

Section1. Personal details

Applicant 1		Applicant 2	
Title	<input type="text"/>	Title	<input type="text"/>
First name	<input type="text"/>	First name	<input type="text"/>
Middle name	<input type="text"/>	Middle name	<input type="text"/>
Surname	<input type="text"/>	Surname	<input type="text"/>
Previous surname	<input type="text"/>	Previous surname	<input type="text"/>
Current address	<input type="text"/>		
Postcode	<input type="text"/>	Postcode	<input type="text"/>
Country	<input type="text"/>	Country	<input type="text"/>
Residential status	<input type="text"/>	Residential status	<input type="text"/>
Date moved in	<input type="text"/>	Date moved in	<input type="text"/>
Sex	<input type="text"/>	Sex	<input type="text"/>
Date of birth	<input type="text"/>	Date of birth	<input type="text"/>
Home Tel.	<input type="text"/>	Home Tel.	<input type="text"/>
Mobile Tel.	<input type="text"/>	Mobile Tel.	<input type="text"/>
Work Tel.	<input type="text"/>	Work Tel.	<input type="text"/>
Email address	<input type="text"/>	Email address	<input type="text"/>
Relationship to other applicant	<input type="text"/>	Relationship to other applicant	<input type="text"/>
Marital status	<input type="text"/>	Marital status	<input type="text"/>
Nationality	<input type="text"/>	Nationality	<input type="text"/>
UK resident	<input type="text"/>	UK resident	<input type="text"/>
Length of UK residency (years + months)	<input type="text"/>	Length of UK residency (years + months)	<input type="text"/>
Are you on the electoral role?	<input type="text"/>	Are you on the electoral role?	<input type="text"/>
Are you in good health?	<input type="text"/>	Are you in good health?	<input type="text"/>
Do you have any dependants?	<input type="text"/>	Do you have any dependants?	<input type="text"/>

Dependant's details

Appl. 1/2	Full name	Date of birth	Relationship	Living with you
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Previous addresses (if you have lived at your current address for less than three years)

Appl.1/2	Full address & Postcode	Residential status	Date moved in	Date moved out
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Has any applicant named on this application ever had any credit issues If yes, please all the answer the questions in section 13

Section 2. Financials

Applicant 1

Employed

Amount

Basic salary p.a. £

Guaranteed additional £

Regular additional £

Other income £

Source of other income

Self Employed

Number of years accounts available

Net profit last year £ Before tax

Previous year £

Year before that £

Other income

Director dividends p.a. £

BTL rental income p.a. £

Asset/investment inc. £

Total annual income £

Notes

Applicant 2

Employed

Amount

Basic salary p.a. £

Guaranteed additional £

Regular additional £

Other income £

Source of other income

Self Employed

Number of years accounts available

Net profit last year £ Before tax

Previous year £

Year before that £

Other income

Director dividends p.a. £

BTL rental income p.a. £

Asset/investment inc. £

Total annual income £

Assets (excluding property)

Owner	Description	Asset type	Value	Net Asset Value	Income p.a.	Valuation Date
			£	£	£	
			£	£	£	
			£	£	£	
			£	£	£	
			£	£	£	
			£	£	£	

Current monthly expenditure

	Paid by	Applicant 1	Applicant 2	Joint
Current mortgage (s)		£	£	£
Current rent		£	£	£
Insurances		£	£	£
Pension plans		£	£	£
HP/Rental agreements		£	£	£
Loans		£	£	£
Credit cards		£	£	£
Alimony		£	£	£
Maintenance for dependants		£	£	£
Utilities (gas/water/electric/& other fuels)		£	£	£
TV/Satellite/Broadband/Landline phone		£	£	£
Mobile phone costs		£	£	£
Council tax		£	£	£
Food & living expenses		£	£	£
Childcare & school fees		£	£	£
Ground rent & property maintenance		£	£	£
Essential travel costs & commuting		£	£	£
Holidays & socialising		£	£	£

Liabilities (please provide a summary of ALL borrowing, BTL/commercial mortgages, all loans, credit cards, store cards, HP etc.)

Owner	Description	Lender	Balance	Payment p.m.
			£	£
			£	£
			£	£
			£	£
			£	£
			£	£
			£	£
			£	£
			£	£
			£	£

Please provide the totals owed in each area i.e., mortgages, loans, credit cards and HP agreements for each applicant. We and the lender may ask for a full breakdown if we, or the lender feel this would be relevant to your application for you mortgage/loan. You may need to provide agreements and/or statements if requested to evidence the above. Information on your credit reports not matching the above may cause delays to your application

Section 3. Employment**Applicant 1**

Employment Status	
Are you full time?	Part time? <input type="checkbox"/>
Occupation (job title)	
Employer/business name	
Business type/industry	
Employer/business trading address & Postcode	
Date employment started	
Are you a shareholder? If yes, your percentage holding	
Company registration no.	
National Ins. No	Planned retirement age

Applicant 2

Employment Status	
Are you full time?	Part time? <input type="checkbox"/>
Occupation (job title)	
Employer/business name	
Business type/industry	
Employer/business trading address & Postcode	
Date employment started	
Are you a shareholder? If yes, your percentage holding	
Company registration no.	
National Ins. No	Planned retirement age

Additional employment (2nd job/business)

Employment Status	
Are you full time? <input type="checkbox"/>	Part time? <input type="checkbox"/>
Occupation (job title)	
Employer/business name	
Business type/industry	
Employer/business trading address & Postcode	
Date employment started	
Are you a shareholder? If yes, your percentage holding	
Company registration no.	

Employment Status	
Are you full time? <input type="checkbox"/>	Part time? <input type="checkbox"/>
Occupation (job title)	
Employer/business name	
Business type/industry	
Employer/business trading address & Postcode	
Date employment started	
Are you a shareholder? If yes, your percentage holding	
Company registration no.	

Previous employment (you need to provide the last three years employment history, if you need more space, please use the notes section)

Employment status	
Occupation	
Employer/business name	
Full time/part time	
Date started	
Date ended	

Employment status	
Occupation	
Employer/business name	
Full time/part time	
Date started	
Date ended	

Section 4. Your Business Accountants**Applicant 1**

Accountants Name

Name of the firm

Address of the firm

Telephone number

Email address

Applicant 2

Accountants Name

Name of the firm

Address of the firm

Telephone number

Email address

Section 5. Current Residential Mortgage**Applicant 1**

Name of lender

Account number

Amount outstanding £

Current interest rate Rate type

Monthly payment £

Current property value £

Will you be using this property as additional security?

Applicant 2

Name of lender

Account number

Amount outstanding £

Current interest rate Rate type

Monthly payment £

Current property value £

Will you be using this property as additional security?

Please provide details of all other properties owned by all applicants on a separate sheet

Section 6. New loan details

Loan required £ Repayment method No. months retained

Equity/deposit £ Source of deposit Loan to value

Valuation/price £ Exit Strategy Loan term required

Remortgage, refinance, re-bridging

Additional borrowing required £ Amount required to repay existing loan £

Purpose of additional funds

Lender Account number Term remaining

Current interest rate Early redemption penalty £ End of penalty date

Current monthly mortgage payment £ Current mortgage account holders

Section 7. Refurbishment works & funding required

Total cost of works £ Amount you need funded £ Amount you will fund £

Works timescale Do you have a schedule of works? Expected GDV on completion £

Will the refurb be light? ☐ Medium? ☐ Heavy? ☐

Will you require planning consent? ☐ Do you have planning consent? ☐ Will works be completed under PD? ☐

Please provide a brief description of the refurb works you will undertake in the space below

Section 8. Exit Strategy

If you are planning to exit to a BTL or commercial mortgage, how much will you need to borrow? £

How much would you expect to receive per month in rental? £ Do you want a refinance quote?

Section 9. Property assets owned by the applicants

Owner	Type	Address (1 st line & Postcode)	Value	Mortgage	Rental Inc.
			£	£	£
			£	£	£
			£	£	£
			£	£	£
			£	£	£
			£	£	£

If you do not have enough space, please provide details on a separate document or request a template from us

Section 10. The Property (*being used as security for the loan*)Is the security property a residential? ☐ Commercial? ☐ Mixed use? ☐Full address &
Postcode

When was it built?

Ownership title

If leasehold, how many years remain on the lease?

Who will own the freehold?

Please provide a brief description of the property

The residential element of the property (*if applicable*)Please state no. of bedrooms Bathrooms Kitchens Living rooms Other rooms The size of the plot (acres) Garages Cellars Outbuildings Other features If HMO or multi-unit, no. of rentable rooms available No. occupied Are facilities shared? Will you need to obtain an HMO licence? Do you, or have you, already applied for a licence? **The commercial element (*if applicable*)**Retail ☐ Offices ☐ Hotel/Guesthouse ☐ Care home ☐ Warehouse ☐ Industrial ☐

If other, please describe

Please describe the type of lease or rental agreement

Please describe the business operated by the tenant/s

Flats & apartmentsNo. of storeys in the building How many flats in the block? On which floor is the property located? Tell us about more the building *i.e., Deck access, lift access, own entrance, cladding etc.*Tell us about the type of building construction type if **not** standard brick & tile**Section 11. Additional security 1st & 2nd charge (*cross collateral applications*)**

Please provide a brief description below of the type of additional security being used for this application

The address
& Postcode

Year built

Current value

Mortgage balance

Your current lender

Account/ reference no.

Date property purchased

Term remaining on the loan

Early redemption charges

Redemption charge end date

Who are the owners of this property?

Section 12. Regulation (*and connected interest*)

Does any applicant or their immediate family live in, or intend to live in, any of the properties being used as security?

Has any applicant, or their immediate family ever lived in any of the properties being used as security?

Does any applicant, or their immediate family intend to run a business/trade from any property being used as security?

Please provide more information below if necessary

Section 13. Credit History

	Applicant 1	Applicant 2
Have you ever had a mortgage or loan refused or declined for any reason?		
Have you ever had a judgement for debt, or a loan default registered against you?		
Have you ever been declared bankrupt, in or been in debt management or made any arrangement with creditors?		
Have you ever missed or made late payments on any credit or loan agreement?		
Have you ever failed to keep up payments on a current or previous mortgage, loan, or rental agreement?		

Answering yes does not necessarily mean you will not be eligible for a loan, please use the space below to provide more detail

--

Section 14. Ltd Co./LLP applications

Company/Business name				Co. registration no.	
	Director/shareholder 1	Director/shareholder 2	Director/shareholder 3	Director/shareholder 4	
Name					
Position					
Shareholding					
Nationality					
Country of residence					

If more than 2 applicants, all directors & shareholders will need to complete additional application forms

Section 15. Solicitors/legal representatives

Acting for you/your company in relation to this application

Solicitors name		Telephone number	
Firm name		Email address	
Address & Postcode		DX Number	
		Website	

Section 16. Bank details (business/personal)

Applicant 1	Applicant 2
Personal	
Bank name	Bank name
Address	Address
Sort code	Sort code
Account No.	Account No.
Business	
Bank name	Bank name
Address	Address
Sort code	Sort code
Account No.	Account No.

Section 17. Disclaimer

This Broker application form has been designed to capture the information we need in order to assist you in applying for your mortgage and will be used to complete the lenders own forms on your behalf which will be sent to you to be checked and signed. This form is editable and interactive, and designed specifically to be completed on your computer, laptop, tablet, or smartphone. Any advice will only be offered after you have read, accepted, and signed our terms of business. Information you provide in this form will be used in conjunction with other forms and documentation requested which may vary according to the nature of your needs and enquiry. Any advice given, will only be based on the information you provide in this, and any other documents we ask you to complete. Any advice we provide to you will be offered in good faith based on our understanding and knowledge of the marketplace at the time. Any mortgage rates discussed or offered are not guaranteed, any quotes provided will only be valid on the day they are issued. Lender's criteria can change at any time; therefore, we cannot guarantee you will be accepted for any loan or mortgage based on this information and cannot be held responsible for any decisions made by any lender. All regulated firms will carry out their own background checks on the validity of any information provided and suspicious activity will be reported to the appropriate authorities. Most Buy to Let, bridging, and commercial loans are not regulated which means you are not afforded the protection of the Financial Conduct Authority and brokers and lenders will not be subject to the supervision and enforcement offered to regulated mortgage contracts consumers. If you need further clarification, you should discuss this with your chosen mortgage adviser or broker during your initial conversations or correspondence with them.

Section 18. Notes *(please use this area to record anything not covered in the questions above and which you feel is appropriate to your application)*