



French Mortgage

Application Form

- *Mortgages up to 85 yrs*
- *Capital & Repayment Mortgages 40 year term*
- *Interest Only Mortgages*
- *Equity Release Mortgages*
- *Re-Mortgages*
- *Leaseback Mortgages*
- *Construction Mortgages*
- *Land Loans*
- *Bridging Finance*

Email: service@rbg.me.uk

Website: <http://www.rbg.me.uk>

**R. B & G Processing Centre
58 Van Diemens
Stanford in the Vale
Oxfordshire SN7 8HN**

R. B & G Financiers Tel 0044 (0) 1183341560

Type of Mortgage

Purchase Re - Mortgage Equity Release Construction Bridging Finance Leaseback
Land Loan Finance Buy to Let Other please specify below

Please specify _____

Borrower's	Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss. <input type="checkbox"/> SCI <input type="checkbox"/> (Give Name)
First Name	
Surname	
Maiden Name	
Home Address	
Post Code	
Home Number	
Cell Phone	
Email Address	
Date of Birth	
Nationality	
Passport Number	
Marital Status	Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/>
Dependent Children	Yes <input type="checkbox"/> No <input type="checkbox"/> (If yes how Many)
Ages of Children	
Other Dependents	
Co Borrowers	Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss. <input type="checkbox"/> SCI <input type="checkbox"/> (Give Name)
First Name	
Surname	
Maiden Name	
Home Address	
Post Code	
Home Number	
Cell Phone	
Email Address	
Date of Birth	
Nationality	
Passport Number	
Marital Status	Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/>
Children	Yes <input type="checkbox"/> No <input type="checkbox"/> (If yes how Many)
Age of Children	
Other Dependents	
Income Details	
Borrower	Self Employed/Director <input type="checkbox"/> Employed <input type="checkbox"/> Retired <input type="checkbox"/>
Business Name	
Business Address	
Post Code	

Type of Business			
Start Date			
Telephone Number			
Fax Number			
Gross Income S/Employed	2006/07 £	2007/08 £	2008/09 £
Gross Profit	2006/07 £	2007/08 £	2008/09 £
Net Profit	2006/07 £	2007/08 £	2008/09 £
PAYE / If Employed	2008/09 £ per year before tax		
Co Borrower	Self Employed/Director <input type="checkbox"/> Employed <input type="checkbox"/> Retired <input type="checkbox"/>		
Business Name			
Business Address			
Post Code			
Type of Business			
Start Date			
Telephone Number			
Fax Number			
Gross Income S/Employed	2006/07 £	2007/08 £	2008/09 £
Gross Profit	2006/07 £	2007/08 £	2008/09 £
Net Profit	2006/07 £	2007/08 £	2008/09 £
PAYE If Employed	2008/09 £ per year before tax		
Accountants Name			
Accountant Address			
Post Code			
Accountants Telephone No			
Financials	Borrower	Co Borrower	Total
Annual Income	£	£	£
Pensions	£	£	£
Rental Income	£	£	£
Investment Income	£	£	£
Maintenance	£	£	£
Other Income	£	£	£
Total	£	£	£
Statement of Assets	Borrower	Co Borrower	
Value of Properties			
Value of Investments			
Bank A/c Name			
Bank A/c Number			
Building Society Name			
Building Society A/c Number			
Other Assets			
Borrower	Have you any CCJ's or Bankruptcies Yes <input type="checkbox"/> No <input type="checkbox"/>		
Co Borrower	Have you any CCJ's or Bankruptcies Yes <input type="checkbox"/> No <input type="checkbox"/>		
Legal Proceedings pending	Yes <input type="checkbox"/> No <input type="checkbox"/>		
If Yes Please Give Details			

Property to be Financed	
Address	
Post code	
Completion Date	
Contact for Valuation	Name Tel No
Notary Name	
Notary Address	
Post Code	(Town)
Notary Telephone No	
Use of Property	Residential <input type="checkbox"/> Holiday Home <input type="checkbox"/> Buy to Let <input type="checkbox"/> Holiday Home/Rental <input type="checkbox"/>
For an Existing Property	
Type	Apartment <input type="checkbox"/> House <input type="checkbox"/>
Living Area	Sqm's
Condition of Property	Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/>
Purchase Price	€
Renovation Cost	€
Total Paid	€
For a Property Sold Under Construction	
Type	Apartment <input type="checkbox"/> House <input type="checkbox"/>
Living Area	Sqm's
Completion Date	
Purchase Price	€
Building cost including TVA	€
Total	€
For Construction of a New Building	
Date of Planning Permit	
Purchase Date of Land	
Name of Builder	
Address of Builder	
Tel Number	
Price of Land	€
Price of Construction	€
Cost of other Works	€
Re-Mortgage/Renovation Works	
Details of Work being carried out	
Cost including TVA	€
Year Purchased	
Original Price	€
Current Estimated Value	€
Outstanding Mortgages	€
Re-Mortgage Equity Release	
Year Purchased	
Purchase Price	€
Renovation Cost	€
Estimated Value	€
Current Lender	

Initial Mortgage	€
Outstanding Balance	€
Present Home	
Residential Status	Owner Occupier <input type="checkbox"/> Tenant <input type="checkbox"/> Living With Family
Mortgage/Rent per month	£
Time at this address	
If less than 3 years give previous address	

Monthly Commitments

	Borrowers Monthly Payments	Co Borrower Monthly Payments	Current Mortgage/Loan Amount Outstanding	Current Capital Outstanding on Mortgage/Loan	Final Payment Date
Current UK Mortgage					
Current Buy to Let Mortgage					
French Property					
French Rental Property					
Second Mortgage					
Car Loan 1					
Car Loan 2					
Other loans					
Credit Card					
Maintenance					

Credit Cards

Are they paid off Monthly	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have a mortgage application with another lender	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes please explain	

Planning your Project

Amount	Term YRS	Type of Mortgages
Mortgage Required € _____	Years	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> Variable Rate <input type="checkbox"/> Interest Only
Minimum 30,000€	Between 7 and 40 YRS	

Financial Planning

Cost		Source of Funds	
Property Purchased without Fees	€ _____	Mortgage Require	€ _____
Renovation Work	€ _____	Other Loans	€ _____
Notary Fees	€ _____	Personal Contribution	€ _____
Immobilier Fees	€ _____	Other (specify)	€ _____
TOTAL	€ _____	TOTAL	€ _____

The two above figures should balance out except when completing an equity release or re-mortgage

The undersigned declares that the details given in the application form with respect to personal assets, income and expenditure are true and correct and that the undersigned and no other person own the declared personal assets and that they are not subjected to any liens or claims other than specified.

The undersigned also agrees to pay in full all legal disbursements involved with this application form including property registration, charges, cost of documents and the 1% arrangement fee, made payable upon completion via the Notary.

When Signing this and other Documents, you need to write in your own handwriting below your signatures the following words

Lu et Approuve'

First Borrower	Co Borrower
Date	Date
Signature	Signature

For Information:

We are independent French Financiers whom offer you a wide range of services including French Finance and Insurance and hope that we will be of service in arranging your French Insurance Needs once we have completed your financial transaction.

In the unlikely event that you have a complaint, you should immediately write to R. B & G Finances, 1 rue Ernest Thomas, 85700 REAUMUR, FRANCE email address service@rbg.me.uk

R. B & G Financiers will process your application for the lender who will instruct survey once loan approval has been given.

R. B & G France Ltd. charge £395 if in the UK or €395 processing if in France for this service

In the event that a representative comes to you and assist you with your paperwork, he or she may charge their travelling cost.

Please click the following

Where did you hear of our services

Internet: Google MSN ASK JEEVES Yahoo Orange Other Please specify _____

Magazines: Brittany Ferries Portsmouth Brittany Ferries Ireland French Property

News Papers: Connexions French Post

Word and Mouth: Friend Immobilier

Supporting Documents

Please note that the following documents will be required in order to obtain finance in France

Please photocopy all the required documents making sure that the copies are clear and in BLACK & WHITE format only.

Please note that this information will be kept for six years and after that date the information will be destroyed.

None of this information will go to any third party without the written consent from the consumer

FRENCH INSURANCE

You will note attached a French Property insurance application form as it is against French regulations not having your property insured in France.

Income Details

“Employed”

- Copy of last 3 months Pay slips
- Letter from Employer
- Last P60

“Self Employed, Director/Shareholder”

- Copies of Last 2 years Tax Returns
- Certified Projection of Accounts

Rental Income

- Copies of all Tenancy Agreements
- Letter from Immobilier confirming Rental Value of the French property.

Other Income

- Copy of Pension Certificate and Tax Returns
- Share Documents and Value of Shares

Personal Documents

- Mortgage Application Form completed and the following words **Lu et Approuve** written in the borrowers own handwriting below all signatures
- Clear copy of borrowers passports
- Copy of Birth Certificate
- Copy of Marriage Certificate
- Copy of Divorce Decree
- Copy of any maintenance agreements

Financials

- Copies of last three months bank statements
- Copy of Proof of Deposit if Purchasing
- Copy of last Mortgage Statements
- Copy of any loan Agreement

Property Documents

- Copy of sale Agreement “Compromise de Vent” if purchasing
- Copy of Reservation Contract on New Properties “VEFA”
- Copy of Act de Vent if Re-Mortgaging that is the contract signed in front of the Notary on completion.

Renovation and Construction Finance

- Copies of all DIVIS “Estimates” by registered French Builders
- Copies of builders licenses and insurance policies
- Copy of Contract
- Detailed Planning Consent

Applications using an SCI

- Copy of the registered status of the SCI or a Attestation from the Notary