



# **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

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

# CURRENT ADDRESS

APPLICANT 1	APPLICANT 2
<div>Address Including postcode</div> <div></div>	<div>Address Including postcode</div> <div></div>
<div>Residential Status</div> <div><div><input type="checkbox"/></div>Owner with a mortgage</div> <div><input type="checkbox"/></div> Owner without a mortgage	

☐☐☐☐☐

# 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	APPLICANT 2
<div>Address Including postcode</div> <div></div>	<div>Address Including postcode</div> <div></div>
<div>Residential Status</div> <div><div><input type="checkbox"/></div>Owner with a mortgage</div> <div><input type="checkbox"/></div> Owner without a mortgage	

☐☐☐☐☐

# 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	APPLICANT 2
Have you held a mortgage in the last 6 months? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you held a mortgage in the last 6 months? <input type="checkbox"/> Yes <input type="checkbox"/> No
Is the mortgage to be repaid <input type="checkbox"/> Yes <input type="checkbox"/> No	Is the mortgage to be repaid <input type="checkbox"/> Yes <input type="checkbox"/> No
Total amount of all other continuing non buy-to-let/ non self funding mortgages <div>£</div>	Total amount of all other continuing non buy-to-let/ non self funding mortgages <div>£</div>
Lender name <div></div>	Lender name <div></div>
Current mortgage account number <div></div>	Current mortgage account number <div></div>
Address Including postcode <div></div>	Address Including postcode <div></div>
Telephone number <div></div>	Telephone number <div></div>
Fax number <div></div>	Fax number <div></div>



# 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	APPLICANT 2
Employment type (eg. Permanent, Temporary, Contract, Not working, Student)	Employment type (eg. Permanent, Temporary, Contract, Not working, Student)
<div></div>	<div></div>
Company name	Company name
<div></div>	<div></div>
Address Including postcode	Address Including postcode
<div></div>	<div></div>
Work telephone	Work telephone
<div></div>	<div></div>
Job title	Job title
<div></div>	<div></div>
Time in current employment/contract	Time in current employment/contract
<div><div></div> Years</div> <div><div></div> Months</div>	<div><div></div> Years</div> <div><div></div> Months</div>
Annual basic salary	Annual basic salary
<div>£</div> <div></div>	<div>£</div> <div></div>
Large town/subsidy/car allowance	Large town/subsidy/car allowance
<div>£</div> <div></div>	<div>£</div> <div></div>
Annual overtime, bonus, commission	Annual overtime, bonus, commission
<div>£</div> <div></div>	<div>£</div> <div></div>
Payroll number	Payroll number
<div></div>	<div></div>
Is the applicant employed on a zero hours contract?	Is the applicant employed on a zero hours contract?
<div><input type="checkbox"/> Yes</div> <div><input type="checkbox"/> No</div>	<div><input type="checkbox"/> Yes</div> <div><input type="checkbox"/> No</div>
If yes:	If yes:
Gross income from the last 3 months	Gross income from the last 3 months
<div></div>	<div></div>
Gross income from the last 6 months	Gross income from the last 6 months
<div></div>	<div></div>

### 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



## 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	<input type="text"/>				
Date commenced trading	<input type="text"/> (DD/MM/YYYY)				
Nature of business	<input type="text"/>				
Self employment type	<input type="checkbox"/> Sole trader <input type="checkbox"/> Partner <input type="checkbox"/> Director				
Company name	<input type="text"/>				
Address Including postcode	<input type="text"/>				
Work telephone	<input type="text"/>				
Date started	<input type="text"/> (DD/MM/YYYY)				
Last 2 years' net profit	<table><tr><td>£ <input type="text"/></td><td>Year <input type="text"/></td></tr><tr><td>£ <input type="text"/></td><td>Year <input type="text"/></td></tr></table>	£ <input type="text"/>	Year <input type="text"/>	£ <input type="text"/>	Year <input type="text"/>
£ <input type="text"/>	Year <input type="text"/>				
£ <input type="text"/>	Year <input type="text"/>				
Share of business	<input type="text"/> %				

### APPLICANT 2

Occupation	<input type="text"/>				
Date commenced trading	<input type="text"/> (DD/MM/YYYY)				
Nature of business	<input type="text"/>				
Self employment type	<input type="checkbox"/> Sole trader <input type="checkbox"/> Partner <input type="checkbox"/> Director				
Company name	<input type="text"/>				
Address Including postcode	<input type="text"/>				
Work telephone	<input type="text"/>				
Date started	<input type="text"/> (DD/MM/YYYY)				
Last 2 years' net profit	<table><tr><td>£ <input type="text"/></td><td>Year <input type="text"/></td></tr><tr><td>£ <input type="text"/></td><td>Year <input type="text"/></td></tr></table>	£ <input type="text"/>	Year <input type="text"/>	£ <input type="text"/>	Year <input type="text"/>
£ <input type="text"/>	Year <input type="text"/>				
£ <input type="text"/>	Year <input type="text"/>				
Share of business	<input type="text"/> %				

## SECOND JOB

If you have a second job, please complete

### APPLICANT 1

Employer/Company name	<input type="text"/>
Address Including postcode	<input type="text"/>
Work telephone	<input type="text"/>
Job title	<input type="text"/>
Payroll number	<input type="text"/>
Annual basic salary	£ <input type="text"/>
Is the applicant employed on a Zero hours contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes:	
Gross income from the last 3 months	<input type="text"/>
Gross income from the last 6 months	<input type="text"/>

### APPLICANT 2

Employer/Company name	<input type="text"/>
Address Including postcode	<input type="text"/>
Work telephone	<input type="text"/>
Job title	<input type="text"/>
Payroll number	<input type="text"/>
Annual basic salary	£ <input type="text"/>
Is the applicant employed on a Zero hours contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes:	
Gross income from the last 3 months	<input type="text"/>
Gross income from the last 6 months	<input type="text"/>

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	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit card	<input type="text"/>	<input type="text"/>	<input type="text"/>
Secured loan	<input type="text"/>	<input type="text"/>	<input type="text"/>
Unsecured loan	<input type="text"/>	<input type="text"/>	<input type="text"/>
Hire purchase	<input type="text"/>	<input type="text"/>	<input type="text"/>

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	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit card	<input type="text"/>	<input type="text"/>	<input type="text"/>
Secured loan	<input type="text"/>	<input type="text"/>	<input type="text"/>
Unsecured loan	<input type="text"/>	<input type="text"/>	<input type="text"/>
Hire purchase	<input type="text"/>	<input type="text"/>	<input type="text"/>

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

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

Company name

Address Including postcode



# DEFAULTS

APPLICANT 1	APPLICANT 2
<p>Have you ever entered into an Individual Voluntary Arrangement or a Protected Trust Deed?</p> <div><input type="checkbox"/> Yes <input type="checkbox"/> No</div> <p><b>If yes:</b></p> <p>Date registered <input type="text"/> (DD/MM/YYYY)</p> <p>Amount <input type="text"/> £</p> <p>Satisfied? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Have you ever entered into an Individual Voluntary Arrangement or a Protected Trust Deed?</p> <div><input type="checkbox"/> Yes <input type="checkbox"/> No</div> <p><b>If yes:</b></p> <p>Date registered <input type="text"/> (DD/MM/YYYY)</p> <p>Amount <input type="text"/> £</p> <p>Satisfied? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>Have you ever been made bankrupt or sequestrated (if Scotland)</p> <div><input type="checkbox"/> Yes <input type="checkbox"/> No</div> <p><b>If yes:</b></p> <p>Date of bankruptcy order <input type="text"/> (DD/MM/YYYY)</p> <p>Date of bankruptcy discharge <input type="text"/> (DD/MM/YYYY)</p>	<p>Have you ever been made bankrupt or sequestrated (if Scotland)</p> <div><input type="checkbox"/> Yes <input type="checkbox"/> No</div> <p><b>If yes:</b></p> <p>Date of bankruptcy order <input type="text"/> (DD/MM/YYYY)</p> <p>Date of bankruptcy discharge <input type="text"/> (DD/MM/YYYY)</p>
<p>Have you had a property repossessed in the last 6 years?</p> <div><input type="checkbox"/> Yes <input type="checkbox"/> No</div> <p><b>If yes:</b></p> <p>Date of repossession <input type="text"/> (DD/MM/YYYY)</p>	<p>Have you had a property repossessed in the last 6 years?</p> <div><input type="checkbox"/> Yes <input type="checkbox"/> No</div> <p><b>If yes:</b></p> <p>Date of repossession <input type="text"/> (DD/MM/YYYY)</p>

# CONVICTIONS

APPLICANT 1	APPLICANT 2
<p>Have you ever been convicted of any offence other than driving related offences, or have any pending court processings?</p> <div><input type="checkbox"/> Yes <input type="checkbox"/> No</div> <p><b>If yes:</b></p> <p>Date of conviction <input type="text"/> (DD/MM/YYYY)</p> <p>Company type <input type="text"/></p> <p>Sentence <input type="text"/></p>	<p>Have you ever been convicted of any offence other than driving related offences, or have any pending court processings?</p> <div><input type="checkbox"/> Yes <input type="checkbox"/> No</div> <p><b>If yes:</b></p> <p>Date of conviction <input type="text"/> (DD/MM/YYYY)</p> <p>Company type <input type="text"/></p> <p>Sentence <input type="text"/></p>



## 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	<div></div>	Monthly mortgage repayment	<div>£</div>
		Mortgage balance outstanding	<div>£</div>
		Current interest rate	<div></div> %
		Remaining term of mortgage	<div></div> Years <div></div> 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	APPLICANT 2
Name: <div></div>	Name: <div></div>
Signature: <div></div>	Signature: <div></div>
Date: <div></div>	Date: <div></div>



ADDITIONAL INFORMATION

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