GODIVA mortgages

Accountant's certificate directors with 20% or more shares

Strictly private and confidential

For applicants who receive their income from a limited company and have 20% or more share capital in the company.

Broker's instructions: Please add the applicant's Case ID, Name and Company prior to supplying the Accountant with the blank certificate. We'll only accept certificates received directly from the Accountant.

Accountant's instructions: Please make sure that the applicant's Case ID, Name and Company are completed before proceeding. Once fully completed, email to documents@thecoventry.co.uk with ONLY the Case ID showing in the subject to field.

We cannot accept any amendments or additions to this form following its receipt by us.

Case ID	G	м	L						or	G				
Applicant(s) name(s)														
Company name														
Nature of business														
Date business started		dd	mr	n /	уууу	r]							

Please provide the following information - the Certificate must detail your client's income for the last two years, including the most recent final figures. The latest financial year showing must be no older than 15 months at the date of application and figures must be final, not draft or projected:

Year ending	Turnover	Net profit*	Applicant's gross share of net profit*	Fair value gains or losses**	Salary ***	Dividends	Spouse's salary
dd / mm / yyyy							
dd / mm / yyyy							

* Net profit figures must be stated prior to dividends, after taking into account the applicant's salary and after the deduction of Corporation Tax.

** Include any fair value gains or losses which have not been realised.

*** Salary is defined as the applicant's gross salary excluding any benefit in kind (e.g. car benefit) or dividends.

If profits/drawings/salary/dividends are not level please provide an explanation.

Are there any significant exceptional one-off items of income or expenditure, not expected to recur, reported within the net profit of the periods reported? Please provide details of any such items.

Continued on the next page



In your opinion, is the amount of drawings/salary supported by the ongoing performance of the business?

Please confirm that cash flow projections are sufficient to support the forecast growth of the business.

In your opinion, are the level of drawings/dividends sustainable to allow the business to grow and continue to be profitable?

If applicable, please provide a breakdown or the source of the applicant's additional income and specify any other factors which may affect the future profitability.

Accountant's name	
Title	
Contact number of firm	
contact number of nim	
Membership of (Professional Body)	
Name and address of firm (including postcode)	
(including postcode)	
Signature	
Date	dd / mm / yyyy

Affix Company Stamp here or return this completed form with signed headed paper.