

1. INTERMEDIARY DETAILS

1A DETAILS OF INTERMEDIARY INTRODUCING OR SELLING THE MORTGAGE

Please tick if this application is: Advised Non-advised

Was mortgage advice given on face-to-face basis? YES NO

Name of Intermediary (company) selling the mortgage:

Name of contact:

Address:

Postcode:

Telephone (including area code):

Email:

FCA registration number:

Will this party be receiving commission? YES NO

Was this mortgage sale execution only? YES NO

Directly Authorised or Appointed Representative

If you are an Appointed Representative please provide the following details of your principal for mortgage arranging:

Full name: FCA registration number:

Will your principal identified above be receiving commission? YES NO

Are you a member of a network or mortgage club? YES NO

1B IF INTERMEDIARY SUBMITTING IS DIFFERENT TO THE SELLING INTERMEDIARY THIS SECTION MUST BE COMPLETED

If there is more than one company please provide details in Section 10 – Additional Information

Name of Intermediary (company) submitting the mortgage:

Name of contact:

Address:

Postcode:

Telephone (including area code):

Email:

FCA registration number:

Will this party be receiving commission? YES NO

ALL FEES PAYABLE IN CONNECTION WITH THIS APPLICATION

Please note that where stated, these fees are non-refundable

TYPE OF FEE	AMOUNT OF FEE	PAID IN ADVANCE		ADDED TO LOAN		REFUNDABLE	
Procuration	£	-		-		-	
Valuation	£	YES		NO		NO	
CHAPS	£	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Completion	£	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Broker	£	<input type="checkbox"/> YES	<input type="checkbox"/> NO	-		<input type="checkbox"/> YES	<input type="checkbox"/> NO
Packager	£	<input type="checkbox"/> YES	<input type="checkbox"/> NO	-		<input type="checkbox"/> YES	<input type="checkbox"/> NO
Other	£	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO

2. LOAN DETAILS

Are you applying for a: Residential Loan Buy to Let / Investment Property Loan Consumer Buy to Let Loan

Loan purpose: Purchase Remortgage

If Buy to Let, will it be in a limited company name? YES NO If Buy to Let, estimated monthly rent: £

What is the purchase price of the property: £ Loan amount: £ Term: years

Is the property non-standard? YES NO If Yes, provide details:

Repayment method: Capital and Interest Repayment Part Interest Only and Part Repayment Interest Only

If Part Interest Only and Part Repayment, please indicate the split between Capital and Interest Repayment and Interest Only:

Capital and Interest Repayment: £ Interest Only: £

If Remortgage

Total amount of mortgage being refinanced: £ Current estimated value of the property: £

3. APPLICANT DETAILS

APPLICANT 1

Title: Mr Mrs Miss Ms Dr Other

If Other, please state:

First name:

Middle name(s):

Surname:

Have you been known by any other name(s) (maiden names / alias etc.)? YES NO

Previous first name(s):

Previous surname:

Date of birth (dd/mm/yyyy):

Marital status:

Married / Civil Partnership Single Separated
 Divorced Widowed Co-habiting

APPLICANT 2

Title: Mr Mrs Miss Ms Dr Other

If Other, please state:

First name:

Middle name(s):

Surname:

Have you been known by any other name(s) (maiden names / alias etc.)? YES NO

Previous first name(s):

Previous surname:

Date of birth (dd/mm/yyyy):

Marital status:

Married / Civil Partnership Single Separated
 Divorced Widowed Co-habiting

Applicant Details continued ...

Relationship between applicants: _____	Relationship between applicants: _____
Number of dependents: _____	Number of dependents: _____
Applicant's nationality: _____	Applicant's nationality: _____
Are you a UK resident? <input type="checkbox"/> YES <input type="checkbox"/> NO	Are you a UK resident? <input type="checkbox"/> YES <input type="checkbox"/> NO
What is your expected retirement age? _____	What is your expected retirement age? _____
Do you have any unspent convictions for theft, fraud or dishonesty offences? <input type="checkbox"/> YES <input type="checkbox"/> NO	Do you have any unspent convictions for theft, fraud or dishonesty offences? <input type="checkbox"/> YES <input type="checkbox"/> NO
Limited company name (applicable for Buy to Let only): _____	

4. CURRENT ADDRESS

APPLICANT 1			APPLICANT 2		
Address: _____			Address: _____		
		Postcode: _____			Postcode: _____
Nature of occupancy:			Nature of occupancy:		
<input type="checkbox"/> Owner with a mortgage	<input type="checkbox"/> Owner without a mortgage		<input type="checkbox"/> Owner with a mortgage	<input type="checkbox"/> Owner without a mortgage	
<input type="checkbox"/> Private rental	<input type="checkbox"/> Living with parents		<input type="checkbox"/> Private rental	<input type="checkbox"/> Living with parents	
<input type="checkbox"/> Living with friends / relatives			<input type="checkbox"/> Living with friends / relatives		
<input type="checkbox"/> Local authority renting / housing association			<input type="checkbox"/> Local authority renting / housing association		
Time at address:	Years	Months	Time at address:	Years	Months

5. PREVIOUS ADDRESS

Please give details of any other previous addresses that you have had in the last 3 years. Continue in Section 10 – if necessary.

APPLICANT 1			APPLICANT 2		
Address: _____			Address: _____		
		Postcode: _____			Postcode: _____
Nature of occupancy:			Nature of occupancy:		
<input type="checkbox"/> Owner with a mortgage	<input type="checkbox"/> Owner without a mortgage		<input type="checkbox"/> Owner with a mortgage	<input type="checkbox"/> Owner without a mortgage	
<input type="checkbox"/> Private rental	<input type="checkbox"/> Living with parents		<input type="checkbox"/> Private rental	<input type="checkbox"/> Living with parents	
<input type="checkbox"/> Living with friends / relatives			<input type="checkbox"/> Living with friends / relatives		
<input type="checkbox"/> Local authority renting / housing association			<input type="checkbox"/> Local authority renting / housing association		
Time at address:	Years	Months	Time at address:	Years	Months
Address: _____			Address: _____		
		Postcode: _____			Postcode: _____
Nature of occupancy:			Nature of occupancy:		
<input type="checkbox"/> Owner with a mortgage	<input type="checkbox"/> Owner without a mortgage		<input type="checkbox"/> Owner with a mortgage	<input type="checkbox"/> Owner without a mortgage	
<input type="checkbox"/> Private rental	<input type="checkbox"/> Living with parents		<input type="checkbox"/> Private rental	<input type="checkbox"/> Living with parents	
<input type="checkbox"/> Living with friends / relatives			<input type="checkbox"/> Living with friends / relatives		
<input type="checkbox"/> Local authority renting / housing association			<input type="checkbox"/> Local authority renting / housing association		
Time at address:	Years	Months	Time at address:	Years	Months

6. EMPLOYMENT

We require a minimum 1 year employment history if employed. If self-employed, please see Section 7 – Self-Employed. The applicant(s) must be with their current employer for a minimum of 6 months and not in a probationary period.

6A CURRENT EMPLOYMENT

APPLICANT 1

Employed Self-Employed Not working
 House person Student Retired

Percentage shareholding: _____ %

Contract type: _____

Permanent Temporary
 Contract Zero Hours Contract

Nature of business: _____

Job title: _____

Start date: dd/mm/yyyy _____

Annual gross basic salary
(including overtime, commission, bonus & allowances, a breakdown will be required.): £ _____

APPLICANT 2

Employed Self-Employed Not working
 House person Student Retired

Percentage shareholding: _____ %

Contract type: _____

Permanent Temporary
 Contract Zero Hours Contract

Nature of business: _____

Job title: _____

Start date: dd/mm/yyyy _____

Annual gross basic salary
(including overtime, commission, bonus & allowances, a breakdown will be required.): £ _____

6B PREVIOUS EMPLOYMENT

Please list from most recent previous employment and continue in Section 10 – Additional Information section if necessary.

APPLICANT 1

Employed Self-Employed

Job title: _____

Start date: dd/mm/yyyy _____

End date: dd/mm/yyyy _____

APPLICANT 2

Employed Self-Employed

Job title: _____

Start date: dd/mm/yyyy _____

End date: dd/mm/yyyy _____

6C OTHER EMPLOYMENT

APPLICANT 1

Employed Self-Employed Retired

Percentage shareholding: _____ %

Contract type: _____

Permanent Temporary
 Contract Zero Hours Contract

Job title: _____

Nature of business: _____

Start date: dd/mm/yyyy _____

Annual gross basic salary
(including overtime, commission, bonus & allowances, a breakdown will be required.): £ _____

APPLICANT 2

Employed Self-Employed Retired

Percentage shareholding: _____ %

Contract type: _____

Permanent Temporary
 Contract Zero Hours Contract

Job title: _____

Nature of business: _____

Start date: dd/mm/yyyy _____

Annual gross basic salary
(including overtime, commission, bonus & allowances, a breakdown will be required.): £ _____

7. SELF-EMPLOYED

The applicant(s) must have been in their current business for a minimum of 12 months.

APPLICANT 1

Self employment type:

Director Partner Sole trader

Occupation:

Nature of business:

Date commenced trading: dd/mm/yyyy

Percentage shareholding: %

Latest years gross income :

Year ending (mm/yyyy):

Previous years gross income :

Previous year ending (mm/yyyy):

APPLICANT 2

Self employment type:

Director Partner Sole trader

Occupation:

Nature of business:

Date commenced trading: dd/mm/yyyy

Percentage shareholding: %

Latest years gross income :

Year ending (mm/yyyy):

Previous years gross income :

Previous year ending (mm/yyyy):

8. INCOME

APPLICANT 1

Please enter all values as net monthly amounts.
We do not accept income paid in a foreign currency.

Net income: £

Child Benefit: £

Tax credits: £

Maintenance: £

Total net monthly amount £

APPLICANT 2

Please enter all values as net monthly amounts.
We do not accept income paid in a foreign currency.

Net income: £

Child Benefit: £

Tax credits: £

Maintenance: £

Total net monthly amount £

9. FINANCIAL COMMITMENTS

CREDIT COMMITMENTS

Please include all credit commitments with more than 3 months left to run below. Indicate if credit commitment is for Applicant 1, 2 or both.

CREDIT COMMITMENT	APP 1	APP 2	A OUTSTANDING BALANCE	B MONTHLY PAYMENT	C TO BE ADDED TO THE MORTGAGE? (Y / N)
Secured loans					
Unsecured Loans					
Credit card					
Hire Purchase					
Maintenance					
Cost of Repayment Strategy					
Sub Totals			£	£	£

Do the applicants own an investment/buy to let properties? YES NO

Total number of properties:

Estimated value of portfolio: £

Total outstanding balance of mortgages: £

Total monthly portfolio rental income (gross): £

Total monthly portfolio mortgage payments: £

Do the applicants own any second homes or other properties? YES NO

Number of other properties:

Estimated value of properties: £

Outstanding balance of mortgages: £

EXPENDITURE (RESIDENTIAL MORTGAGE APPLICATIONS ONLY)

Please provide combined monthly expenditure amounts for both applicants. If you are moving into a property together (with joint expenditure i.e. utilities, TV licence) please include new estimated amounts. Expenditure will be checked against all bank statements provided.

MONTHLY ESSENTIAL EXPENDITURE OUTGOINGS			
Housekeeping	£	Council Tax	£
Energy	£	Buildings Insurance	£
Water	£	Ground Rent & Service Charges	£
Telephone	£	Travel	£
MONTHLY QUALITY OF LIVING OUTGOINGS			
Clothing	£	Social and recreation	£
Household Goods	£	Child care	£
Personal Goods	£		

DEPENDENTS

Number of non-applicant adult dependents:

Number of child dependents:

FUTURE CHANGES

Are you aware of any future changes to your income or expenditure that may significantly impact your ongoing ability to meet your monthly mortgage payment? YES NO

If yes, please provide details.

