

Residential & Buy to let Mortgage Enquiry Form

1. Loan details:

Are you buying from? Estate agent: Private sale: A family member: Local Auth. Right to buy:

Application type: First time buyer: Home mover: 2nd / additional home: Letting out your home:

Buy to let: Individual or sole trader: Partnership: UK limited Company: LLP: Trust:

What is the loan amount required? What is the term of loan required?

Estimated completion date: Funds available for deposit and fees:

Interest only: Capital repayment: Part capital/part interest only: Amount on interest only:

Do you or any connected business trade from the property? Yes No Nature of trade:

Do you or your connected business generate more than 30% of the total rental income? Yes No

2. Mortgage purpose:

Purchase: Refinance/remortgage: Refinance & capital raise: Capital raise only: Transfer of equity:

Purchases: What is the purchase price? What is the source of deposit?

Refinance: What is the estimated value? Date purchased? Amount paid?

If refinance, outstanding mortgage currently secured against the property:

Current debt: Lender: Rate: Monthly cost: If any redemption penalties, provide amount and end date:
Amount: End date:

Where you are borrowing additional funds, please explain what this will be used for:

Consolidation other debts: Property improvements: Purchasing another property: Existing loan + fees:

Other: (please provide detail):

3. Security information:

Full address and postcode of the property:

Security type: Residential only: If above or adjacent to commercial, please describe the business:

Tenure: Freehold: Leasehold: Feudal: If leasehold, no. of years left on the lease:

Property type: House: Flat: Maisonette: MUFB: HMO: If HMO how many rooms?

Have the external walls been completed with cladding, or has cladding been added to the external walls? Yes No

Has the property been converted? What year was it converted? Is it Grade II listed? When was it built?

If the property is a flat / maisonette?

No. units in the block? No. storeys in the block? Larger than 30m²? Yes No Size m²?

Has the property been refurbished in the last 12 months? Yes No Is the property ready to let? Yes No

If yes, work completed & cost:

If no, please detail work required:

Security Information: (continued)

Are you intending to carry out improvements to the property? Is there anything non-standard about the property, title or ownership?

If either of the above questions are applicable, please provide full details:

Does the property comprise of a number of, or more than one self-contained unit? Yes No How many units?

Will the property have a fully repairing and insuring lease in place on or before completion of the loan application? Yes No

If no, is the property vacant? Yes No If no, is the property let on a licence? Yes No

No of tenants who will occupy the property: On what type of tenancy agreement?

How many households will reside? Will facilities be shared? Yes No Annual rental income:

4. Applicants details:

	Borrower / Guarantor 1:	Borrower / Guarantor 2:
Full name/s:	<input type="text"/>	<input type="text"/>
Date of birth:	<input type="text"/>	<input type="text"/>
Permanent residential address:	<input type="text"/>	<input type="text"/>
Date moved in:	<input type="text"/>	<input type="text"/>
Telephone no.	<input type="text"/>	<input type="text"/>
Email address:	<input type="text"/>	<input type="text"/>
Nationality:	<input type="text"/>	<input type="text"/>
Annual income: (excluding any rental income)	<input type="text"/>	<input type="text"/>
Does any applicant have any personal or business adverse credit?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, please provide details in the notes section

5. Limited company or LLP details:

Ltd Co. / LLP name: Company registration No.:

Trading address UK incorporated: Yes No

6. Eligibility and further information questions:

Are all applicants' personal incomes sufficient to support their personal expenditure? Yes No If no, please provide further information:

Do all applicants have permanent right to reside in the UK? Yes No If no, please provide further information:

Has any applicant ever been convicted of any criminal offense? Yes No If yes, please provide further information:

Does any applicant or any related party dwell or intend to dwell in the security? Yes No If yes, please provide further information:

Are all applicants tax affairs in order and all HMRC dealings up to date? Yes No If no, please provide further information:

Has any related corporate structure been set up by a qualified tax adviser? yes No If no, please provide further information:

If you own, or are party to, any buy to let properties, you should provide full details in a separate spreadsheet:

Business buy to let enquiries and portfolio landlords - It would assist your enquiry if you were able to provide as much information as possible. Details about your current business activities and future business plans, accounts for the business, bank statements, assets and liabilities, income and expenditure details, professional connections. If you present yourself and your business professionally to any prospective lender, you stand a better chance of securing competitive finance to meet your objectives.

7. Further information:

Please use this section to provide further details where necessary and record any additional information in relation to your enquiry

8. Declaration & signature:

I/We confirm that the information provided in the document is true, accurate and can be evidenced:

Completed by:

Dated:

Our assessment and any terms or quotes issued will be based solely on the information provided in this form. Loans will not be granted on this data alone and you will need to provide further information and evidence to support all data provided, should you wish to apply for a loan. Any rates quoted are not guaranteed and will only be valid on the date issued. Lenders may change their criteria, terms and conditions at any time. We cannot guarantee you will be able to obtain any mortgage or loan based on the information supplied in this document and we cannot be held responsible for any decision made by any lender. All regulated firms will carry out their own background checks on the validity of any information provided to us and suspicious activity will be reported to the appropriate authorities.

Your home or property may be repossessed if you do not keep up to date or make any loan repayments when due for any mortgage or loan secured on the property.

WP Property Finance is the trading name of Positive Property Finance Ltd, First Floor, Media House, No. 3 Threshelfords Business Park, Inworth Road, Feering, Essex. CO5 9SE. Tel. No. 01206-586580 which is authorised and regulated by the Financial Conduct Authority under FCA reference number: 702870