

Buy to Let Mortgage Application Form

Intermediary Details

Individual contact name: _____

Business name: _____

Business telephone: _____

Mobile telephone: _____

Email address: _____

Business address: _____

_____ Postcode: _____

Mortgage club/network: _____ FCA number: _____

Application checklist

Name of borrower(s)

The following items requested must be originals or original certified dated copies

Document	Enclosed
Application form (please ensure ALL sections have been completed fully)	<input type="checkbox"/>
1 proof of ID	<input type="checkbox"/>
1 proof of address	<input type="checkbox"/>
Employed applicants - Last 3 months payslips & P60	<input type="checkbox"/>
Self-employed - SA302 with tax returns or certified accounts covering the last two years (this also applies to employed professional landlords)	<input type="checkbox"/>
ASTs for the subject property (pages to confirm address, rent, tenant and signatures)	<input type="checkbox"/>
Supplementary property information for HMO and Multi-units	<input type="checkbox"/>
Schedule of work (if applicable)	<input type="checkbox"/>
Proof of deposit (if applicable)	<input type="checkbox"/>
Broker registration form (if new broker)	<input type="checkbox"/>

For applications from ex-pats we also require	Enclosed
Details and proof of UK bank account in which the rent will be paid into	<input type="checkbox"/>
Confirmation of UK mailing address (not to be security address)	<input type="checkbox"/>
Proof of UK citizenship	<input type="checkbox"/>
Evidence of previous buy to let experience in the UK (tax returns & SA302s)	<input type="checkbox"/>
Proof of residency abroad (to be dates within the last 3 months and not a P.O.Box address)	<input type="checkbox"/>
Proof of residency in the UK within the last 5 years	<input type="checkbox"/>
Copy of overseas employment contract	<input type="checkbox"/>

Only fully packaged applications will be reviewed, so please ensure all the above items are enclosed.

Application Details

Application name: _____

Application company name (for company applications): _____

Reference number (to be completed by Keystone): _____

Application Type:

Individual Limited Company Limited Liability Partnership (LLP)

Purpose of the loan:

Purchase Refinance Capital raising

Overview of the Applicant (s) New Mortgage Details:

Loan amount: £ _____ Property value: £ _____ Repayment term: _____ month

Rent per annum: £ _____ Product: _____

Repayment type: Interest only Capital and interest

Repayment vehicle (if interest only): _____

If you entered Limited Company, Limited Liability Partnership or Non-Professional Partnership in the application type, please complete the section below. If not, please proceed to the Main Applicant section on the following page.

Company Details:

Is this application to be made in a corporate capacity? Yes No

Is the applicant(s) aware that personal guarantees will have to be made? Yes No

Registered name: _____

Register number: _____ Nature of business: _____

Trading since (MM/YYYY): _____ Year end: _____

Registered address: _____

_____ Postcode: _____

Correspondence address (Tick box if same as above):

If different: _____

_____ Postcode: _____

Shareholders with 25% share or greater:

Name	Director-Shareholder or Shareholder only (please state)	Percentage

Main applicant

Personal details

Title: _____

First name: _____

Middle name: _____

Surname: _____

Date of birth: _____

Estimated retirement age: _____

Nationality: _____

Permanent rights to reside in the UK: Yes No

Marital status: _____

Number of dependants: _____

Previous names (Title, First name, Surname):

Home address

Home address: _____

Postcode: _____ Date moved in: _____

Residential status (tick one box):

Owner with mortgage Tenant / renting

Owner no mortgage Living with relatives

If resident at your current address for less than three years please enter previous address(es) - continue in notes section if required.

Previous home address: _____

Postcode: _____ Date moved in: _____

Residential status (tick one box):

Owner with mortgage Tenant / renting

Owner no mortgage Living with relatives

Contact details

Home phone number: _____

Work phone number: _____

Mobile phone number: _____

Email: _____

Preferred contact method: _____

Second applicant

Personal details

Title: _____

First name: _____

Middle name: _____

Surname: _____

Date of birth: _____

Estimated retirement age: _____

Nationality: _____

Permanent rights to reside in the UK: Yes No

Marital status: _____

Number of dependants: _____

Previous names (Title, First name, Surname):

Home address

Home address: _____

Postcode: _____ Date moved in: _____

Residential status (tick one box):

Owner with mortgage Tenant / renting

Owner no mortgage Living with relatives

If resident at your current address for less than three years please enter previous address(es) - continue in notes section if required.

Previous home address: _____

Postcode: _____ Date moved in: _____

Residential status (tick one box):

Owner with mortgage Tenant / renting

Owner no mortgage Living with relatives

Contact details

Home phone number: _____

Work phone number: _____

Mobile phone number: _____

Email: _____

Preferred contact method: _____

Main applicant

Employment details

Employment status

Employed Self-employed
Retired Student
Unemployed Homemaker
Perm. disabled Director / Partner

If employed or director with less than 25% shares

Full time Part time

Job title: _____

Start date (DD/MM/YYYY): _____

Gross annual salary: £ _____

Current employment address: _____

_____ Postcode: _____

If you have been with your current employer for less than one year please enter previous employment details in the notes section.

If self-employed or partner with more than 25% shares

Company name: _____

Company type: Limited company
Partnership
Sole trader

Business sector: _____

Start date: _____ Percentage ownership: _____%

Second applicant

Employment details

Employment status

Employed Self-employed
Retired Student
Unemployed Homemaker
Perm. disabled Director / Partner

If employed or director with less than 25% shares

Full time Part time

Job title: _____

Start date (DD/MM/YYYY): _____

Gross annual salary: £ _____

Current employment address: _____

_____ Postcode: _____

If you have been with your current employer for less than one year please enter previous employment details in the notes section.

If self-employed or partner with more than 25% shares

Company name: _____

Company type: Limited company
Partnership
Sole trader

Business sector: _____

Start date: _____ Percentage ownership: _____%

	Main applicant			Second applicant		
Last income Y/E (most recent first)	Year 1	Year 2	Year 3	Year 1	Year 2	Year 3
Year ending						
Turnover						
Gross profit						
Net profit						
Adjusted net profit						
Rental income						

	Main applicant			Second applicant		
Last income Y/E (most recent first)	Year 1	Year 2	Year 3	Year 1	Year 2	Year 3
Net tangible assets						
Depreciation						
Drawing & dividends						
Add backs						
Gross debt						
Extraordinary items						
Accounts (audited / certified / management / SA302 / Draft)						
Month included						

Main applicant

If retired

Gross annual pension income: £ _____

Other sources of income

Does the applicant have other sources of income

Yes No

If yes

Gross annual income: £ _____

Other income source: _____

If the applicant has any other employed / self employed income, please detail in the notes section.

Main applicant

If retired

Gross annual pension income: £ _____

Other sources of income

Does the applicant have other sources of income

Yes No

If yes

Gross annual income: £ _____

Other income source: _____

If the applicant has any other employed / self employed income, please detail in the notes section.

Main Applicant's Credit History

Has the applicant:

Ever been refused a mortgage

Yes No

Had judgement or bad debt recorded against you

Yes No

Any pending / imminent court proceedings against you

Yes No

Failed to keep up any payments under any loan

Yes No

Main Applicant's Credit History

Has the applicant:

Ever been refused a mortgage

Yes No

Had judgement or bad debt recorded against you

Yes No

Any pending / imminent court proceedings against you

Yes No

Failed to keep up any payments under any loan

Yes No

Main Applicant's Credit History cont.

Has the applicant:

Ever made any voluntary arrangements with creditors

Yes No

Ever been a director or officer of a company or other corporate body, which has been insolvent or entered into liquidation, whether compulsory or voluntary (save for the purpose of amalgamation or reconstruction of a solvent company), or had a receiver appointed of its undertakings or been involved in any court proceedings for debt?

Yes No

If yes to any of the above, please provide details in the **Notes Section**.

Second Applicant's Credit History cont.

Has the applicant:

Ever made any voluntary arrangements with creditors

Yes No

Ever been a director or officer of a company or other corporate body, which has been insolvent or entered into liquidation, whether compulsory or voluntary (save for the purpose of amalgamation or reconstruction of a solvent company), or had a receiver appointed of its undertakings or been involved in any court proceedings for debt?

Yes No

If yes to any of the above, please provide details in the **Notes Section**.

Loan Details:

Loan amount: £ _____ Term: _____ months

Repayment type (if interest only, please state repayment vehicle): _____

Preferred payment date: _____

Loan Purpose:

Purchase Refinance Capital raising

If purchase

Purchase price: £ _____ Source of deposit: _____

Vendor name: _____ Telephone number: _____

Is there a selling agent involved in this transaction: Yes No If yes, please provide:

Name: _____ Telephone number: _____

Full address: _____

Refinance Details:

Original purchase price: £ _____ Original purchase date: _____

If recently refurbished confirmation of total costs*: £ _____ Current outstanding balance: £ _____

Current lender: _____ Account number: _____

* Please provide a separate schedule of work and costs.

If you are also raising capital please state the reason and use of funds. _____

Property Details:

If more than one property, please complete an Additional Property Application Form for each.

Property Address: _____

Postcode: _____

England Wales Scotland

Will the applicant(s) be in receipt of any discounts (including price reduction, cash payment or incentive or are they purchasing or refinancing in connection with an investment syndicate or club): Yes No

If yes, give details: _____

Is the property to be let or occupied by the current or former owner: Yes No

If yes, give details: _____

Has the applicant(s) applied / or intended to apply to any other lender for a mortgage on this or any other property:

Yes No If yes, please give details in the notes section.

Property Type:

Detached house Semi-detached house Flat Bungalow Terraced House

Year built: _____ If less than 10 years old is the property covered by a guarantee: NHBC Other No

If a flat: No. of floors in block: _____ No. of flats in block: _____ Purpose built Converted No. of bedrooms: _____

Use of property: INVESTMENT ONLY

Tenure: Freehold Fewhold Leasehold If leasehold, years remaining on lease: _____

Ground rent: £ _____ Service Charge: £ _____

Is the property equipped for the proposed business: Yes No

Is the property constructed of brick / stone walls with tile / slate roof: Yes No

If no, give details: _____

Is the property subject to a home improvement grant: Yes No

If yes, give details: _____

Is there any recent or current planning permission applications: Yes No

If yes, give details: _____

Is there any recent change or planned change of use: Yes No

If yes, give details: _____

Is the property ex local authority, MOD or Housing Association owned: Yes No

If yes, give details: _____

Is the property adjoining or adjacent to commercial premises: Yes No

If yes, give details: _____

Is the property in, or to be in, multiple occupation: Yes No

If yes, give details: _____

Is the property a **licensed** HMO Yes No If yes, please supply copy licence and planning approval.

If yes, give details: _____

Schedule of Tenancies for Primary Security

Proposed Tenancy Type

Single family unit Housing Association / Local Authority Student

Is there an existing tenancy agreement? Yes No

If yes: Is it an AST Corporate let Monthly rental income: £ _____

Valuation Type

Standard unit Multi-unit* HMO*

Arrangements to access primary security: Contact: _____ Tel no: _____

*** Please ensure the Keystone Buy to Let Mortgages Supplementary Property Information Form is submitted with this application.**

Solicitor's Details

For refinance and capital raising clients MUST use lender's solicitors. Applicant(s) do not need to be represented. **For purchase** Keystone Buy to let Mortgages can instruct the lender's solicitor to act for both Aldermore Bank Plc and the applicant(s). Tick the box if the applicant(s) will use the lender's solicitor Lender's solicitor fees can be viewed on the Keystone Buy to Let Mortgages website.

If not, please provide full details of the applicant(s) acting solicitor below (Not needed if remortgaging):

Firm name: _____ Contact name: _____

Telephone number: _____ Solicitors direct dial: _____

Full address: _____

Postcode: _____ DX number: _____

Solicitors email: _____

Accountant's Details (if required)

Firm name: _____ Contact name: _____

Telephone number: _____ Qualifications: _____

Full address: _____

Postcode: _____ Account's email: _____

Personal Assets & Liabilities

Please state which applicant these are for, and if there are more, please detail in the notes section, or provide a separate spread sheet.

Credit Cards & Store Cards			
Applicant	Card Issuer	Balance	To be repaid

HP Loans & Unsecured Loans				
Applicant	Card Issuer	Balance	Monthly Payment	To be repaid

Personal Dwellings

	Value	Original purchase date	Original purchase price	Balance of outstanding mortgage	Monthly mortgage payment	Is this mortgage to be retained?
Main Applicant						
Second Applicant						

Investment Properties

Please state which applicant these are for, and if there are more, please provide details in the notes section or on a separate sheet if you have over six properties

Applicant	Address	Property Type	Value	Original purchase date	Original purchase price	Outstanding	Rent	Mortgage payment pcm

Notes Section

Please use this section to provide additional information. If required, please continue on a separate sheet.

Intermediary Declaration

I confirm that all relevant provisions including applicable requirements under the Financial Services & Markets Act 2000 have been satisfied. I confirm that any third party who may have arranged, advised on or introduced this mortgage is authorised to advise / arrange / introduce the business or is exempt from authorisation. I am fully aware the quality checks will be carried out on the validity of the information contained in this application form.

I confirm that I have discussed the mortgage payments with the applicant(s) and confirm that the applicant(s) can afford these payments. I confirm that I have discussed the plan for the repayment of any 'interest only' element of the loan with the applicants(s). I confirm that I have disclosed the amount and the nature of any fees received or to be received by me in connection with the mortgage to the applicant(s)

Signature of intermediary

Date

Data Protection Statement

Please Note:

In accordance with standard lending policy; Aldermore Bank Plc will verify and credit check your application. This will involve the search of records held by credit reference and fraud prevention agencies. Such agencies not only provide credit and voters roll information, they can verify your identity and also record the details of searches including whether or not your application proceeds. Aldermore will check and record your details with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when checking details on applications for credit and credit related or other facilities, managing credit and credit related accounts or facilities, recovering debt, checking details on proposals and claims for all types of insurance, checking details of job applicants and employees. Aldermore will search for similar applications made by me/us to other lenders and, if fraud is suspected, other relevant details will be shared with those lenders. Should you have any queries relating to the use and storage of information or if you want to receive details of the relevant fraud prevention agencies we use please write to us at: The Compliance Department, Aldermore, 1st Floor, Block B, Western House, Lynch Wood, Peterborough PE2 6FZ. Please note, you can (on request) receive a copy of all the information which we hold on file for you if you so wish; we may levy a small charge for this service.

Intermediary:

Please confirm that you are entitled to disclose information about all applicants and authorise us to search and record information about all of them.

Main applicant name _____ Permission: Yes No

Second applicant name _____ Permission: Yes No

Please indicate by ticking yes that the applicant(s) consent(s) to disclosure by Aldermore Bank PLC of any confidential information (financial or otherwise) to any person(s) who may be asked to provide any security or guarantee(s) for the mortgage, or their legal advisors. The applicant(s) agree(s) to Aldermore Bank PLC discussing the progress of this application (and any associated matters) with and sending copies of any correspondence to our professional advisers. Yes No

Residential Use Declaration

I hereby declare that I do not neither does any member of my immediate family currently occupy or intend to occupy as a residential dwelling any property or properties in the UK (being buildings or land) which together comprise in the aggregate 40% or more of the property or properties (being buildings or land) over which Aldermore Bank PLC has secured or intends to secure a first legal charge. I further understand that 'immediate family' for the purposes of this declaration means and includes any person being a spouse, civil partner, parent, brother, sister, child, grandparent or grandchild of mine or any other person whose relationship with me has the characteristics of a husband or wife. Yes No

Where the above is not the case, please note that the application falls into the category of a Regulated Mortgage Contract, such mortgages can only be provided by firms that are regulated by the Financial Conduct Authority. Aldermore Bank PLC is authorised and regulated by the Financial Conduct Authority and we only offer our own mortgages. We do not offer mortgage advice.

Transferability

Aldermore Bank PLC reserves the right to transfer and / or assign any mortgage, 'standard security' or legal charge, assignment, 'assignment' or other ancillary deeds and / or other independent lender. By completing and signing this Commercial Mortgage Application you acknowledge this right reserved by Aldermore Bank PLC and consent to any such transfer or assignment.

Property Valuation Statement

We may record details of the property and the purchase price (if applicable) on a database which will be used by us and other organisations to value properties, as well as for administration, research and statistical purposes.

Use of your personal information

Information about all applicants will be collected and held on Aldermore Bank PLC systems and database and will be used to process your application and for ongoing account maintenance and administrative purposes. It will be held in accordance with the Data Protection Act 1998 and we will only disclose it to other companies within our group, our lawyers, auditors, external advisors, agents and third parties as well as anyone to whom we transfer our rights and duties under your agreement with us, together with their lawyers, auditors and external advisors, agents and rating agencies. We will also disclose your personal information to third party service providers who we engage from time to time but we will always endeavour to ensure that they hold it in accordance with the Data Protection Act 1998. We will also use the information you provide to us to contact you to update you on our products and services and those of third parties which we think may be of interest to you. By submitting your information to us you consent to us processing your personal information in this way and contacting you by telephone, post, fax, sms and/or email. Please tick the relevant box (es) if you **DO NOT** wish to be contacted by us for this purpose. I **DO NOT** wish to be contacted by telephone , post , fax , sms and/or email . Please note that you may withdraw your consent at any time by writing to The Compliance Department, Aldermore, 1st Floor, Block B, Western House, Lynch Wood, Peterborough PE2 6FZ.

I/We understand that it is important to Aldermore that personal information about me/us and my/our account is treated as private and confidential. Aldermore will hold and deal with my/our personal data in accordance with the Data Protection Act 1998.

Aldermore may use the information given in this application for credit assessment, including credit scoring, making enquiries and taking references relating to me/us as considered necessary.

Declarations

I/we, the undersigned, declare that the replies to the questions contained in this application form and any supplementary application form(s) are true and complete in every respect to the best of my/our knowledge and understand that Aldermore Bank PLC has relied on the replies and may form the basis of any contract between me/us and Aldermore Bank PLC (and its transferees and assignees).

I/we have read and agree with the residential use declaration and the data protection and property valuation statement above.

I/we agree, that Aldermore may use and share your information to prevent fraudulent activity.

(If Company) signing for and on behalf of:

Signature of main applicant: _____

Date: _____

Signature of second applicant: _____

Date: _____

Any property used as security, which may include your home, may be repossessed if you do not keep up repayments on your mortgage.

Aldermore Bank PLC is authorised and regulated by the Financial Conduct Authority. Registered Office: 1st Floor, Block B, Western House, Lynch Wood, Peterborough, PE2 6FZ. Registered in England No. 947662.



aldermore



Direct Debit

Please fill in the form below and send it to:

Aldermore Bank PLC
1st Floor, Block B
Western House
Lynch Wood
PETERBOROUGH
PE2 6FZ

Instruction to your Bank or Building Society to pay by Direct Debit

Name(s) of Account Holder(s)

Service User Number

Bank/Building Society account number

Branch sort code

Name and full postal address of your Bank or Building Society

Bank or Building Society
Address
Postcode

Reference

Instruction to your Bank or Building Society

Please pay Aldermore Bank PLC Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Aldermore Bank PLC and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account

The Direct Debit Guarantee

This Guarantee should be detached and retained by the Payer



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Aldermore Bank PLC will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Aldermore Bank PLC to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Aldermore Bank PLC or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
- If you receive a refund you are not entitled to, you must pay it back when Aldermore Bank PLC asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.