

RESIDENTIAL & BTL LOAN ENQUIRY

**Borrower & loan type**

Individual/s	<input type="checkbox"/>	Business partnership	<input type="checkbox"/>	UK Limited Co.	<input type="checkbox"/>	LLP	<input type="checkbox"/>	Trust	<input type="checkbox"/>
First time buyer	<input type="checkbox"/>	Home mover	<input type="checkbox"/>	2 <sup>nd</sup> /additional home	<input type="checkbox"/>	Letting to buy	<input type="checkbox"/>		
Purchase	<input type="checkbox"/>	Refinance	<input type="checkbox"/>	Refinance & capital raise	<input type="checkbox"/>	Capital raise only	<input type="checkbox"/>		
Gifted deposit	<input type="checkbox"/>	Help to buy	<input type="checkbox"/>	Local Auth. Right to buy	<input type="checkbox"/>	Shared ownership	<input type="checkbox"/>		
BTL / Investment property	<input type="checkbox"/>	First time landlord	<input type="checkbox"/>	Portfolio landlord	<input type="checkbox"/>	Transfer of equity	<input type="checkbox"/>		

**The loan details**

Total you need to borrow	£	Interest only, amount required	£
Term of the loan needed		Capital repayment, amount required	£
Own funds, for deposit & fees	£	Amount needed to pay existing loans	£
Source of own funds		Target completion date	

**Purchases**

Purchase price	£	Estimated market value*	£
*if different from the purchase price, provide a brief explanation or use notes			

**Refinance of existing mortgage**

Have you approached your existing lender to discuss this loan	<input type="checkbox"/>	Are you seeking further borrowing whilst keeping existing loan	<input type="checkbox"/>
Current market value	£	Existing monthly mortgage payment	£
Current mortgage balance	£	Current interest rate	
Amount paid for the property	£	Penalty for redeeming this mortgage	£
Date the property was purchased		Redemption penalty end date	
Date current mortgage started		Years remaining on the mortgage	
Existing lender		Account number	

**Additional capital raising purpose**

Amount for debt consolidation	£	Amount for Buying other property	£
Amount for property improvements	£	Amount for Property fee & expenses	£

If extra borrowing is for other purposes, please explain below

**Incorporated Ltd Co. LLP Business Details**

Ltd Company/LLP name		Company registration no.	
Registered office address		UK incorporated	Yes <input type="checkbox"/> No <input type="checkbox"/>
If SPV, provide SIC numbers			

**Applicant/Director/Partner 1**

Title	
Full name	
If shareholder, % held	
Date of birth	
Permanent residential address & postcode	
Date moved in	
Do you own this property	<input type="checkbox"/>
Contact telephone no.	
Email address	
Nationality	
Country of birth	

**Applicant/Director/Partner 2**

Title	
Full name	
If shareholder, % held	
Date of birth	
Permanent residential address & postcode	
Date moved in	
Do you own this property	<input type="checkbox"/>
Contact telephone no.	
Email address	
Nationality	
Country of birth	

Applicant/Director/Partner 3		Applicant/Director/Partner 4	
Title		Title	
Full name		Full name	
If shareholder, % held		If shareholder, % held	
Date of birth		Date of birth	
Permanent residential address & postcode		Permanent residential address & postcode	
Date moved in		Date moved in	
Do you own this property	<input type="checkbox"/>	Do you own this property	<input type="checkbox"/>
Contact telephone no.		Contact telephone no.	
Email address		Email address	
Nationality		Nationality	
Country of birth		Country of birth	

Security Information			
No. of properties being used as security for this loan		<input type="text"/>	For portfolio loans, please provide a portfolio spreadsheet
Full postal address & postcode		<input type="text"/>	The year built <input type="text"/>
Property type	Property style	Property tenure	No. of rooms
House <input type="checkbox"/>	Detached <input type="checkbox"/>	Freehold <input type="checkbox"/>	Bedrooms
Bungalow <input type="checkbox"/>	Semi-detached <input type="checkbox"/>	Flying freehold <input type="checkbox"/>	Bathrooms
Maisonette <input type="checkbox"/>	terraced <input type="checkbox"/>	Feuhold <input type="checkbox"/>	Kitchens
Cottage <input type="checkbox"/>	Link detached <input type="checkbox"/>	Leasehold <input type="checkbox"/>	Other rooms (communal)
Flat <input type="checkbox"/>	Above commercial <input type="checkbox"/>	Years on lease <input type="text"/>	Outbuildings
Converted houses to leasehold flats	Multi-unit freehold block	House of multiple occupation	Flat & apartments
Year it was converted <input type="text"/>	No. flats in the block <input type="text"/>	No. rentable rooms <input type="text"/>	No. of floors in the building <input type="text"/>
No. of flats <input type="text"/>	Is freehold shared <input type="text"/>	is it currently licenced <input type="text"/>	No. of flats in the block <input type="text"/>
No. self-contained <input type="text"/>	No. of leaseholds <input type="text"/>	Will facilities be shared <input type="text"/>	Flat on which floor <input type="text"/>
Are you able to confirm that all room sizes meet the legal & technical requirements for the proposed dwelling			Yes <input type="checkbox"/> No <input type="checkbox"/>
Have the external walls been completed with cladding, or has cladding been added to the external walls			Yes <input type="checkbox"/> No <input type="checkbox"/>
Provide any further information about the property particularly if there is anything non-standard about the property, construction, title or ownership			

Improvements to the Property			
Has the property been refurbished in the last 12 months		<input type="checkbox"/>	Do you intend to carry out works on this property
If works have been done, provide details and costs of work below			If works to be done, provide details and costs of work below
<input type="text"/>			<input type="text"/>
BTLs only (occupancy & tenants)			
Does the property comprise of more than one self-contained unit		<input type="checkbox"/>	If yes, how many units <input type="text"/>
Will the property have a full repairing and insuring lease on, or before, completion of the loan application		Yes <input type="checkbox"/> No <input type="checkbox"/>	
If no, Is the property vacant	Yes <input type="checkbox"/> No <input type="checkbox"/>	If no, is the property let on a licence	Yes <input type="checkbox"/> No <input type="checkbox"/>
How many tenants will occupy the property	<input type="text"/>	Type of tenancy agreements in place	<input type="text"/>
How many households will occupy the property	<input type="text"/>	Expected monthly rental income	£ <input type="text"/>

Trading from the properties			
Do you, or any connected business trade from any of the properties on this application		Yes <input type="checkbox"/> No <input type="checkbox"/>	
Do you, or any connected business generate more than 30% of the total rental income		Yes <input type="checkbox"/> No <input type="checkbox"/>	
If you have answered yes to the above questions, please tell us the nature of trade			<input type="text"/>

## Financial Details

### Applicant 1

Occupation	
Gross annual salary/net profit	£
Residential mortgage balance	£
Total asset value	£
Total liabilities	£
Total net worth	£
Do you have any adverse credit	Yes <input type="checkbox"/> No <input type="checkbox"/>

### Applicant 2

Occupation	
Gross annual salary/net profit	£
Residential mortgage balance	£
Total asset value	£
Total liabilities	£
Total net worth	£
Do you have any adverse credit	Yes <input type="checkbox"/> No <input type="checkbox"/>

### Applicant 3

Occupation	
Gross annual salary/net profit	£
Residential mortgage balance	£
Total asset value	£
Total liabilities	£
Total net worth	£
Do you have any adverse credit	Yes <input type="checkbox"/> No <input type="checkbox"/>

### Applicant 4

Occupation	
Gross annual salary/net profit	£
Residential mortgage balance	£
Total asset value	£
Total liabilities	£
Total net worth	£
Do you have any adverse credit	Yes <input type="checkbox"/> No <input type="checkbox"/>

## Additional security

Full postal address & postcode		The year built	
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Property type	Property style	Property tenure	No. of rooms
House <input type="checkbox"/>	Detached <input type="checkbox"/>	Freehold <input type="checkbox"/>	Bedrooms
Bungalow <input type="checkbox"/>	Semi-detached <input type="checkbox"/>	Flying freehold <input type="checkbox"/>	Bathrooms
Maisonette <input type="checkbox"/>	terraced <input type="checkbox"/>	Feuhold <input type="checkbox"/>	Kitchens
Cottage <input type="checkbox"/>	Link detached <input type="checkbox"/>	Leasehold <input type="checkbox"/>	Other rooms (communal)
Flat <input type="checkbox"/>	Above commercial <input type="checkbox"/>	Years on lease	Outbuildings

Converted houses to leasehold flats	Multi-unit freehold block	House of multiple occupation	Flats & Apartments
Year it was converted	No. flats in the block	No. rentable rooms	No. floors in the building
No. of flats	Is freehold shared	Is it currently licenced	No. flats in the block
No. self-contained	No. of leaseholds	Will facilities be shared	Flat on which floor

Are you able to confirm that all room sizes meet the legal & technical requirements for the proposed dwelling	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have the external walls been completed with cladding, or has cladding been added to the external walls	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Provide any further information about the property particularly if there is anything non-standard about the property, construction, title or ownership

## Improvements to the Property

Has the property been refurbished in the last 12 months <input type="checkbox"/>	Do you intend to carry out works on this property <input type="checkbox"/>
If works have been done, provide details and costs of work below	If works to be done, provide details and costs of work below

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## BTLs only (occupancy & tenants)

Does this property comprise of more than one self-contained unit <input type="checkbox"/>	If yes, how many units
Does the property have a full repairing and insuring lease <input type="checkbox"/>	Is the property vacant Yes <input type="checkbox"/> No <input type="checkbox"/>
How many tenants occupy the property	Type of tenancy agreement
How many households occupy the property	Current monthly rental income

## Existing borrowing (additional security)

Have you approached your existing lender to discuss this loan <input type="checkbox"/>	Are you seeking further borrowing whilst keeping existing loan <input type="checkbox"/>
Current market value	Existing monthly mortgage payment
Current mortgage balance	Current interest rate
Amount paid for the property	Penalty for redeeming this mortgage
Date the property was purchased	Redemption penalty end date
Date current mortgage started	Years remaining on the mortgage
Existing lender	Account number

## Eligibility & Further Information

Are all applicants' incomes sufficient to support personal expenditure	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	If you have answered <b>no</b> to any of these questions, please provide more detail in notes section
Do all applicants have permanent right to remain in the UK	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	
Are all applicants tax affairs in order and all HMRC dealings up to date	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	
Has any related corporate structure been set up by a qualified tax adviser	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	
Has any applicant ever been convicted of a criminal offence	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	If you have answered <b>yes</b> to any of these questions, please provide more detail in notes section
Does any applicant or related party dwell, or intend to dwell in the security	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	
Have you approached any other brokers in connection with this enquiry	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	

## Current Property Holdings

### Applicant 1

Address & postcode	Current value	Mortgage	Monthly rental	Property type
	£	£	£	
	£	£	£	
	£	£	£	
	£	£	£	
	£	£	£	
	£	£	£	

### Applicant 2

Address & postcode	Current value	Mortgage	Monthly rental	Property type
	£	£	£	
	£	£	£	
	£	£	£	
	£	£	£	
	£	£	£	
	£	£	£	

### Applicant 3

Address & postcode	Current value	Mortgage	Monthly rental	Property type
	£	£	£	
	£	£	£	
	£	£	£	
	£	£	£	
	£	£	£	
	£	£	£	

### Applicant 4

Address & postcode	Current value	Mortgage	Monthly rental	Property type
	£	£	£	
	£	£	£	
	£	£	£	
	£	£	£	
	£	£	£	
	£	£	£	

If you own more properties, could you provide copies of portfolio spreadsheets

## Notes

## Notes

## Declaration

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

Completed by

Date

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.**

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