



Application Form

Buy-to-Let Mortgages



PERSONAL DETAILS

APPLICANT 1

Title (Mr/Mrs/Miss/Ms/Dr/Other)

If specified 'Other' please state

First Name

Middle Name(s)

Surname

Date of birth (DD/MM/YYYY)

Expected retirement age

Nationality

Rights to reside in the UK? Yes No

Current resident in the UK? Yes No

Length of residency in the UK Years Months

Is the applicant's income paid in Sterling? (£)

Yes No

Does the applicant pay tax only in the UK?

Yes No

National Insurance Number

Marital status

Home telephone

Number of child dependants (Under 18)

Number of adult dependants (18 and over)

Have you refinanced in the last 12months?

Yes No

If yes, please confirm the date

(DD/MM/YYYY)

Do you currently hold a mortgage or own a property?

Yes No

Have you ever been known by any other name(s)?
(maiden/alias)

Yes No

If yes:

Title (Mr/Mrs/Miss/Ms/Dr/Other)

Previous first name(s)

Previous surname

APPLICANT 2

Title (Mr/Mrs/Miss/Ms/Dr/Other)

If specified 'Other' please state

First Name

Middle Name(s)

Surname

Date of birth (DD/MM/YYYY)

Expected retirement age

Nationality

Rights to reside in the UK? Yes No

Current resident in the UK? Yes No

Length of residency in the UK Years Months

Is the applicant's income paid in Sterling? (£)

Yes No

Does the applicant pay tax only in the UK?

Yes No

National Insurance Number

Marital status

Home telephone

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Number of adult dependants (18 and over)

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(DD/MM/YYYY)

Do you currently hold a mortgage or own a property?

Yes No

Have you ever been known by any other name(s)?
(maiden/alias)

Yes No

If yes:

Title (Mr/Mrs/Miss/Ms/Dr/Other)

Previous first name(s)

Previous surname

CURRENT ADDRESS

APPLICANT 1

Address
Including postcode

Residential Status

- Owner with a mortgage
- Owner without a mortgage
- Privately renting
- Living with parents
- Living with friends/relatives
- Tied accomodation
- Local authority renting/housing association

Time at address Years Months

APPLICANT 2

Address
Including postcode

Residential Status

- Owner with a mortgage
- Owner without a mortgage
- Privately renting
- Living with parents
- Living with friends/relatives
- Tied accomodation
- Local authority renting/housing association

Time at address Years Months

PREVIOUS ADDRESSES

Please give details of any previous addresses that you have had in the last 3 years. Continue on the additional sheets provided if necessary.

APPLICANT 1

Address
Including postcode

Residential Status

- Owner with a mortgage
- Owner without a mortgage
- Privately renting
- Living with parents
- Living with friends/relatives
- Tied accomodation
- Local authority renting/housing association

Time at address Years Months

APPLICANT 2

Address
Including postcode

Residential Status

- Owner with a mortgage
- Owner without a mortgage
- Privately renting
- Living with parents
- Living with friends/relatives
- Tied accomodation
- Local authority renting/housing association

Time at address Years Months

CURRENT MORTGAGE DETAILS

If you have had more than one mortgage in the last 3 years, please confirm on the additional information sheet which can be found at the end of the application.

APPLICANT 1

Have you held a mortgage in the last 6 months?

Yes No

Is the mortgage to be repaid Yes No

Total amount of all other continuing non buy-to-let/ non self funding mortgages

£

Lender name

Current mortgage account number

Address

Including postcode

Telephone number

Fax number

APPLICANT 2

Have you held a mortgage in the last 6 months?

Yes No

Is the mortgage to be repaid Yes No

Total amount of all other continuing non buy-to-let/ non self funding mortgages

£

Lender name

Current mortgage account number

Address

Including postcode

Telephone number

Fax number

EMPLOYMENT

Is the applicant(s) aware of any changes to their income or expenditure that would affect their ability to repay the mortgage?

Yes No

If yes, please give details

CURRENT EMPLOYMENT

We require a minimum 12 months' employment history (employed) or 36 months (self-employed).

APPLICANT 1

Employment type (eg. Permanent, Temporary, Contract, Not working, Student)

Company name

Address

Including postcode

Work telephone

Job title

Time in current employment/contract

Years Months

Annual basic salary

£

Large town/subsidy/car allowance

£

Annual overtime, bonus, commission

£

Payroll number

Is the applicant employed on a zero hours contract?

Yes No

If yes:

Gross income from the last 3 months

Gross income from the last 6 months

Calculating zero hours income:

- Add together the gross basic income from the last 3 and the last 6 months payslips. These figures should be entered in the relevant fields above.
- If the applicant is paid weekly we will require the total of the last 13 weeks gross basic income and the last 26 weeks to be entered in the fields above

APPLICANT 2

Employment type (eg. Permanent, Temporary, Contract, Not working, Student)

Company name

Address

Including postcode

Work telephone

Job title

Time in current employment/contract

Years Months

Annual basic salary

£

Large town/subsidy/car allowance

£

Annual overtime, bonus, commission

£

Payroll number

Is the applicant employed on a zero hours contract?

Yes No

If yes:

Gross income from the last 3 months

Gross income from the last 6 months

ADDITIONAL INCOME

APPLICANT 1

Any other sources of income? Yes No

Sources of other income:

Maintenance
Dividend
Working/Child tax credit
Private pension
State pension
Child benefit

Start date of employment/contract

(DD/MM/YYYY)

APPLICANT 2

Any other sources of income? Yes No

Sources of other income:

Maintenance
Dividend
Working/Child tax credit
Private pension
State pension
Child benefit

Start date of employment/contract

(DD/MM/YYYY)

PREVIOUS EMPLOYMENT

APPLICANT 1

Employment type (eg. Permanent, Temporary, Contract, Not working, Student)

Company name

Address

Including postcode

Work telephone

Job title

Time in current employment/contract

Years Months

Annual basic salary

£

Large town/subsidy/car allowance

£

Annual overtime, bonus, commission

£

Payroll number

APPLICANT 2

Employment type (eg. Permanent, Temporary, Contract, Not working, Student)

Company name

Address

Including postcode

Work telephone

Job title

Time in current employment/contract

Years Months

Annual basic salary

£

Large town/subsidy/car allowance

£

Annual overtime, bonus, commission

£

Payroll number

SELF-EMPLOYED

APPLICANT 1

Occupation

Date commenced trading (DD/MM/YYYY)

Nature of business

Self employment type

Sole trader Partner Director

Company name

Address
Including postcode

Work telephone

Date started (DD/MM/YYYY)

Last 2 years' net profit

£ Year
£ Year

Share of business %

APPLICANT 2

Occupation

Date commenced trading (DD/MM/YYYY)

Nature of business

Self employment type

Sole trader Partner Director

Company name

Address
Including postcode

Work telephone

Date started (DD/MM/YYYY)

Last 2 years' net profit

£ Year
£ Year

Share of business %

SECOND JOB

If you have a second job, please complete

APPLICANT 1

Employer/Company name

Address
Including postcode

Work telephone

Job title

Payroll number

Annual basic salary
£

Is the applicant employed on a Zero hours contract?

Yes No

If yes:

Gross income from the last 3 months

Gross income from the last 6 months

APPLICANT 2

Employer/Company name

Address
Including postcode

Work telephone

Job title

Payroll number

Annual basic salary
£

Is the applicant employed on a Zero hours contract?

Yes No

If yes:

Gross income from the last 3 months

Gross income from the last 6 months

Calculating zero hours income - please refer to page 4

MISSED PAYMENTS

APPLICANT 1

Have you missed payments on commitments in the last 3 years?

Yes No

COMMITMENT TYPE	HIGHEST NUMBER IN THE LAST:		
	12 months	24 months	36 months
Mortgage payment			
Credit card			
Secured loan			
Unsecured loan			
Hire purchase			

Have you had a default registered in the last 6 years?

Yes No

If yes:

Date registered (DD/MM/YYYY)
 Amount £
 Satisfied? Yes No
 Date of satisfaction (DD/MM/YYYY)

Have you had a CCJ or decree (if Scotland) in the last 6 years?

Yes No

If yes:

Date registered (DD/MM/YYYY)
 Amount £
 Satisfied? Yes No
 Date of satisfaction (DD/MM/YYYY)

Have you entered into Debt management plan (DMP)?

Yes No

If yes:

Has is been active in the last 3 years?

Yes No

Date of satisfaction (DD/MM/YYYY)

Please can you confirm the company you took the DMP out with:

Company name

Address
Including postcode

APPLICANT 2

Have you missed payments on commitments in the last 3 years?

Yes No

COMMITMENT TYPE	HIGHEST NUMBER IN THE LAST:		
	12 months	24 months	36 months
Mortgage payment			
Credit card			
Secured loan			
Unsecured loan			
Hire purchase			

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If yes:

Date registered (DD/MM/YYYY)
 Amount £
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Date registered (DD/MM/YYYY)
 Amount £
 Satisfied? Yes No
 Date of satisfaction (DD/MM/YYYY)

Have you entered into Debt management plan (DMP)?

Yes No

If yes:

Has is been active in the last 3 years?

Yes No

Date of satisfaction

Please can you confirm the company you took the DMP out with:

Company name

Address
Including postcode

DEFUALTS

APPLICANT 1

Have you ever entered into an Individual Voluntary Arrangement or a Protected Trust Deed?

Yes No

If yes:

Date registered (DD/MM/YYYY)

Amount £

Satisfied? Yes No

APPLICANT 2

Have you ever entered into an Individual Voluntary Arrangement or a Protected Trust Deed?

Yes No

If yes:

Date registered (DD/MM/YYYY)

Amount £

Satisfied? Yes No

Have you ever been made bankrupt or sequestrated (if Scotland)

Yes No

If yes:

Date of bankruptcy order (DD/MM/YYYY)

Date of bankruptcy discharge (DD/MM/YYYY)

Have you ever been made bankrupt or sequestrated (if Scotland)

Yes No

If yes:

Date of bankruptcy order (DD/MM/YYYY)

Date of bankruptcy discharge (DD/MM/YYYY)

Have you had a property repossessed in the last 6 years?

Yes No

If yes:

Date of repossession (DD/MM/YYYY)

Have you had a property repossessed in the last 6 years?

Yes No

If yes:

Date of repossession (DD/MM/YYYY)

CONVICTIONS

APPLICANT 1

Have you ever been convicted of any offence other than driving related offences, or have any pending court proceedings?

Yes No

If yes:

Date of conviction (DD/MM/YYYY)

Company type

Sentence

APPLICANT 2

Have you ever been convicted of any offence other than driving related offences, or have any pending court proceedings?

Yes No

If yes:

Date of conviction (DD/MM/YYYY)

Company type

Sentence

FINANCIAL COMMITMENTS – MORTGAGE/RENT

APPLICANT 1

Monthly residential mortgage repayment / rental payment

£

Residential mortgage balance outstanding

£

Current interest rate %

Open market value of residential property

£

Remaining term (of mortgage or tenancy agreement) Years Months

Mortgage to be redeemed on completion

Yes No

Total monthly payment for all unsecured commitments with more than 12 months left to run

£

Total amount of credit to be repaid at or following completion

£

Ongoing monthly maintenance, alimony or CSA payments

£

APPLICANT 2

Monthly residential mortgage repayment / rental payment

£

Residential mortgage balance outstanding

£

Current interest rate %

Open market value of residential property

£

Remaining term (of mortgage or tenancy agreement) Years Months

Mortgage to be redeemed on completion

Yes No

Total monthly payment for all unsecured commitments with more than 12 months left to run

£

Total amount of credit to be repaid at or following completion

£

Ongoing monthly maintenance, alimony or CSA payments

£

BUY-TO-LET PORTFOLIO

The following needs to be completed where the property is buy-to-let.

APPLICANT 1

Total number of properties

Applicant's share of*:

Estimated value of portfolio £

Total outstanding balance of mortgages £

Total monthly portfolio rental income £

Total monthly portfolio mortgage payments £

APPLICANT 2

Total number of properties

Applicant's share of*:

Estimated value of portfolio £

Total outstanding balance of mortgages £

Total monthly portfolio rental income £

Total monthly portfolio mortgage payments £

*Enter the share of the applicant's entire Buy-to-let portfolio which they are responsible for.

For example: if they own 50% of their properties, enter the sum of 50% of the estimated value of the properties and 50% of the outstanding mortgage balances. Enter the mortgage payment that they are responsible for paying and the rental income they receive.

MORTGAGE DETAILS

The following needs to be completed to ensure the understanding of this financial commitment.

Security Address
*Including postcode

Monthly mortgage repayment

£

Mortgage balance outstanding

£

Current interest rate

%

Remaining term of mortgage Years Months

DECLARATION OF CONSENT

By signing below, I/we confirm that I/we have read and understood the information provided in this application. I/we consent to the processing of my/our data per the Privacy Notice. I/we also authorise the lender to obtain, use, and share my/our personal and financial information with third parties, including credit reference agencies and fraud prevention organisations, to assess this mortgage application and ongoing account management.

I/we understand that this consent includes obtaining and sharing information at any stage of the application process, as well as throughout the mortgage and that the lender may verify the information provided with third parties.

I/we acknowledge that the lender will conduct credit checks as part of the application process, which may leave a footprint on my/our credit file.

As a responsible lender, we take into account your personal circumstances when assessing your application. We will consider credit information held including that of others financially linked to you as a result of other joint financial commitments.

Yes, I'd like to hear about new products and services, or special offers by email. (This is optional to tick, and you can unsubscribe at any time).

APPLICANT 1

Name:

Signature:

Date:

APPLICANT 2

Name:

Signature:

Date:

ADDITIONAL INFORMATION

