original purchase price

Mortgage start date

Mortgage balance

Monthly mortgage payment

Amount owed

Value of existing property

Current interest rate

Landlord Details (if applicable)

Landlord name

Address

Postcode

Contact number

Solicitors Details

Firm Name

Name of person acting

Address

Postcode

Contact number

Access for Valuation

Contact Name

Firm name

Contact number

Property Portfolio Information

Full address and postcode	Date of purchase	Original purchase price	Monthly rental income	Current estimated value	Mortgage balance	Mortgage monthly payment
	Rate	Lender	Rate end date			
	Rate	Lender	Rate end date			
	Rate	Lender	Rate end date			
	Rate	Lender	Rate end date			
	Rate	Lender	Rate end date			
	Rate	Lender	Rate end date			
	Rate	Lender	Rate end date			
	Rate	Lender	Rate end date			
	Rate	Lender	Rate end date			
	Rate	Lender	Rate end date			

Employment Details

	Applicant 1		Applicant 2	
Employment type	Employed Contract	Self employed Retired	Employed Contract	Self employed Retired
Job title				
Employers name				
Start date				
Employers address road name and number city or town				
Postcode				
Employers reference; name and number				
Income				
Basic annual income				
Annual bonus				
Annual commission				
Annual overtime				

Self-employed (if applicable)

	Applicant 1		Applicant 2	
Company type	Sole trader Partnership	Ltd Company	Sole trader Partnership	Ltd Company
Shareholding percentage				
Please provide 3 years net profit if Sole Trader	Latest year		Latest year	
	Directors Salary		Directors Salary	
	Dividends		Dividends	
	Previous year		Previous year	
	Directors Salary		Directors Salary	
	Dividends		Dividends	
	Previous year		Previous year	
	Directors Salary		Directors Salary	
	Dividends		Dividends	
Income proof	SA302's Accounts	Tax Overview	SA302's Accounts	Tax Overview

Additional Income

Additional income If retired;
Pension income and type;

Current monthly pension
contribution(s)

The date your last pension review

Any other additional income
including; Child benefit, Working
tax credits etc. Please specify per
annum

Rental income (if applicable)
per annum

Applicant 1

State
Private

Applicant 2

State
Private

Accountants Details

Accountant name

Address

Postcode

Telephone number

Accountants qualification
(if known)

Applicant 1

Applicant 2

Details of Loans, credit & store cards

Name of creditor	Outstanding balance	Monthly payment	Are these to remain after completion of mortgage?		Applicant		
			No	Yes	A1	A2	Joint
			No	Yes	A1	A2	Joint
			No	Yes	A1	A2	Joint
			No	Yes	A1	A2	Joint
			No	Yes	A1	A2	Joint
			No	Yes	A1	A2	Joint
			No	Yes	A1	A2	Joint

Credit history

Arrears	No	Yes	A1	A2	DMP	No	Yes	A1	A2
CCJ's	No	Yes	A1	A2	Repossession	No	Yes	A1	A2
Defaults	No	Yes	A1	A2	Payday Loans	No	Yes	A1	A2
Bankruptcy	No	Yes	A1	A2	IVA	No	Yes	A1	A2

Existing Life Protection Cover

Current provider

Applicant(s)

Cover type

Amount of cover

Monthly premium

Current provider

Applicant(s)

Cover type

Amount of cover

Monthly premium

Current provider

Applicant(s)

Cover type

Amount of cover

Monthly premium

Current provider

Applicant(s)

Cover type

Amount of cover

Monthly premium

Applicant 1	Applicant 2	Joint
Death Only	Critical Illness	
Death & Critical Illness	Income Protection	
Applicant 1	Applicant 2	Joint
Death Only	Critical Illness	
Death & Critical Illness	Income Protection	
Applicant 1	Applicant 2	Joint
Death Only	Critical Illness	
Death & Critical Illness	Income Protection	
Applicant 1	Applicant 2	Joint
Death Only	Critical Illness	
Death & Critical Illness	Income Protection	

Building and Contents

If you would like AMAC to provide a Buildings and Contents insurance quote, please complete the form below:

Current provider

Applicant(s)

Cover type

Monthly premium

Renewal date

Applicant 1	Applicant 2	Joint
Buildings	Contents	Buildings and Contents

Bank Details

Name on account

Account number

Sort code

Preferred payment date
(1st / 15th etc)

Is this account to be used
to pay the new mortgage?

Yes

No

Additional Information

Mortgage Needs and Preferences terms and conditions

Please read and confirm that you understand the following or has been discussed with your Mortgage Adviser:

1. The different types of products and interest rate arrangements that might meet your needs (including what your future repayments after any fixed or discounted period may be)
2. The main repayment methods
3. For Interest Only mortgages:
 - 1.1.1. State the various methods available for repaying the mortgage
 - 1.1.2. Explain the consequences of failing to make suitable arrangements to repay the mortgages
 - 1.1.3. Indicate that it is your responsibility as the customer to ensure a repayment product is maintained for the duration of the mortgage
4. The consequences of early repayment of the mortgage e.g. repayment charges
5. Related Insurances
6. It is your responsibility as the customer to ensure that all necessary forms of insurance relating to the property and the mortgage are in place
7. Explain that certain insurances may be a condition of the mortgage
8. All costs (fees etc.) associated with the mortgage
9. Whether the terms and conditions of the mortgage product are portable in the event of moving to a new house
10. Higher lending charges
11. Explain when your details may be passed to credit reference agencies
12. The possible consequences for your mortgage should your personal circumstances change, (e.g. accident, sickness, redundancy) and the options open to you e.g. Mortgage Payment Protection
13. Joint applications - concept of joint and several liabilities

I/We can confirm that I/We have decided to add fees to our loan. AMAC mortgages ltd have fully explained the cost implications of doing so, my advisor explained that interest will be charged by adding fees to our loan on balance however I/We feel that this is the most cost-effective way of us paying fees, and are happy to proceed.

To find the most suitable product, please ensure the information given is accurate including all credit or loan commitments.

Please note that this form is for information purposes only and does not constitute any promise of an offer of a mortgage or loan.

All information is subject to the data protection act and in no circumstances, will any of the information contained be disclosed to any third party without the express permission of the client.

Your home is at risk if you do not keep up payments on a mortgage or secured loan.

Authorised and regulated by the Financial Conduct Authority. Registration No. 302881

Please note the above information is required for Mortgage advice only, it does not enable us to advice on your mortgage protection needs. Should you wish us to review your Mortgage Protection needs then please specify and provide any details in the free text area provided.

How did you hear about AMAC Mortgages?

Once you have completed the form click the SEND button on page 45.

Risks to consider when choosing a new product

Mortgage interest rate increases.

Rising interest rates can increase your monthly payments on your mortgage. This can make your payments difficult to maintain and could result in you having to sell your property and downsize. House prices can fall as well as rise.

Possible Solution

A fixed rate mortgage will ensure your payments stay the same for a given period of time, typically 2 to 5 years, and will provide you with peace of mind that interest rate changes will not affect you.



House prices can fall as well as rise.

House prices may have risen over the last few years but there is no guarantee that this will continue.

There have been times during economic slowdowns where house prices have actually fallen, so it is important to consider this risk.

Possible Solution

In a falling housing market you can decide to simply stay put in your current home and continue your monthly payments until the market recovers. As long as you are comfortable with your monthly repayments, you would be under no pressure to sell. Also, if you are able to over pay on your mortgage then you can reduce your balance.



“Hope for the best,
plan for the worst.”

What if... your income changes due to health problems or redundancy?

We all depend heavily on our monthly salary to pay for our mortgage and all our other bills at home. Anything that results in just a short term loss of your income can have a very serious impact on your family.

So losing your income due to redundancy or an illness that makes you unable to work can have major repercussions. Take a look at your budget planner and consider how you would pay for your mortgage and your other main overheads if there was a reduction in your income.

Most common Income Protection claims:

- Cancer: 21% of all claims
- Mental Health (Anxiety, Stress or Depression): 18% of all claims
- Back Pain, Neck Pain, Broken Bones, etc: 18% of all claims

What Income Protection does:

- Pays a monthly sum to replace income
- Buys peace of mind while you get better



Possible Solution

You can arrange for a protection policy that will provide you with a replacement income while you are redundant or off work ill. Our adviser will explain the options and tailor a protection policy to suit your circumstances.

Alternatively, you could plan to build up your savings to give you an emergency fund to fall back on, or you could ask your family to see if they would be willing to help support you.

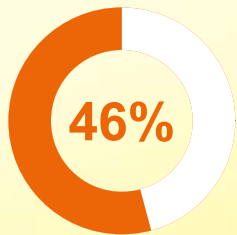
“Average time people are off work is 5.5 Years.”



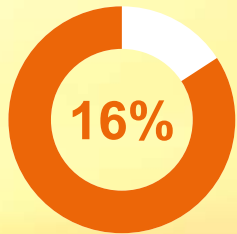
“ Every 2 minutes
someone **in the**
UK is diagnosed
with cancer. ”

“ Focus on getting better
and not financial worries. ”

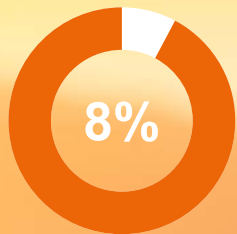
What are the chances?



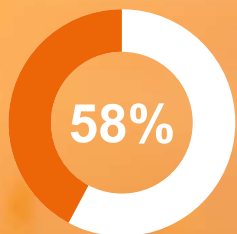
Risk of being unable to work for 2 months or more during your mortgage term



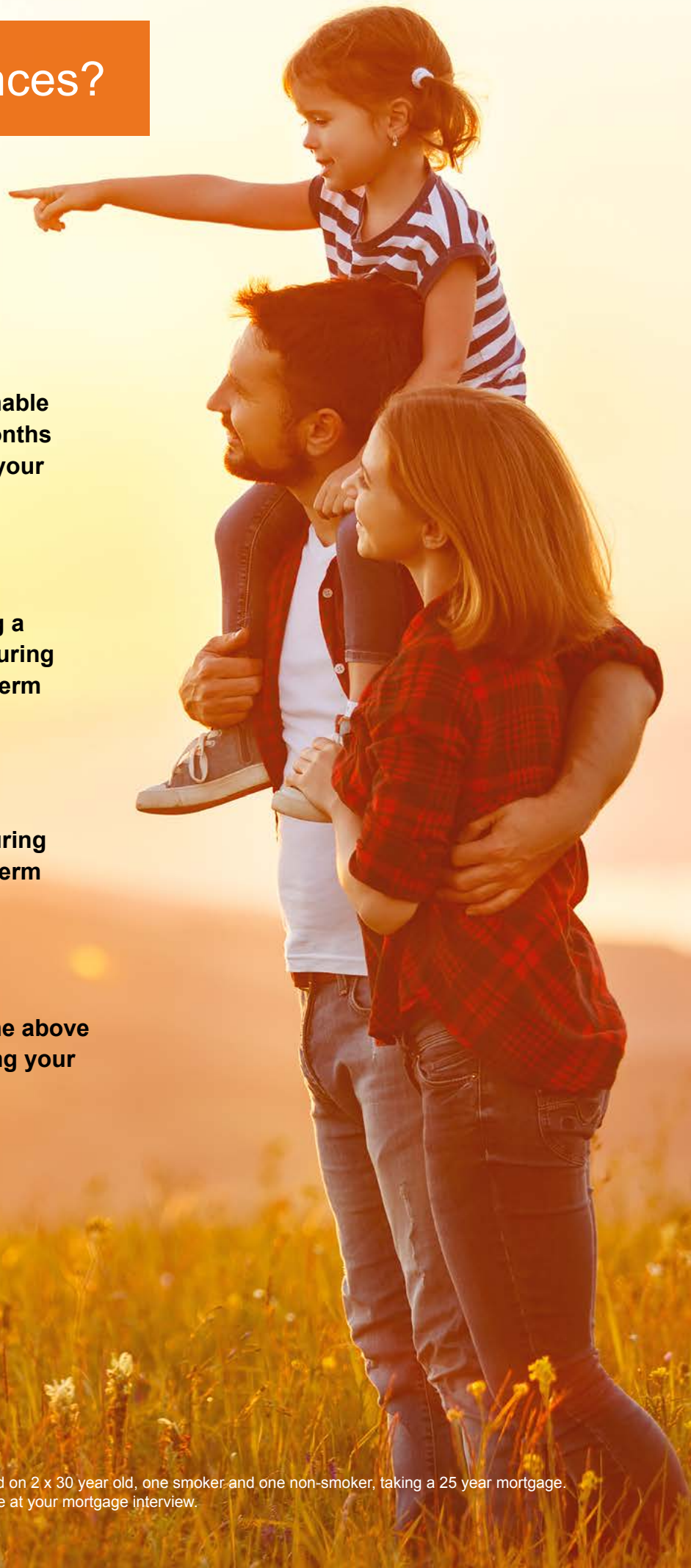
Risk of suffering a critical illness during your mortgage term



Risk of death during your mortgage term



Risk of any of the above happening during your mortgage terms



* Source: LV Protection. The above statistics are based on 2 x 30 year old, one smoker and one non-smoker, taking a 25 year mortgage. Your adviser will provide you with a personal risk profile at your mortgage interview.

Life and Critical Illness Protection for your family

The most popular protection policies are for Life and Critical Illness Protection.

The death of a partner is a devastating event for any family, but it can be made worse if you are left with financial problems. So life protection plans are at the centre of all risk planning.

Cancer, heart attacks and strokes are the most common critical illnesses in the UK. The good news is that the survival rate is very high and many people make a full recovery, but during the illness and treatment they are often unable to work, and the family can fall into huge financial difficulties.

Critical Illness Plans offer a reasonable method of protection for you and your family by providing a lump sum to repay your mortgage and allow you to recover without any financial stress.

Most common Life and Critical Illness claims:*

- Cancer: 59% of all claims
- Heart Attack: 11% of all claims
- Average time between a policy being taken out and a claim being made is 6 years and 1 month

What Critical Illness Protection does:

- Pays a lump sum on your death or on diagnosis of a defined critical illness



Possible Solution

There are a range of Life and Critical Illness policies that can be tailored to suit your needs.

These will provide a lump sum to repay your mortgage balance if you are diagnosed with a defined critical illness or die during the mortgage term.

We are happy to discuss the policy options with you. Please complete the life and critical illness protection form on the following pages.

AMAC Life Assurance Questionnaire

	Applicant 1			Applicant 2		
Title						
First name						
Middle name(s)						
Surname						
Date of birth						
Current address						
Road name and number, city or town and Postcode						
New address (if moving)						
Road name and number, city or town and Postcode						
Home telephone number						
Mobile number						
Email address						
Smoker	Yes	No	Per day	Yes	No	Per day
Smoked within the past 12 months	Yes	No	Per day	Yes	No	Per day
Have you ever smoked?	Yes	No	Per day	Yes	No	Per day
Alcohol consumption average units per week (1 unit = small glass of wine)	Per week			Per week		
Height						
Weight						
Has there been any significant weight loss in the last 6 months?	Yes	No		Yes	No	
Waist measurement						
Do you take part in hazardous sports (Aviation, caving, climbing, diving, horse riding, motor sports, mountaineering or yachting)						
In the past 5 years have you used recreational drugs other than cannabis?	Yes	No		Yes	No	
In the past 5 years have you spent longer than 28 days overseas, if so, where, when and for how long?						
Do you intend to travel overseas (other than on holiday and longer than 30 days)	Yes	No		Yes	No	

Medical History

Please disclose full details including dates of diagnosis, any treatment given, medication prescribed and if ongoing, of your current health.

	Applicant 1		Applicant 2	
	Yes	No	Yes	No
<p>Have you ever been diagnosed with any neurological disorder or multiple sclerosis (MS) Including; Parkinson’s disease, epilepsy, fit/seizure, optic or retrobulbar neuritis, Alzheimer’s disease, dementia, cerebral palsy, paralysis, muscular dystrophy or motor neurone disease (If yes, please provide details)</p>				
<p>Any mental health issues that has required hospital treatment or referral to a specialist – or have you attempted/considered self-harming? (If yes, please provide details)</p>				
<p>Apart from anything you’ve already told us about, during the last 5 years have you had, or currently have any of the following?</p>				
<p>Raised blood pressure, raised cholesterol or chest pains? (If yes, please provide details) Anxiety, depression, stress or mental illness? Including; Eating disorders, persistent tiredness/fatigue (If yes, please provide details)</p>				
<p>Any form of: Numbness pins and needles and/ or tingling Tremor Change in skin sensation Muscle weakness Loss or reduced power in limbs Difficulty of co-ordination (If yes, please provide details)</p>				
<p>Any form of joint pain, arthritis or neck, back spine or muscle pain/ stiffness Including that affecting your knees, hips, shoulders, ankles, wrists or hands (If yes, please provide details)</p>				
<p>Any condition affecting your ears/ hearing or your eyes/vision that is not corrected by spectacles Including blindness/impaired vision, deafness/impaired hearing (If yes, please provide details) Tumour, lump, cyst, polyp, growth or mole/naevus that has bled, changed in appearance or become painful (If yes, please provide details)</p>				

Medical History

Please disclose full details including dates of diagnosis, any treatment given, medication prescribed and if ongoing, of your current health.

	Applicant 1		Applicant 1	
	Yes	No	Yes	No
<p>Asthma, bronchitis or any other disorder affecting your lungs or breathing Including; sleep apnoea, sarcoidosis, emphysema, pneumonia (If yes, please provide details)</p>				
<p>Any stomach, digestive system, bowel, liver or blood disorder Including; Liver, pancreas and gall bladder conditions, bowel disorder, Crohn's disease, clotting disorders, hepatitis, gastric and duodenal ulcers (If yes, please provide details)</p>				
<p>Any disorder of the kidney, bladder, prostate or thyroid (If yes, please provide details)</p>				
<p>Been prescribed medication or treatment regularly for a period of 4 consecutive weeks or more, have you been under review from your doctor or a medical professional (If yes, please provide details)</p>				
<p>In addition, do you have any symptom for which you haven't yet sought medical advice, awaiting referral, investigation, results or treatment for anything else? (If yes, please provide details)</p>				

Family medical history

Have any of your parents, brothers or sisters been diagnosed with or died from any of the following conditions before the age of 60?

	Applicant 1		Applicant 2	
Heart attack / Angina	Yes	No	Yes	No
Stroke	Yes	No	Yes	No
Diabetes	Yes	No	Yes	No
Cancer	Yes	No	Yes	No
Leukaemia / Lymphoma	Yes	No	Yes	No
Multiple sclerosis	Yes	No	Yes	No
Huntington's disease	Yes	No	Yes	No
Cardiomyopathy	Yes	No	Yes	No
Polycystic kidney disease	Yes	No	Yes	No
Muscular dystrophy	Yes	No	Yes	No
Motor neurone disease	Yes	No	Yes	No
Alzheimer's disease	Yes	No	Yes	No
Parkinson's disease	Yes	No	Yes	No
Haemochromatosis	Yes	No	Yes	No
Familial colon polyps	Yes	No	Yes	No
None of the above	Yes	No	Yes	No
Any other disorder which runs in the family for which you've received or have been advised to have screening for? If yes, please supply details	Yes	No	Yes	No

Employment Details

	Applicant 1	Applicant 2
Job title		
% of manual work		
Number of hours worked (weekly)		
Does your job include working at heights?	Yes No	Yes No
Employers name		
Basic annual income		
Annual bonus income		
Annual commission		
Annual overtime		
Anticipated retirement age		
Current monthly pension contributions		
When was your pension last reviewed?		

GP Details

	Applicant 1	Applicant 2
GP name		
Surgery name		
Address and postcode		
Contact number		
How long have you been with your GP		

Level of Protection

	Applicant 1	Applicant 2
Life cover		
Critical illness cover		
Income protection		
Business protection		

Additional Information

Bank Details


Name on account

Account number

Sort code

Preferred payment date
(1st / 15th etc)

Once you have completed the form click the SEND button on page 45.

A photograph of a man and a young boy laughing together outdoors. The man is on the left, wearing a light-colored sweater and blue jeans, laughing heartily. The boy is on the right, wearing a dark sweater, also laughing. The background is a bright, slightly blurred outdoor setting.

“ 42 is the average age of a **plan owner making a critical illness claim** for multiple sclerosis. ”

“ 1 in 5 people get a critical illness during their working lifetime. ”

* Source: Royal London claim statistics 2014.

** Source: Gen re, March 2015.

Protecting your home

Our homes are typically our most valuable asset but incidents can potentially occur that can severely damage our properties. Home Insurance provides you with peace of mind by protecting your buildings, contents and personal possessions from damage or loss.

So whether it is a burst pipe or storm damage, you will want to make sure that you can claim against your insurance and get your property repaired quickly. If you have accidentally damaged your contents or suffer from a burglary, you will want to be able to replace them as quickly as possible.

Most common Home Insurance claims:*

- Burst pipes
- Storm damage
- Accidental damage
- Theft
- Fire

What Home Insurance does:

- With buildings insurance it pays to have your property repaired
- With contents insurance it pays for you to have a new item to replace what has been damaged or stolen
- The policy has a 5 star defaqto rating



Possible Solution

We have access to fantastic buildings and contents policies via Paymentsshield. We can arrange stand alone buildings or contents insurance for you, or a combined policy.

As well as being a 5 star defaqto rated policy, we will also check some of the UK's top insurers to make sure you get a competitive premium.

And every year on renewal our panel of providers recheck all their providers to make sure you are still getting the best premium possible.

Please complete the attached data collection form in order to receive a no obligation quote

A large number of dark blue umbrellas are arranged in a dense pattern, filling most of the frame. In the foreground, a single bright yellow umbrella is prominently displayed, standing out from the rest. The umbrellas are all open and viewed from a slightly elevated angle, showing their segmented ribs and the top of their canopies. The background is dark, making the umbrellas stand out.

“ Not all building
and contents policies
are the same. ”

Our Buildings Insurance

Paymentshield work with some of the UK's best known insurance companies, which we've cherry picked based on their outstanding reputations and claims service.

Whether you need insurance for your buildings or contents, or a combination of both, we can help you protect your home, inside and out, big or small, with a range of options that let you decide how and what you pay for.

You can choose either our standard Insurance or our plus cover, depending on your needs

Choose your excess amount

Choose your payment frequency

Choose your additional cover

BUILDINGS INSURANCE	STANDARD	PLUS
Maximum buildings cover	£500,000	£1 million
Alternative accommodation	£100,000	£200,000
Repairs guaranteed for 12 months	✓	✓
Accidental damage to fixed glass and sanitary fittings	✓	✓
Replacement of lost or stolen keys	✓	✓
Trace and access of leaks, and removal and replacement of any damage caused up to £5,000	✓	✓
Damage to plants and shrubs in your garden up to £2,000	✓	✓

Our Contents Insurance

CONTENTS INSURANCE	STANDARD	PLUS
Maximum contents cover	£50,000	£75,000
Alternative accommodation	£10,000	£15,000
Items replaced on a new for old basis	✓	✓
Single item limit	✓	✓
Total valuable limit	✓	✓
Accidental damage to fixed glass, ceramic hobs, technology and entertainment equipment	✓	✓
Business equipment	✓	✓
Electronic downloads up to £2,000	✓	✓
Theft from outbuilding up to £3,000	✓	✓
Automatic uplift in contents cover at certain times of the year	✓	✓

If you're looking for a little extra peace of mind, you can select from our range of optional extras:

ACCIDENTAL DAMAGE COVER

Protect your home from one off accidents and untimely out of pocket expenses.

HOME EMERGENCY COVER

Round the clock assistance for all kinds of domestic disasters.

PERSONAL POSSESSIONS COVER

Protect the things you normally carry or wear outside the home such as watches, cameras and jewellery... even while you're on holiday.

LEGAL EXPENSES COVER

Access expert advice if you find yourself in a legal dispute and cover any associated costs.

Home Insurance Data Capture Form

If you could fill out the form below and return to AMAC to get you a Home Insurance quote. Depending on your needs, we can also provide a quote for Buildings only Insurance and Contents only Insurance.

Please note that this form is not an application form. I must discuss the policy features and benefits with you to ensure that it meets your demands and needs **before** submitting an application on your behalf.

Personal Details	Applicant 1	Applicant 2 (if applicable)
Title		
First name		
Middle name(s)		
Surname		
Date of birth (DD/MM/YYYY)		
Email address		
Occupation		
Industry		
Marital status		

Property Ownership

Owned Outright	Owned Mortgaged*	Shared Ownership*
Rented from Private Landlord	Rented from Local Authority	
* If you have selected Owned Mortgaged or Shared Ownership, please answer the below questions.		
Mortgage Category:	Remortgaging (Current Property)	
	Moving House	
	First Time Buyer	
	Existing Mortgage	
Is this insurance for a property that is subject to a new mortgage application?	Yes	No

PLEASE ANSWER THE FOLLOWING QUESTIONS (TICK THE APPROPRIATE BOX)		
Will the property be permanently occupied by anybody other than you and/or your family?	Yes	No
Does the property have signs of, or has it ever had any damage caused to it by: landslip, subsidence or heave?	Yes	No
Do you or any member of your family to be insured have any unspent convictions or prosecutions pending? (Other than motor convictions)	Yes	No
Have you or any member of your family had insurance cancelled, declined, declared void or had any special terms imposed?	Yes	No
Has the home or the land belonging to it flooded in the last 10 years?	Yes	No
Will the property be left unoccupied for a total of more than 60 days in a row?	Yes	No
Is your property used for business or professional purposes, other than clerical work undertaken by you and your family?	Yes	No

Please note. If you have answered “**yes**” to any of the questions in this section, you will not be eligible for this policy. In this instance please contact us and we will endeavour to find you an alternative quote.

Property Details

Type of Property

Flat	Terraced House	Semi Detached House
Detached House	Bungalow	Semi Detached Bungalow
Dormer Bungalow		

Number of Adults (18 and over) living at the property

Number of Children (17 and under) living at the property

Number of Bedrooms (Between 1 – 8)

Number of Bathrooms (Between 1 – 8)

Build Year

Property Address

Full Postcode

Wall Construction

Brick	Concrete	Stone	Flint
Timber	Brick over timber frame	Metal	Other (please specify)

Roof Construction

Tile	Slate	Felt on timber	Concrete
Metal	Timber	Asphalt	Shingle
Stramit	Thatch Fibre	Thatch Reed	Other (please specify)

Security

What types of locks are fitted to the external doors?

Five Lever Mortice Deadlock	Five Lever Mortice Deadlock conforming to BS3621
Rim lock Automatic Deadlock	Key Operated Multipoint Locking system

Are all windows fitted with key operated window locks? Yes No

What type of burglar alarm does your home have?

No Alarm	Non-Maintained Alarm	Annually Maintained Alarm
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When will the property be unoccupied?

Unoccupied during the day	Unoccupied at night
Unoccupied day and night	Occupied day and night

Type of Cover

Important Note. You should consider the rebuild cost of your buildings and/or the amount it would cost to replace all of your contents when selecting your cover below.

Please select the cover required

Buildings and Contents	Buildings Only	Contents Only		
Amount of Buildings cover required?	None	£500,000	£1million	
Amount of Contents cover required?*	None	£50,000	£75,000	
*If you are a tenant, please select an option from the below.				
Amount of Contents cover required?*	£20,000	£30,000	£40,000	£50,000

Accidental Damage (optional extras at an additional cost)

Important Note. This is a valuable extension to Buildings and Contents and covers visible damage that has not been caused on purpose or inevitably.

Would you like Accidental Damage on your Buildings and/or Contents insurance?

Buildings and Contents	Buildings Only
Contents Only	None

No Claims Discount

How many years No Claims Discount do you have?

	Buildings	Contents
--	-----------	----------

Policy Excess

Please select your preferred policy excess from the options below. The policy excess chosen will apply in the event of a claim.

Important Note. An excess of £500 will apply to Escape of Water or Oil claims. The excess for subsidence, landslip or heave claims is £1,000.

Buildings Excess

£50	£100	£150	£200	£250
£300	£350	£400	£450	£500

Contents Excess

£50	£100	£150	£200	£250
£300	£350	£400	£450	£500

Valuables

Important Note. Valuables are Items of precious metal or precious stones, jewellery, watches, works of art, computer equipment or portable electrical equipment other than televisions or radios. Any of these items kept in your property that are worth more than £2,500 need to be specified to ensure you are adequately covered.

Do you need to specify any valuables? Yes No

Description and value of item(s)

Type of Cover continued

Legal Expenses Cover (optional extras at an additional cost)

Important Note. Legal Expenses cover provides protection against the cost of negotiating or defending legal rights up to £100,000 per insured incident.

Would you like cover for Legal Expenses cover up to £100,000? Yes No

Home Emergency Cover (optional extras at an additional cost)

Important Note. Home Emergency cover provides up to £1,000 (including VAT) per insured domestic incident and up to £100 (including VAT) for accommodation and/or transport in the event the property becomes uninhabitable and remains so overnight.

Would you like cover for Home Emergency for up to £1,000? Yes No

Personal Possessions (optional extras at an additional cost when contents cover is selected)

Important Note. Personal Possessions covers items such as clothing, jewellery, and other items you and/or your family wear or carry when away from the home. The maximum Personal Possessions cover you can take is based on the level of Contents cover you have selected. (See the table below)

Contents Cover Selected	Maximum Total Personal Possessions
£20,000	£6,000
£30,000	£9,000
£40,000	£12,000
£50,000	£15,000
£75,000	£22,500

The total value of the items you specify below and any unspecified amount you choose cannot exceed the maximum total shown above.

Please specify any mobile phones over £250, Bicycles over £500 or any other items valued above £2,500 that you want to cover away from the home?

Description and value of item(s)

Please select an amount which will cover any other items you would like insured when away from the home.

None £1,500 £2,500 £5,000 £10,000 £15,000 £22,500

Current Buildings and Contents Insurance details (if applicable)

Renewal Date Current Premium Current Provider

Previous Claim Details

For the cover required, have you or any of your family made any claim in the last five years? (If yes, please provide details of the claims below) Yes No

Claimed under

(Buildings & Contents, Buildings or Contents Only)

Type of claim

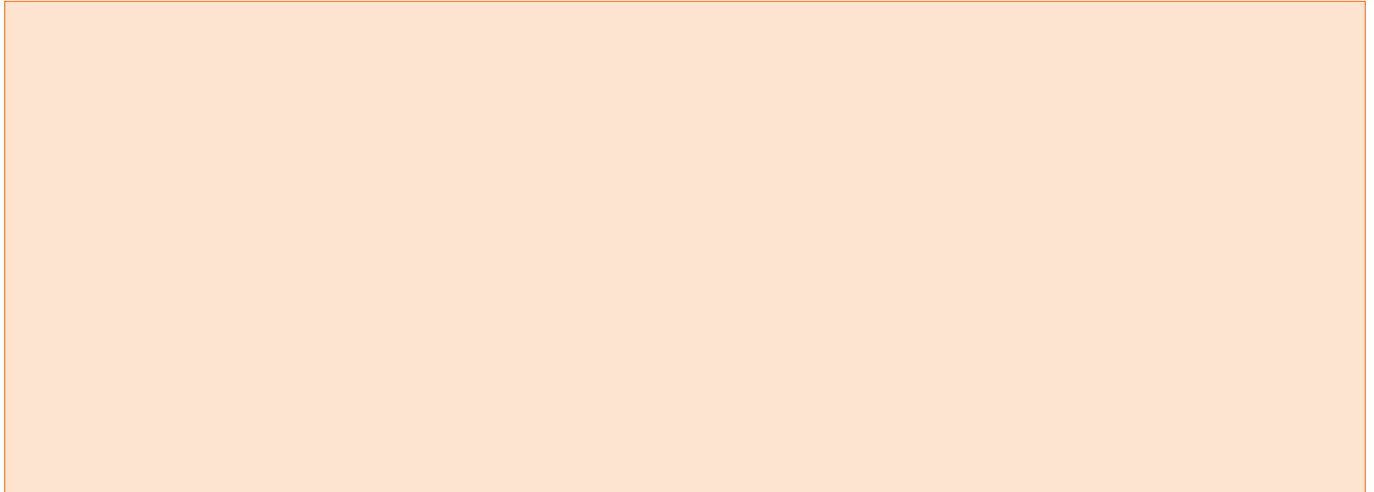
Date of Claim

Claim amount

When do you want your policy to start?

If you do not give us all the information we need for the insurance policy, you may not be properly insured if you make a claim. Once you have completed this Data Capture Form, please return this to me so I can produce an insurance quotation for you, based on your needs. **Data Protection:** This data will be used only for the purposes of producing a quote and will not be shared. Please contact us if you require further information regarding how we handle and store your personal data.

Additional Information



Once you have completed the form click the SEND button on page 45.



“We’ve found a solution.”

Do you have a Solicitor or Licenced Conveyancer?

In England and Wales, conveyancing is usually done by a solicitor or a licensed conveyancer; either may employ or supervise an unqualified conveyancer.

What is being conveyed, or transferred, is a piece of land or property, that historically (especially in England) may or may not include the principal dwelling.

The domestic conveyancing market is price competitive, with a high number of firms of solicitors and conveyancing companies offering a similar service. It is possible for someone to carry out their own conveyancing, but it is labour intensive.

If the transaction involves a mortgage, it's almost certain that the lender will insist that a solicitor is used for the conveyancing.

It is a common myth that conveyancing has to be carried out by a local solicitor or conveyancer. This is no longer the case, with many conveyancers and solicitors conducting transactions from a distance using email and online technology.

Under English law, agreements are not legally binding until contracts are exchanged. This affords both the advantage of freedom before contract, but also the disadvantage of wasted time and expense in the event the deal is not done.

The normal practice is for the buyer to negotiate an agreed price with the seller then organise a survey and have the solicitor (or conveyancer) carry out their searches and pre-contract enquiries. The seller's solicitor or conveyancer will prepare the draft contract to be approved by the buyer's solicitor. The seller's solicitor will also collect and prepare property information to be provided to the buyer's solicitors, in line with the Law Society's National Protocol for domestic conveyancing. When undertaking property transactions, the conveyancer's role is to carry out due diligence by submitting queries – known as 'Conveyancing Searches' – about the transacted property. These are designed to uncover factors the estate agent or surveyor may not know about, which could impact the buyer's enjoyment of the property.

It takes on average 10–12 weeks to complete a conveyancing transaction, but while some transactions are quicker, many take longer. The timescale is determined by a host of factors – legal, personal, social and financial. During this period prior to exchange of contracts (exchange being the point at which the transaction becomes legally binding) either party can pull out of the transaction at any time and for any reason, with no legal obligation to the other. This gives rise to a risk of 'gazumping' and its converse, gazundering. Conveyancing is a component of the cost of moving house in the United Kingdom.

Conveyancing Searches

As part of property transactions, the conveyancer's role is to carry out due diligence by submitting queries, known as searches, about the transacted property. These are designed to uncover factors the estate agent or surveyor may not know about, which could impact the buyer's enjoyment of the property .

Property searches include:

- **Local authority searches** – to reveal any charges or restrictions of use on the property
- Checking the 'title register' and 'title plan' at **Land Registry** - to confirm ownership and boundary
- Checking **flood risk** – from coastal, river or surface water flooding
- **Water authority** searches – find out if any public drains on the property might affect extensions or building works.
- **Chancel** repair search – to ensure there are no potential leftover medieval liabilities on the property to help pay for church repairs.
- Environmental search – provides information about **contaminated land** at or around the property, **landfill** sites, former and current industry, detailed flooding predictions, **radon gas** hazard, ground stability issues, and other related information.
- Optional and location specific searches – sometimes extra searches are required or recommended depending on the location or type of property or due to particular concerns raised by the buyer. These could include, **Tin Mining** searches in Cornwall and **Mining** searches in various parts of the UK and **Cheshire Brine** searches
- Additional Local Authority Questions such as, Pipelines, **Noise Abatement Zones**, **Common Land**, etc.

Solution

Speak to Amac as we have access to a 'Broker conveyance panel'.

We can arrange for a legal firm to act for your purchase or re-mortgage.

All the firms on the panel meet rigorous service standards and are constantly monitored.

Competitively priced packages.

Please call to discuss this and we can arrange a quotation for you.

Glossary

The whole business of moving home is surrounded by jargon. This is the language which professionals use to describe technical transactions. When all this jargon is put together, it can be quite mystifying to people who are not involved in the business on a day-to-day basis. What follows is a list of some of the most commonly used terms in England and Wales in everyday language.

APR (Annual Percentage Rate)

The true rate of interest payable on any sum borrowed. The APR reflects the total amount payable over the term of the mortgage and will include any costs related to the loan such as arrangement fees and other charges.

Arrangement Fee

Certain mortgage lenders charge an administration fee for arranging a mortgage. In many cases, this fee (or part of it) is not refundable even if the purchase does not go ahead.

Bridging Loan

A short-term loan to buy a new property before purchaser has sold their existing property. This can be arranged over an agreed period specified at the outset (closed bridging) or for an unspecified period (open bridging)

Building Insurance

The insurance cover to protect the home purchased (the actual bricks and mortar), from damaged caused by a wide range of risks such as, fire, storms etc. The terms of the contract are confirmed in the policy document.

Building and Contents Insurance

Many companies now offer combined buildings and contents insurance, protecting the home as well as the contents. Once again, the terms of the contracts are confirmed in the policy documentation.

Chain

A chain is the term normally used to describe a series of interdependent house moves.

Charge

A charge is the security a lender has over the house to safeguard the money it has lent. If the lender, a building society for example, takes a charge over a property the lender can exercise the right to cover the outstanding debt, by selling the property if the borrower fails to observe the terms of the mortgage.

Completion

The end of the process of buying a house. Completion occurs when money transfers from the buyer (via a lender in most cases) to the seller. It is usually following immediately by the buyers moving into their new home.

Contracts

In the context of a house purchase, the contract is the legally binding agreement between the buyer and the seller

Conveyancing

The process of transferring legal ownership of property, including land, if a freehold property, from the seller to the buyer.

Deeds

The Deeds or Title Deeds are the documents which signify the owner of a property. Lender will normally require the borrower to deposit the deeds with them during the repayment period.

Deposit

There are two types of a deposit which can be involved in the purchase of a property. The first type is a pre-contract deposit, given by the buyer as an indication of an intention to buy the property and is held by the estate agent on behalf of the buyer. It is refundable upon request. The Second is a contract deposit held as a 'stake' money by the solicitor. Normally it is 10% of the sale price the property, and is not refundable.

Equity

Equity refers to the net value of a mortgage property after outstanding mortgage has been deducted.

Exchange (Of contract)

By the time contracts are exchanged, the process of buying a house is almost complete. It is the transaction whereby signed contracts for both buying your new home

and selling your old home are transferred between solicitors either physically or by telephone. The exchange of contracts is legally binding. After exchanging contracts, the buyer cannot pull out without incurring considerable expense. The seller can enforce the contract against the buyer that confirms it can compel the buyer to buy the property, however this is rare. Normally, the purchaser will be forced to pay all the sellers costs in reselling the property and will forfeit the full 10% deposit. This is the time for the buyer to insure both the house and his or her life.

Freehold

If a buyer purchases a freehold property, they acquire the property (bricks and mortar) and the land on which the property lands.

Gazumping

It means the seller of a house accepts a higher bid for the property after agreeing terms (accepting an offer) from another would-be buyer.

Ground Rent

Payment to the freeholder (the ultimate owner of the property) required under the terms of a lease.

Interest

Interest is the charge made by the mortgagee for lending the borrower the funds for purchasing the property.

Joint Life

An Insurance term referring to life over arranged for two people, often to cover a joint mortgage.

Land Registry Fees

Fees payable to register the evidence of ownership of a property with the land registry. The fees are set by the government and are payable by the buyer.

Leasehold

In the case of leasehold properties, for example some flats, the buyer purchases a lease, which guarantees the right to occupy the property for a set period, rather than buying the bricks and mortar. Leases can be of varying lengths, but new leases are typically for 99 or 999 years.

Mortgage Redemption

The act of terminating the agreement by payment of the outstanding amount. A fee may be charged according to the lenders term. Some lenders waive this fee if sufficient notice of termination is given.

Mortgage

A legal agreement by which a sum of money is lent on the security of the property, land etc. If the borrowers fail to observe the term of the mortgage, the lender retains the right to take possession of the property.

Mortgagee

The lender

Mortgagor

The borrower.

Higher Lending Charge

A single premium insurance policy to cover the additional risk to the lender, where a loan equal to a high percentage of the value of

the property is taken out. Although this policy covers the lender and not the borrower. The premium, often goes under different names, depending on which company the mortgage is arranged through.

Offer

An offer is effectively a bid by the prospective buyer. In England and Wales acceptance of an offer does not constitute a legally binding contract.

Policy

The documentation received when life cover is affected outlining the terms of the contract between the life / lives assured and the insurance company.

Premium

When a mortgage is affected, the borrower will usually take out policies to protect against death, serious illness or unemployment. The premium is the money paid for this cover and is normally payable monthly.

Searches

The enquiries made by the buyer's solicitors of local authorities into matters affecting the new house. These are designed to highlight details of grants which may be available, new roads that are to be built, new housing estates planned etc.

Secured Loans

Once a borrower has built up some equity in a property, this can be used as security for a further loan. If the borrower returns to the principal lender to seek further money, it is referred to as a Further Advance. If the

borrower approaches a different lender to replace the existing mortgages with a new and probably larger mortgage, this would be called a re-mortgage. If a further loan, to be secured on the property, is sought from a lender other than the original mortgagee – in addition to the original mortgage – this would be called a Second Mortgage.

Stamp Duty

Stamp Duty land tax applies to properties that cost over £125,000 except in Scotland where since 1st April 2015 Stamp Duty doesn't apply.

How much is Stamp Duty?

Up to £125,000 – 0%

£125,000 - £250,000 – 2%

£250,001 - £925,000 – 5%

£925,001 - £1.5m – 10%

Above £1.5m 12%

Possible 3% stamp duty surcharge on second homes.

Status

The standing of the borrower about his or her income, references and general credit worthiness.

Survey / Valuation

An assessment made by a surveyor of the condition of the property. There are three types of survey and valuation report.

1. Report and valuation for mortgage assessment. All lenders insist on a survey to satisfy themselves of the value of the property. The valuer inspects all readily accessible aspects of the property and

provides written report. This means that the roof space, drains etc are not inspected. If valuer has reason to believe that there is a serious defect, he may recommend a further report.

2. Report and valuation for house buyers. This is more detailed than the basic valuation. It should give you a general opinion on the quality and condition of the property.

3. Structural survey report. This is a very in-depth examination of the property and identifies any structural or other defects. It would be conducted on behalf of the lender, although the buyer is normally responsible for payment. Surveys 1 and 2 would be conducted at the buyers discretion.

Title

Ultimate ownership of a property, evidenced by the deeds are lodged with the lender, ownership will rest with the borrower.

Vendor

The official term for the owner of a property being offered for sale, also called the seller.

Please note that the above definitions are an attempt to make terms with complex legal meanings understandable they are not intended as full legal definitions. If you are in any doubt as to the precise meaning of any term, you should seek legal advice. Scotland operates under a different legal code regarding the buying and selling of a property. The above is not relevant to buying or selling outside of England and Wales.

Combined initial disclosure document for:
AMAC Mortgages Ltd
Unit G, Hills Barnes
Appledram Lane South
West Sussex
PO20 7EG

01243 776688

enquiries@amacmortgages.co.uk

You should use the information provided within this document to decide if our services are right for you.

WHOSE PRODUCTS DO WE OFFER?

INSURANCE

We offer products from a range of insurers for all Term Assurance, Critical Illness Cover & Family Income Protection products.

We only offer products from a limited number of insurers for MPPI and Buildings & Contents insurance.

Ask us for a list of the insurers we offer insurance from.

MORTGAGES

We offer products in the following 'relevant markets':

- Regulated mortgage contracts that are used for a non-business purpose and
- Regulated mortgage contracts that are used for a business purpose.
- We are not limited in the range of mortgages we will consider for you and can offer you advice on both first and second charge loans
- We offer a comprehensive range of mortgages from across the market, but not deals that you can only obtain by going direct to a lender

WHICH SERVICE(S) WILL WE PROVIDE YOU WITH?

INSURANCE

We will advise and make a recommendation for you after we have assessed your needs for all non-investment insurance products.

MORTGAGES

We offer an 'advised' sales service
This means we will provide advice and make a recommendation for you after we have assessed your specific needs and circumstances.

WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?

INSURANCE

You will pay for our services on the basis of:

No fee for all non-investment insurance contracts

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

MORTGAGES

You will pay for our services on the basis of:

Advised sales

A flat fee of £249 will become payable at outset and a further flat fee of £249 will become payable on completion.

We will be paid by commission from the lender, we will tell you how much the total fee will be in good time before you apply for a mortgage, but you may ask for this information earlier.

You will receive a key facts illustration / ESIS when considering a particular mortgage, which will tell you about any fees relating to that mortgage.

You also have the right to request an illustration / ESIS for any mortgage we offer.

Please note that where an application meets 'Adverse Credit' criteria we reserve the right to charge a £1000 broker fee split as a flat fee of £500 payable at outset and a further flat fee of £500 payable on completion.

WHO REGULATES US?

We are authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 302881.

Our permitted business is: advising on and arranging investments, non-investment insurance contracts and mortgages.

You can check this on the Financial Services Register by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768 (freephone) from 8am and 6pm, Monday to Friday (except public holidays) and 9am to 1pm, Saturdays.

WHAT TO DO IF YOU HAVE A COMPLAINT

If you wish to register a complaint, please contact us:

By post:

Complaints Director
AMAC Mortgages
Hills Barnes
Appledram Lane South
Chichester
West Sussex
PO20 7EG

Email: enquiries@amacmortgages.co.uk

Telephone: 01243 776688

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

ARE WE COVERED BY THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This will depend on the type of business and the circumstances of the claim.

INSURANCE

Long term insurance benefits (e.g. Life Assurance)

The maximum level of compensation for claims against firms declared in default is 100% of the claim with no upper limit.

General Insurance

General insurance advice and arranging is covered for 90% of the claim with no upper limit.

Protection is at 100% where claims arise in respect of compulsory insurance (e.g. employer's liability insurance), professional indemnity insurance and certain claims for injury, sickness or infirmity of the policyholder.

Protection is at 90% where claims arise under other types of policy with no upper limit.

MORTGAGES

Mortgage advising and arranging is covered up to a maximum limit of £50,000.

Further information about compensation scheme arrangements is available from the FSCS.

DATA PROTECTION STATEMENT

DATA PROTECTION NOTICE AMAC mortgages Ltd

DATA PROTECTION ACT 1998 – HOW WE USE YOUR PERSONAL INFORMATION

We collect data about you and your family during our initial and other meetings with you. We will also collect data about you and your family from other people. We collect the data through note-taking and filling in of fact-finds and questionnaires about you and your family's circumstances.

We may make checks with credit rating agencies to authenticate and verify your identity and credit status. We also make checks with organisations with whom you have policies of insurance and investments and with your mortgage provider. These checks are to help us with our legal obligations and to ensure that we provide you with advice that suits your circumstances. The scope and extent of the gathering of information from third parties depends on what type of service you are taking from us.

How is your information used?

Primarily, we use your data and data about your family's circumstances to provide financial advice to you and complete transactions on your behalf. We analyse and assess your data to maintain and develop our relationship with you.

Depending on the instructions we receive from you, we may pass your data to other professional advisers to enable us to provide advice most suited to your circumstances. Usually, this would be referrals to accountants, solicitors, tax advisers and sometimes to specialist advisers in the financial and insurance industry where you may benefit from the expertise of such third parties. We, and any third party specialist advisers to whom we introduce you, will pass your data to organisations when you agree to purchase or amend policies and products.

We will retain your data in accordance with law and regulation. For instance, if you are given specialist pension advice, the data will be retained indefinitely. If you want details of the statutory retention periods for the differing product types and classes of data please contact us.

We may be required to share your data with our regulator and other third parties including our auditors or insurers.

Your right to a copy of your personal data

Under the Data Protection Act you have a right, on payment of a fee, currently £10, to obtain a copy of the personal information that we hold about you. If you believe that any information held is incorrect or incomplete, you should contact our Data Protection Officer at our usual address. Any information that is found to be incorrect or incomplete will be amended promptly.

Our products and services

We provide advice on a wide portfolio of financial products. We believe these are some of the best and most appropriate in the marketplace. We would like to be able to contact you so that we can advise you of new products that might be suited to you. We also may advise you of any developments that might make it appropriate for us, or for third parties, to give you pro-active advice about the investments, insurance and other financial products of which we are aware. We stress that your information would only be used in this way to help us to provide a pro-active service to you.

There may be times when we feel that a service or product may be of interest to you. In order to make you aware of these services or products, we, insurers or third parties may wish to contact you so that you can make informed choices about your finances. Please indicate your preferences using the boxes below.

Please indicate if we can contact you. Please tick either one or both boxes so that we can advise you of products and services from time to time.

Yes, please give me details about products or services in which you think I may be interested.

Yes, I am happy for you to pass my details to carefully selected third parties so they can contact me about their products and services.

Please indicate your preferred methods of contact, if all methods tick all boxes.

We would like to provide details to you about products or services we think will interest you. Please tick the relevant boxes below to authorise us to contact you via the following methods:

via telephone via post via email via SMS

You may inform us at any time if you want to change your options.

	Applicant 1
Print Name	
Date	
	Applicant 2
Print Name	
Date	

Please check all information is correct before submitting this form. Once you have completed the form(s) click the send button. This will automatically attach this document to an email for you to send back to us.

AMAC



Independent Brokers

AMAC Mortgages Ltd
Unit G
Appledram Lane South
Chichester
West Sussex
PO20 7EG

Telephone: 01243 776 688
enquires@amacmortgages.co.uk

Your home may be repossessed if you do not keep up your repayments on your mortgage.

Our typical fees are £249 on application and £249 on mortgage offer.

AMAC Mortgages Ltd is authorised and regulated by the Financial Conduct Authority. Registered Number: 302881.

Registered in England Company Number 04311930.

Principal: Andrew McPherson