

Application reference / Date of application

Adviser ID (User Name) / Adviser name

Mortgage Adviser Declaration and Eligibility Questions

- Provide applicant(s) a copy of our Credit Reference Agencies, Fraud Agencies and Data Protection Act statements.
- Provide applicant(s) with a copy of our property criteria.
- Review the following eligibility criteria and ensure the applicant(s) qualify each statement:
- Applicant(s) can confirm that they qualify as a business purpose applicant (in accordance with Articles 60C(3) and 61A(1)(c) of The Financial Services and Markets (Regulated Activities) Order 2001) by making the following:
 - A declaration that the applicant intends to borrow solely for the purpose of a business carried on, or intended to be carried on, by the applicant (such declaration will only be valid for 6 months from the date the application is submitted).
- Note that, in addition to the declaration above, Castle Trust may also request a business plan from the applicant.
- Applicant(s) have 3 years UK residency and permanent rights to reside and work in UK.
- The value of the property is at least £250,000.
- All owners of the property are included as applicants within the application.
- The property is located in the UK, specifically England and Wales (excluding the Isle of Man and the Channel Islands).
- The property has no structural issues i.e. progressive movement, dry rot, risks of local mining, built on contaminated land, previous movement etc.
- Properties that are actively being marketed or have been in the past month will be declined.
- Please note, in some situations we are unable to lend on leasehold properties with a short lease.

I confirm that the applicant(s) has been given a copy of our Credit Reference Agencies, Fraud Agencies and Data Protection Act statements, and have consented to Castle Trust carrying out credit and fraud checks upon receipt of this application, and that each applicant meets all of the eligibility requirements listed.

Applicant Details

Number of applicants

Personal Details	First Applicant	Second Applicant
Title	<input type="text"/>	<input type="text"/>
First name(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
NI Number	<input type="text"/>	<input type="text"/>
Marital Status	<input type="text"/>	<input type="text"/>
Have you ever been convicted of any offences (excluding motor offences) or are there any pending prosecutions?	<input type="text"/>	<input type="text"/>

** Note - You are not required to disclose any convictions that are 'spent' by virtue of the Rehabilitation of Offenders Act 1974

Current Home Address

Flat number	<input type="text"/>	<input type="text"/>
House number	<input type="text"/>	<input type="text"/>
House name	<input type="text"/>	<input type="text"/>
Street	<input type="text"/>	<input type="text"/>
District	<input type="text"/>	<input type="text"/>
Town	<input type="text"/>	<input type="text"/>
County	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
At this address from	<input type="text"/>	<input type="text"/>

Previous Home Address

Flat number	<input type="text"/>	<input type="text"/>
House number	<input type="text"/>	<input type="text"/>
House name	<input type="text"/>	<input type="text"/>
Street	<input type="text"/>	<input type="text"/>
District	<input type="text"/>	<input type="text"/>
Town	<input type="text"/>	<input type="text"/>
County	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
At this address from	<input type="text"/>	<input type="text"/>

Credit History

Have applicant(s) ever been declined a mortgage?

Have applicant(s) had mortgage or rent arrears in the last 3 years?

Have applicant(s) had unsecured arrears in the last 2 years?

Have applicant(s) defaulted on loans or had CCJs in the last 3 years?

Have applicant(s) been repossessed, made bankrupt, or taken an IVA in the last 6 years?

If yes to any of these questions, provide details giving date, amount and whether satisfied or not.

Employment Details

Employment Details

First Applicant

Second Applicant

Employment status	<input type="text"/>	<input type="text"/>
Gross annual basic income (for self employed, profits year 1 - latest year)	<input type="text"/>	<input type="text"/>
Other guaranteed gross annual income (for self employed, profits year 2)	<input type="text"/>	<input type="text"/>
Other non-guaranteed gross annual income (for self employed, profits year 3)	<input type="text"/>	<input type="text"/>
Other gross annual income (e.g. rental income, investment income or secondary job, maintenance)	<input type="text"/>	<input type="text"/>
Time in employment	<input type="text"/>	<input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>

Employer Details (or Company Details for Self Employed)

Company name	<input type="text"/>	<input type="text"/>
Nature of business	<input type="text"/>	<input type="text"/>
Number of years trading (self employed only)	<input type="text"/>	<input type="text"/>
Address line 1	<input type="text"/>	<input type="text"/>
Address line 2	<input type="text"/>	<input type="text"/>
Town	<input type="text"/>	<input type="text"/>
County	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Employer telephone number	<input type="text"/>	<input type="text"/>
Contact for references	<input type="text"/>	<input type="text"/>

Contact Details

Contact Details

First Applicant

Second Applicant

Telephone number	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>

Business Purpose Declaration

Applicant(s) can confirm that they qualify as a business purpose applicant (in accordance with Articles 60C(3) and 61A(1)(c) of The Financial Services and Markets (Regulated Activities) Order 2001) by making the following:

- A declaration that the applicant intends to borrow solely for the purpose of a business carried on, or intended to be carried on, by the applicant (such declaration will only be valid for 6 months from the date the application is submitted).

Note that, in addition to the declaration above, Castle Trust may also request a business plan from the applicant.

Primary Mortgage

Primary lender	<input type="text"/>
Estimated property value	<input type="text"/>
Current mortgage balance	<input type="text"/>
Mortgage balance on completion of Castle Trust mortgage	<input type="text"/>
Current interest rate	<input type="text"/>
Current rate type	<input type="text"/>
Monthly payments	<input type="text"/>
Repayment basis	<input type="text"/>
Term remaining (years)	<input type="text"/>
Mortgage account number	<input type="text"/>

Repayment Strategy

Proposed Repayment Method	<input type="text"/>
What does the applicant(s) intend to do after selling the security property?	<input type="text"/>
Please provide the address of the other property owned by the applicant(s)	<input type="text"/>
Expected Purchase price (£)	<input type="text"/>
Postcode area the applicant(s) intend to purchase the property	<input type="text"/>
Property Type	<input type="text"/>
Number of bedrooms	<input type="text"/>
Asset Type	<input type="text"/>
Please provide the address and details of the other property owned by the applicant(s)	<input type="text"/>
Estimated Property Value	<input type="text"/>
Is there a primary mortgage on the property	<input type="text"/>
Property Type	<input type="text"/>
Property Style	<input type="text"/>
Number of Bedrooms	<input type="text"/>
Year of construction	<input type="text"/>
Please provide details of Assets owned by the applicant(s)	<input type="text"/>

Castle Trust Flex Mortgage Loan Requirements

Is this a purchase application?

What is the purchase price?

Is the property being purchased at full market value? If not, why?

Source of Deposit

Loan amount required

Term (years)

Purpose of loan

If other, please specify

Proposed method of repayment for Castle Trust Flex Mortgage

If other, please specify

Is this application a request for further funding on a property which already has a Castle Trust mortgage? If yes, please provide Castle Trust Reference Number

Flex Mortgage Terms

Product Variant

Arrangement Fee

Interest Rate

Redemption Fee

Early Repayment Charge and Period

Property

Property Address

Flat number

House number

House name

Street

District

Town

County

Postcode

Property Details

Date of purchase

Purchase price

Property type

Property style

Number of bedrooms

Year of construction

Tenure

If leasehold, unexpired leasehold term

Are there any other occupants of the property over 17 years of age?

Is any commercial activity carried out at the property? Please provide details

Assets and Liabilities

Number of other properties	<input type="text"/>
Value of other properties	<input type="text"/>
Mortgage balance on other properties	<input type="text"/>
Art, jewellery and collectables	<input type="text"/>
Cash deposits	<input type="text"/>
Listed company shares	<input type="text"/>
Other investments	<input type="text"/>
Company(ies) individual net interest	<input type="text"/>
Number of directors loans	<input type="text"/>
Balance of directors loans	<input type="text"/>
Other liabilities	<input type="text"/>
Description of other liabilities	<input type="text"/>
Number of personal loans	<input type="text"/>
Balance of personal loans	<input type="text"/>
Monthly payments on personal loans	<input type="text"/>
Number of credit/store cards	<input type="text"/>
Balance of credit/store cards	<input type="text"/>
Monthly payments on credit/store cards	<input type="text"/>
Number of overdrafts	<input type="text"/>
Balance of overdrafts	<input type="text"/>
Monthly payments on overdrafts	<input type="text"/>

Additional Information

Additional information	<input type="text"/>
Promotion code	<input type="text"/>