

## Mortgage à la Française. Application form

Promotional code : \_\_\_\_\_

Name of Applicant/s:
Email:
Daytime contact numbers:

**Whilst we appreciate that you may not as yet have all of the information concerning your project, it is essential that certain questions in this form are answered in order to process your application and give a decision in principle.**

**These areas are marked with an asterisk (\*) and must be fully completed.**

### CA BRITLINE

15 Esplanade Brillaud de Laujardière, CS 25014,  
14050 CAEN Cedex 4  
Tél 02.31.55.67.89 Fax : 02.33.72.54.72  
Email : [britline.mortgage@ca-normandie.fr](mailto:britline.mortgage@ca-normandie.fr)

The personal information gathered by the bank, as the processing party, will be used for the following purposes: familiarity with the client, management of the banking and financial relationship, prospecting and commercial programming. It is necessary to complete the fields marked with an asterisk (\*) in order to underwrite your application. The non completion of your details in these fields will inhibit us from issuing a proposition on the banks behalf. In conjunction with the applicable law, and at any moment in time, you may access the information concerning you, protest against its use or have it corrected by writing a letter to Service Qualité Relation Client, CRCAM de Normandie, 15 Esplanade Brillaudde-Laujardière, CS 85225, 14050 CAEN CEDEX 4



## Section 1 – Applicant details\*

Where a property is jointly owned by you and your spouse, or solely by you, your spouse (if married) will be **asked to join in the mortgage** and for the application to **be signed by you both**.

	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> SCI	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> SCI
Surname		
Forename		
Maiden name		
Address & post code		
Are you the owner or a tenant?		
How long have you lived at this address?		
If less than 3 years, previous address & post code		
Date of birth		
Marital Status		
Relationship between applicants		
If married, place & date of marriage		
If divorced or separated, has a settlement been agreed?		
N° of dependants & their ages		



## Section 2 – Financial information

	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant
Have you been in arrears with any existing loans?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever made any arrangements with your creditors or been made bankrupt?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever had any court judgements relating to credit transactions recorded against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Bank details	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant
Name & address of bank where account is held		
Account number		
Sort code		
How long has your account been held at this bank?		

## Section 3 – Employment details\*

	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant
Occupation		
Brief description of role		
Status (employed, self employed, etc.)	<input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Other	<input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Other
Name & address of employer or business		
Company activity / Nature of business		
Employer / Business telephone n°		
Start date of employment or business		



## Section 3 – Employment details\*

### If you are self employed

	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant
If self employed, name, address & telephone N° of accountant		
Shareholding in business (%)		

### If present employment or business started less than three years ago

	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant
Type of previous occupation		
Name & address of previous employer or business		
Length of employment		

## Section 4 – Project

Address & post code of the property being purchased	
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- Purchase       Main residence  
 Construction       Secondary residence  
 Renovation

N° of rooms (excluding kitchen and bathrooms):

Total surface in m<sup>2</sup>:

Size of outbuildings:

Size of land:

### French Notaire's details

Name:

Address:

Post code:

Town:

Email:

Expected completion date:



## Section 5 – Financing your project

If you have not found a property yet, please give a **price indication**.

COSTS		FUNDING	
Purchase price	€	Personal contribution	€
Renovation works	€	Payments already made	€
Legal & agency fees	€	Loan requested	€
<b>TOTAL</b>	€	<b>TOTAL</b>	€

Preferred term in years	
Preferred type of mortgage	<input type="checkbox"/> Variable rate <input type="checkbox"/> Fixed rate

The financing of your project and mortgage offer is subject to the borrower taking out an insurance policy on the property and a life insurance policy approved by Crédit Agricole.

## Section 6 – Income\*

	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant
Basic annual income (net)		
Other income or bonuses (after tax)	Please specify source:	Please specify source:
<b>TOTAL</b>		

## Section 7 – Outgoings\*

	1 <sup>st</sup> Applicant			
	Lender	Monthly repayment	Outstanding balance	Loan expiry date
Mortgage / rental payment				
Personal loans				
Credit cards				
Others				
<b>TOTAL</b>				



## Section 7 – Outgoings\*

	2 <sup>nd</sup> applicant			
	Lender	Monthly repayment	Outstanding balance	Loan expiry date
Mortgage / rental payment				
Personal loans				
Credit cards				
Others				
<b>TOTAL</b>				

## Section 8 – Assets\*

	1 <sup>st</sup> Applicant		2 <sup>nd</sup> applicant	
	Value	Outstanding mortgage	Value	Outstanding mortgage
Approximate value of main residence				
Approximate value of other properties				
Cash assets (deposit accounts, etc.)				
List any other accounts held in your name (account number, bank and type of account)				
Other (e.g. Shares) ... please specify				



## Section 9 – Declaration

- I / We declare that:

The information given above and in any attachment, in particular the description of other loan commitments, level of income and property, is true and accurate and is to be regarded as forming part of any subsequent contract with the lender (and the insurers) and acknowledge that I / we will be liable for any loss suffered by them as a result of reliance upon my / our statements.

- I / We certify that the mortgage requested will not lead to a debt which is out of proportion with my / our income.
- I / We authorise any enquiries considered necessary for the confirmation of the above particulars and for credit assessment.
- I / We authorise the lender to disclose to Crédit Agricole, their representatives, or their Solicitor, such information as they may request concerning any existing or previous accounts, including redemption details.
- I / We authorise the disclosure of any information relating to this application to the other applicant(s), credit reference agencies and to any other person acting on behalf of the lender.
- I / We appreciate that this application may be declined without a reason being stated.

Subject to acceptance of your mortgage application by your Caisse regional by your Credit Agricole-lender. You have a cooling off period of 10 days to accept the mortgage offer. The completion of the sale is subject to obtaining the mortgage. If this is not achieved the seller must refund the amounts paid.

Signature of applicant/s	Date
1.	
2.	



## Section 10 – Comments & notes

Please note here any comments that are specific to your situation or project:

**Thank you for taking the time to complete this application form.**

*Britline offers its clients the possibility to discuss all their French banking and financial needs in English. We provide a unique package and personal service to accompany you through all stages of your project in France.*

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## Section 11 – Document checklist

Please tick to confirm the requirements have been met for each applicant.

		1 <sup>st</sup> applicant	2 <sup>nd</sup> applicant	Office Use
<b>Personal &amp; Financial details</b>				
Copy of your passport				
Proof of address (recent utility bill, tax document...)				
Copies of your last three months bank statements for <u>all</u> accounts held				
Proof of income : If employed: P60 or Avis d'Imposition + last three months payslips / If self employed: SA302 + last three years audited accounts				
Proof of personal contribution to project (i.e. bank statement)				
Annual mortgage and loan statements confirming outgoings				
Copy of rental agreement for tenants				
Proof of rental income for properties let in the UK and abroad (tenancy agreements)				
<b>Project details</b>				
Pictures of the property (inside & outside)				
<u>Purchase</u>	Signed sales agreement (Compromis de vente) and surveys (Diagnostics/DPE)			
<u>Construction</u>	Planning permission certificate, construction contract or reservation contract			
<u>Renovation</u>	Detailed estimates for the work to be carried out or bills from last 6 months			
	Planning permission (where applicable)			
	Architects plans (where applicable)			
	Attestation notariée & état hypothécaire			
<u>Bridging loan</u>	Compromis de vente for both the property being purchased & being sold			
	Etat hypothécaire for property being sold			
	Ordre irrévocable for amount requested			
OFFICE USE				

