

CORE Sales Log 2020/21

STRICTLY CONFIDENTIAL (WHEN COMPLETED)

LOG SIGNATURES / INITIALS

Purchaser code

UPRN
(Unique Property Reference Number)

DATE OF COMPLETION OF SALE (e.g. 05/08/20)

Day	Month	Year

Providers should be able to find their UPRN from AddressBase data here:
<https://data.gov.uk/dataset/addressbase>

PART A: HOUSEHOLD DETAILS

Complete for ALL sales types. ✓ one only
 Purchaser(s) should be informed of use and permission sought at interview.

- Please tick one if applicable:**
- Purchaser(s) refused to answer some or all questions in Part A
 - Purchaser(s) not interviewed

Please note that you should still complete all questions on the sales log even if a purchaser does not have a face to face interview.

1. HOUSEHOLD CHARACTERISTICS

Enter all demographic details required for person 1. Enter age, sex, relationship to person 1 and economic status for all other household members. If joint purchaser, enter most economically active purchaser first.

	Age	Gender M/F/X/R	Relationship to Purchaser 1	Economic status	Ethnicity	Nationality
Purchaser 1	<input type="text"/>	<input type="text"/>	n/a	<input type="text"/>	<input type="text"/>	<input type="text"/>
Person 2 / Purchaser 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Person 3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Person 4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Person 5	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Person 6	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

PLEASE ENTER RELEVANT CODE. PLEASE REFER TO CODE LISTS BELOW *

Relationship to person 1
 P = Partner
 C = Child (eligible for child benefit, under 16, or under 20 if still in full-time education)
 X = Other

Establishing demographic information is vital to government and housing stakeholders in understanding who is accessing Affordable Home Ownership.

Please enter all demographic details required for person 1. Enter age, sex, relationship to person 1 and economic status for all other household members using the codes in the code lists.

If joint purchasers, enter the most economically active (or oldest if the same) as person 1.

- ❖ **Age** - Enter the age of each household member in years. Use whole numbers for the ages of children. For children aged 0-1 years enter "1" in the box.
- ❖ **Gender** - Enter "M" for male, "F" for female, "X" for other and "R" for refused as defined by the individual.

Relationship to Person 1

- ❖ P for the partner (e.g. husband, wife, co-habitee or a partner of the same sex if the couple has entered into a civil partnership).
- ❖ C for dependant children (eligible for child benefit, aged under 16 or under 20 if still in full-time education). Whilst children are identified by relationship to person 1 due to the different age limits depending on circumstances, there is a validation to check compatible 'child relationship' with age.
- ❖ X for any other member of the household (e.g. elderly relatives, adult children, lodgers).

Economic Status

- ❖ Working full time – working 30 hours or more per week.
- ❖ Working part time – working less than 30 hours per week.
- ❖ Government training/New Deal – on a government training scheme e.g. youth training or is employed within the New Deal Programme **Note:** New Deal, has subsequently been replaced by The Work Programme. For further information please see: <http://www.dwp.gov.uk/docs/the-work-programme.pdf>
- ❖ Job seeker – claiming job seeker's allowance, actively seeking/available for work.
- ❖ Retired – retired fully from work; usually in receipt of a state and/or occupational pension.
- ❖ Not seeking work – those caring for small children or other dependants; those choosing to remain at home and who are therefore not available for work, and would not be registered as unemployed/jobseeker.
- ❖ Full-time student – aged 16 or over and still in full-time education whether at school, college, etc.
- ❖ Unable to work because of long-term sickness or disability.
- ❖ Child under 16 – all members of the household aged under 16.
- ❖ Other adult – other adult aged 16 years or over who does not fit into categories 1 to 8.

Ethnicity and Nationality: Whilst this information can often be sensitive please stress the anonymity of the log to seek to collect.

CODE LISTS *

Economic status

- | | |
|----------------------------------------------|--------------------------------------------------------------|
| 1 Full time work (30 hrs or more per week) | 5 Retired |
| 2 Part-time work (less than 30 hrs per week) | 6 Not seeking work |
| 3 Government training/ New deal | 7 Full-time student |
| 4 Job seeker | 8 Unable to work because of long term sickness or disability |
| | 9 Child under 16 |
| | 0 Other adult |

Ethnic Group

- | | | |
|---------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|
| A. White
1 English, Scottish, Welsh, Northern Irish, British
2 Irish
18 Gypsy, Irish Traveller
3 Other | C. Asian or Asian British
8 Indian
9 Pakistani
10 Bangladeshi
11 Other
15 Chinese | E. Other Ethnic group
19 Arab
16 Other

Refused
17 Refused |
| B. Mixed
4 White & Black Caribbean
5 White & Black African
6 White & Asian
7 Other | D. Black, African, Caribbean or Black British
12 Caribbean
13 African
14 Other | |

Nationality

- | | | |
|-------------------------------------------------|------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 UK national resident in UK | 10 Slovenia | * Other EEA countries are Austria, Belgium, Cyprus, Denmark, Finland, France, Germany, Greece, Italy, Luxembourg, Malta, Netherlands, Portugal, Spain, Sweden, Iceland, Liechtenstein, Norway and Switzerland |
| 2 UK national returning from residence overseas | 14 Bulgaria | |
| 3 Czech Republic | 15 Romania | |
| 4 Estonia | 16 Croatia | |
| 5 Hungary | 17 Ireland | |
| 6 Latvia | 11 Other EU Economic Area (EEA*) country | |
| 7 Lithuania | 12 Any other country | |
| 8 Poland | 13 Refused | |
| 9 Slovakia | | |

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2. **GROSS annual income** (include income from investments and benefits or Universal Credit, but exclude housing benefit and council tax support - to the nearest pound)

✓ If income used for mortgage application

Purchaser 1	£	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Purchaser 2	£	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Gross annual income: enter a gross annual income for purchaser 1 and 2 if applicable (i.e. salary before tax) plus the annual amount of benefits, Universal Credit or pensions. Weekly amounts to be multiplied by 52.

Income from investments should now be included in the income figure. Where there are more than two incomes in the household only include the incomes of those purchasing the property. Please do not include person 2's income if person 2 is not a joint purchaser.

2a. Was the purchaser(s) in receipt of the following immediately prior to purchase?

Not in receipt of Housing Benefit or Universal Credit 1 Universal Credit 3

Housing Benefit (and not Universal Credit) 2 Don't know 4

Tick the relevant box that relates to the status of a purchaser(s) status before owning the property. Tick "Don't know" if you are not aware whether there were in receipt of Housing Benefit or Universal Credit.

3. Total savings of purchaser(s) before any deposit is paid

To nearest £10 £

The purchaser(s) should be asked for the total amount of savings they have before any deposit is paid. If the question is refused please leave blank. ***If additional money is being given to the purchaser(s) from other sources it should be recorded as part of the total savings of the purchaser(s).*** For example, money may be given by other family members who will not be living in the property, or there may be expected equity from the sale of another property.

4. Have any of the purchasers previously owned a property?

Yes 1 No 2 Don't know 3

Tick the "Yes" box if the purchaser or any of the joint purchasers have owned or part-owned a property at any time in the past, even if they do not currently own a property. For example, the purchaser (or one of the joint purchasers) may have jointly owned a home with a former partner. Tick the "No" box if none of the purchasers have owned or part-owned a property before. Tick "Don't know" if you are unsure.

5a. Has the purchaser (or one of the purchasers) ever served in the UK Armed Forces as a regular and...?

Is still serving 4 Left up to and including 2 years ago 5

Left more than 2 years ago 6 Never served 7

Refused 3

5a. Definition of Regular: an individual fulfilling a role in the Royal Navy, the Royal Marines, the regular army and the Royal Air Force.

5b. Is the purchaser (or one of the purchasers) the spouse or civil partner of a regular member of the UK Armed Forces who has died in service up to and including 2 years ago?

Yes 1 No 2 Refused 3

6. Previous tenure of person 1

✓ one only

Local authority tenant 1

Private Registered Provider (HA) tenant 2

Private tenant 3

Owner occupier 5

Tied home / renting with job 4

Living with family / friends 6

Temporary accommodation 7

Other 9

Tick the box that describes the previous tenure of Person 1:

- ❖ Local authority tenant – the purchaser was a local authority tenant.
- ❖ Private Registered Provider (HA) tenant – the purchaser was a Private Registered Provider tenant.
- ❖ Private tenant – the purchaser was renting in the private sector.
- ❖ Owner occupier – the purchaser was an owner-occupier.
- ❖ Tied home or renting with job – the purchaser was provided with accommodation by their employer (tied accommodation).
- ❖ Living with family or friends – the purchaser was living with family or friends.
- ❖ Temporary accommodation – the purchaser was living in non-permanent accommodation including non-static mobile homes.
- ❖ Other - the purchaser had any kind of tenure other than the above, or had no tenure and was, for example, sleeping rough.

7. Previous location of person 1

Name of local authority ONS LA code

Full postcode

If postcode not known tick

Enter the name of the local authority in which person 1 previously lived. Enter the relevant ONS local authority in the boxes provided using the 8 digit code prefixed by E (given in Appendix F of the CORE Manual). **Note:** there are specific codes if the previous location was outside England. You are also required to enter the FULL postcode of the property in which person 1 previously lived. Please include spaces. The previous postcode is required for England, Scotland, Wales and Northern Ireland, but not for areas outside of the UK.

<p>8. Which relevant organisation(s) were the purchaser(s) registered with ? Tick ALL that apply</p> <p>Your PRP (HA) <input type="checkbox"/> Local Authority <input type="checkbox"/> Help to Buy Agent <input type="checkbox"/> Other PRP (HA) <input type="checkbox"/></p>	<p>If any of the purchasers were registered with a local authority, Help to Buy Agent and/or your own or another Private Registered Provider's waiting list/housing register, tick ALL the options that apply. For purchasers who use a housing mobility scheme either "Your PRP", or "Local Authority" should be ticked.</p>
<p>9. Does <u>any</u> household member consider him / herself to have a disability?</p> <p>Yes <input type="checkbox"/> 1 No <input type="checkbox"/> 2 Don't Know <input type="checkbox"/> 3</p>	<p>Tick the "Yes" box if a member of the household says they have a disability or long-term health condition that has an impact on their day-to-day lives. Tick "No" if no member of the household says they have a disability. Person 1 can answer on behalf of household members not present at the interview.</p>
<p>10. Does <u>any</u> member of the household use a wheelchair?</p> <p>Yes <input type="checkbox"/> 1 No <input type="checkbox"/> 2 Don't Know <input type="checkbox"/> 3</p>	<p>Please tick the "Yes" box if a member of the household uses a wheelchair. If a member of the household only uses a wheelchair outside their home you should still tick the "Yes" box. Tick the "No" box if no member of the household uses a wheelchair. If you are unsure, tick "Don't know".</p>

PART B: PROPERTY DETAILS TO BE COMPLETED FOR ALL TYPES OF SALES ABOUT THE PROPERTY BEING PURCHASED

<p>11. Number of bedrooms <input type="text"/></p> <p>12. Property type <input checked="" type="checkbox"/> one only</p> <p>Flat / maisonette <input type="checkbox"/> 1 House <input type="checkbox"/> 3 Other <input type="checkbox"/> 9</p> <p>Bedsit <input type="checkbox"/> 2 Bungalow <input type="checkbox"/> 4</p>	<p>Enter the number of bedrooms in the property being purchased. For bedsits enter one bedroom. Tick the relevant box for flat/maisonette, bedsit, house or bungalow. Tick "Other" for any other kind of property.</p>
<p>13. Building type <input checked="" type="checkbox"/> one only</p> <p>Purpose built <input type="checkbox"/> 1</p> <p>Converted from previous residential or non-residential <input type="checkbox"/> 2</p>	<p>Purpose built – if the property was built for its current housing purpose and layout. Converted - If the property has been converted into residential use from a non-residential property or has been remodelled to create a different number of units in an existing residential property.</p>
<p>14. Property Location ONS LA code</p> <p>Name of local authority <input type="text"/></p> <p>Full postcode <input type="text"/></p>	<p>Enter the name of the local authority in which the property is located. Enter the relevant ONS local authority code (an 8 digit code prefixed by E) in the boxes provided using the codes given in Appendix F of the CORE manual. Enter the FULL postcode of the property, with spaces.</p>
<p>15. Is the property built / adapted for wheelchair standards? Yes <input type="checkbox"/> 1 No <input type="checkbox"/> 2 Don't know <input type="checkbox"/> 3</p>	<p>Wheelchair-accessible housing : suitable for someone who uses a wheelchair and offers full use of all its rooms and facilities; designed or converted according to standards set out in the Housing Corporation Design Quality Standards 2007 or the Wheelchair Housing Design Guide</p>

PART C – COMPLETE ONLY ONE SECTION – EITHER SECTION 1, 2 OR 3

SECTION 1: SHARED OWNERSHIP SCHEMES

<p>16. TYPE OF SHARED OWNERSHIP SALE <input checked="" type="checkbox"/> one only</p> <p>Shared Ownership <input type="checkbox"/> 2</p> <p>Older Persons Shared Ownership <input type="checkbox"/> 24</p> <p>Social HomeBuy (shared ownership purchase) <input type="checkbox"/> 18</p> <p>Home Ownership for people with Long Term Disabilities (HOLD) <input type="checkbox"/> 16</p> <p>Rent to Buy – Shared Ownership <input type="checkbox"/> 28</p>	<p>The purchaser buys up to 75% of the property value and pays rent to the Private Registered Provider shared owner on the remaining portion. There are variations on the basic shared ownership: Social HomeBuy on shared ownership terms, Older Persons Shared Ownership, Home Ownership for people with Long Term Disabilities (HOLD). Rent to Buy are lettings provided at intermediate rent for a period of between 6 months and 5 years. During or after that rental period, if the property is sold on shared ownership terms it should be captured here</p>												
<p>17. Is this a resale? Yes <input type="checkbox"/> 1 No <input type="checkbox"/> 2</p>	<p>If the social landlord has previously sold the property to another purchaser and is now reselling the property tick "Yes" and code as the original sale type in Q16. If this is the first time the property has been sold tick "No".</p>												
<p>18. Key Dates LEAVE KEY DATES BLANK FOR RESALES</p> <p>Practical completion / handover date <table border="1" style="display: inline-table;"><tr><th>Day</th><th>Month</th><th>Year</th></tr><tr><td>...</td><td>...</td><td>...</td></tr></table></p> <p>Exchange of contracts date <table border="1" style="display: inline-table;"><tr><th>Day</th><th>Month</th><th>Year</th></tr><tr><td>...</td><td>...</td><td>...</td></tr></table></p>	Day	Month	Year	Day	Month	Year	<p>Practical completion/handover date – the date on which the building contractor hands over responsibility for the completed property to the PRP.</p> <p>Exchange of contracts date – the date on which the sale becomes legally binding with an exchange of signed contracts between the vendor and the buyer. Where properties are sold "off plan", that is, while the property is still being built, the exchange of contracts date may precede practical completion/handover.</p>
Day	Month	Year											
...											
Day	Month	Year											
...											
<p>19. Was the household rehoused under an LA Nominations Agreement? Yes <input type="checkbox"/> 1 No <input type="checkbox"/> 2 Don't know <input type="checkbox"/> 3</p>	<p>A local authority Nominations Agreement is a written agreement between a LA and PRP that a proportion or all of its sales vacancies are offered to LAs to nominate applicants for rehousing.</p>												
<p>IF THE PURCHASER WAS AN PRP (HA) OR LA TENANT GIVE DETAILS OF PROPERTY BEING <u>VACATED</u> (QUESTIONS 20 & 21)</p> <p>20. Number of bedrooms <input type="text"/></p> <p>21. Property type <input checked="" type="checkbox"/> one only</p> <p>Flat / maisonette <input type="checkbox"/> 1 House <input type="checkbox"/> 3 Other <input type="checkbox"/> 9</p> <p>Bedsit <input type="checkbox"/> 2 Bungalow <input type="checkbox"/> 4</p>	<p>Enter the number of bedrooms of the property being vacated. For bedsits enter one bedroom.</p> <p>Tick the relevant box for the property being vacated: flat/maisonette, bedsit, house or bungalow. Tick "Other" for any other kind of property.</p>												
<p>22. Full Purchase Price (market value before any discount) £ <input type="text"/></p>	<p>Enter the full purchase price (market value before any discount) of the property before any discounts are applied. For shared ownership, enter the full purchase price paid for 100% equity – this is equal to the value of the share owned by the PRP plus the value bought by the purchaser.</p>												
<p>23. Initial % equity stake purchased <input type="text"/> %</p>	<p>Enter the amount of initial equity held by the purchaser e.g. 25%, 50%.</p>												

24. Amount of mortgage £ <input type="text"/>	Enter the amount of the mortgage the purchaser has agreed with the mortgage lender, excluding any deposits or other cash payments. Enter the name of the lender from the dropdown list.
24a. Name of mortgage lender <input type="text"/>	The mortgage (Q24) plus deposit (Q26) should equal the equity stake purchased which is calculated as value (Q22) multiplied by equity stake percentage (Q23/100). You will be queried when submitting online if not. Issues may arise because;
24b. Length of mortgage (in years) <input type="text"/>	<ul style="list-style-type: none"> a field is wrongly left blank, fields use incorrect units (e.g. £ instead of £'000s), the equity stake percentage is inputted as the stake held by the landlord rather than the initial equity stake purchased (as should be).
25. Does this include any extra borrowing? Yes <input type="checkbox"/> 1 No <input type="checkbox"/> 2 Don't know <input type="checkbox"/> 3	If the mortgage includes borrowing beyond the purchase price of the property tick the 'Yes' box, if not tick the 'No' box.
26. Cash deposit paid on property (full cash amount paid by purchaser) £ <input type="text"/>	Enter the total cash sum paid by the purchaser towards the property that was not funded by the mortgage i.e. the difference between the cost of the equity stake purchased and the mortgage.
27. Cash amount of discount given for Social HomeBuy £ <input type="text"/>	Enter the total cash discount given on the property being purchased via the Social HomeBuy scheme.
MONTHLY HOUSING COSTS (Excluding mortgage payments) 28. Basic monthly rent (rent element only) £ <input type="text"/> 29. Monthly charges (include service charges, management charges, exclude rent) £ <input type="text"/>	Q28 - Enter Basic monthly rent. Q29 - Enter any monthly charges payable on leasehold or shared ownership sales. Include service charges and management charges which may cover: day-to-day repairs, transfers to a cyclical maintenance fund, building insurance, cleaning, gardening and lighting (communal areas), audit fees, wardens/scheme managers. Exclude rent.
SECTION 2: FULL OWNERSHIP SCHEMES	
30. TYPE OF SALE <input checked="" type="checkbox"/> one only Right to Acquire (RTA) <input type="checkbox"/> 8 Preserved Right to Buy (PRTB) <input type="checkbox"/> 14 Voluntary Right to Buy (VRTB) <input type="checkbox"/> 27 Right to Buy (RTB) <input type="checkbox"/> 9 Rent to Buy – Full ownership <input type="checkbox"/> 29 Social HomeBuy for outright purchase <input type="checkbox"/> 21 Any other Equity loan scheme <input type="checkbox"/> 22	RTA, RTB, PRTB, VRTB: Sitting tenants are offered a discount on the value of the property they purchase. Social HomeBuy (for outright purchase): This is an Affordable Home shared ownership scheme which is available only to sitting tenants, who may buy their home outright based on the local Right to Acquire Discount. Equity loan schemes: The purchaser buys a proportion of the property and obtains a loan from the PRP to fund the remaining portion. Rent to Buy: are lettings provided at intermediate rent for a period of between 6 months and 5 years. During or after that rental period, if the property is sold on full ownership terms it should be captured here.
30a. How long has the purchaser(s) been living in the property prior to purchase? (in years) <input type="text"/>	Enter the numerical value, rounding to the nearest year
31. Full purchase price (market value before any discount) £ <input type="text"/>	Enter the full purchase price (market value before any discount) of the property before any loans, grants, discounts or subsidies are applied. For RTB or PRTB sales, enter the full price of the property without any percentage discount.
32. Loan / grant / discount / subsidy given (all schemes except RTB, PRTB, VRTB and Rent to Buy) £ <input type="text"/>	Enter the amount of loan, grant, discount or subsidy given on the property being purchased.
33. Enter % discount given (RTB, PRTB & VRTB) (if discount capped, enter capped %) <input type="text"/> %	If the property is being sold to an existing tenant under the RTB, PRTB & VRTB , enter the percentage discount from the full market value that is being given. For sales where the discount is capped, the capped amount should be entered. For example, if the purchaser is entitled to a 50% discount but the discount is capped at 35%, the discount to be entered is 35%.
34. Amount of mortgage £ <input type="text"/>	Enter the amount of the mortgage the purchaser has agreed with the mortgage lender, excluding any deposits or other cash payments. For HomeBuy do not include any equity or interest free loans.
34a. Name of mortgage lender <input type="text"/> If "Other" please enter name here: <input type="text"/>	The mortgage (Q34) plus deposit (Q36) plus grant (Q32) should equal the purchase price minus the discount, i.e. multiplying the value (Q31) by (1-Q33/100), where Q33 is the discount as a percentage. You will be queried when submitting online if; <ul style="list-style-type: none"> a field is wrongly left blank, fields use incorrect units (e.g. £ instead of £'000s), the discount percentage is input as the proportion the purchaser is buying rather than the discount given (as it should be).
34b. Length of mortgage (in years) <input type="text"/>	Enter the name of the lender from the dropdown list. Enter the length of mortgage as a numerical value in years, rounding to the nearest year.

<p>35. Does this include any extra borrowing?</p> <p>Yes <input type="checkbox"/> 1 No <input type="checkbox"/> 2 Don't know <input type="checkbox"/> 3</p>	<p>If the ownership of the property includes extra borrowing tick the 'Yes' box, if not tick the 'No' box, where unsure tick the 'Don't Know' box.</p>
<p>36. Cash deposit paid on property (exclude any grant or loan) £ <input type="text"/></p>	<p>Enter the total cash sum paid by the purchaser towards the property that was not funded by the mortgage, that is, the difference between the cost of the property (after any loan or discount has been applied) and the mortgage.</p>
<p>SECTION 3: OUTRIGHT SALES / OTHER SALES</p>	
<p>37. Monthly charges (where applicable i.e. leasehold, include service and management charges) £ <input type="text"/></p>	<p>Enter any monthly charges payable on leasehold sales. The figure should include service charges and management charges (see Question 29 for more details).</p>
<p>38. TYPE OF SALE</p> <p>Outright sales (New build or converted) <input type="checkbox"/> 10</p> <p>Other sale <input type="checkbox"/> 12</p> <p style="text-align: right;">✓ one only</p> <p>If Other sale, please enter type of scheme:</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Note: There is no Q39</p>	<p>Please do not record Right to Acquire (RTA), Right to Buy (RTB), Preserved Right to Buy (PRTB) or Rent to Buy sales in this section as they should be recorded in Question 30. Properties that were previously Rent to Buy but were not purchased at the end of the agreement and subsequently sold on the open market should be recoded as Other sale and type of scheme as "previously Rent to Buy"</p> <p>Outright Sales: where the property is sold outright. Please do not record non-social use disposals or auctions as Outright Sales; disposals and auctions should not be recorded as CORE only records sales to qualifying households as Affordable Home Ownership Schemes.</p> <p>Other Sales: any other social sale of property which does not fall into specified categories in Sections 1 & 2 of the log</p>
<p>40. Full purchase price £ <input type="text"/></p>	<p>Enter the full purchase price of the property.</p>
<p>41. Amount of mortgage £ <input type="text"/></p>	<p>Enter the amount of the mortgage the purchaser has agreed with the mortgage lender, excluding any deposits or other cash payments. Enter the name of the lender from the dropdown list.</p>
<p>41a. Name of mortgage lender <input type="text"/></p> <p>If "Other" please enter name here:</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<p>The mortgage (Q40) plus deposit (Q42) should equal the purchase price (Q39). You will be queried when submitting online if not. Issues may arise because;</p> <ul style="list-style-type: none"> • a field is wrongly left blank, • fields use incorrect units (e.g. £ instead of £'000s).
<p>41b. Length of mortgage (in years) <input type="text"/></p>	<p>Enter the numerical value, rounding to the nearest year</p>
<p>42. Does this include any extra borrowing?</p> <p>Yes <input type="checkbox"/> 1 No <input type="checkbox"/> 2 Don't know <input type="checkbox"/> 3</p>	<p>If the mortgage includes borrowing beyond the purchase price of the property tick the "Yes" box, if not tick the "No" box. Additional borrowing would include money for home improvements.</p>
<p>43. Cash deposit paid on property (Full cash amount paid by purchaser) £ <input type="text"/></p>	<p>Enter the total cash sum paid by the purchaser towards the property that was not funded by the mortgage, that is, the difference between the cost of the property (after any discount has been applied) and the mortgage.</p>
<p>44. Monthly charges (where applicable i.e. leasehold, include service and management charges) £ <input type="text"/></p>	<p>Enter any monthly charges payable on leasehold sales. The figure should include service charges and management charges.</p>