

Intermediary:

Applicants name:

Submission date:

Documents:

- Fully completed application form
- Direct Debit mandate
- Personal ID
- Three months' bank statements – personal for individual applications, business for Limited company applications
- Evidence of income – e.g. payslips, SA302s, last two years' accounts for the Borrower / Limited Company, Accountant's Certificate
- 12 month mortgage history on subject property
- Proof of deposit including evidence of source (only required if purchase)

Notes

Please complete all sections in black ink and capital letters to ensure we can review your case quickly. For sections that are not relevant, mark with 'N/A'. Please note we are unable to accept forms completed in pencil or marked with correction fluid.

1. InterBay Broker/Partner details

All introducers involved in the transaction need to be listed here

Key Partner name	Commercial Dept.	Company name	Specialist Commercial Finance
Telephone number	01442 899136	Mobile	07590 987000
Email	commercial@specialfinance.co.uk	Fax	01442 873847
InterBay Loan Manager			

Other introducer details (1)

Introducer name		Company name	
Telephone number		Email	

Other introducer details (2)

Introducer name		Company name	
Telephone number		Email	

2. Loan details

Purchase existing business Remortgage Purchase property for new venture

Loan amount required	£	Estimated value	£	Purchase price (purchase only)	£
Loan term (yrs)		LTV	%		

Interest-only Yes No Interest-only period (yrs)

NB. If interest-only, loadings will apply: 11 year plus - Loading of 0.5% on standard rate.

Arrangement fee % Arrangement fee to be added to loan Arrangement fee to be paid on completion

Purpose of funds:

Debt consolidation – please provide details below	£	Property investment	£	Other (please specify and include amount)*	Reason:
					£

Debt consolidation details (creditor names and amounts):

Deposit – only complete this section if purchase:

Deposit amount	£	Deposit type		Deposit source		If deposit is a loan, monthly payment	£
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Has any person named on this application ever applied for a mortgage with OneSavings Bank/Kent Reliance? Yes No

If yes, please provide details (loan number, property address, dates, whether accepted, declined or not proceeded with)

3. Applicant 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"/>
Any previous name	<input type="text"/>	Any previous name	<input type="text"/>
Marital status	<input type="text"/>	Marital status	<input type="text"/>
Date of birth	<input type="text"/>	Date of birth	<input type="text"/>
Nationality	<input type="text"/>	Nationality	<input type="text"/>
Current home address	<input type="text"/>	Current home address	<input type="text"/>
Town	<input type="text"/>	Town	<input type="text"/>
County	<input type="text"/>	County	<input type="text"/>
Country	<input type="text"/>	Country	<input type="text"/>
Postcode	<input type="text"/>	Postcode	<input type="text"/>
Number of years at address	<input type="text"/>	Number of years at address	<input type="text"/>
Home telephone number	<input type="text"/>	Home telephone number	<input type="text"/>
Work telephone number	<input type="text"/>	Work telephone number	<input type="text"/>
Fax	<input type="text"/>	Fax	<input type="text"/>
Mobile	<input type="text"/>	Mobile	<input type="text"/>
Email	<input type="text"/>	Email	<input type="text"/>
National Insurance number	<input type="text"/>	National Insurance number	<input type="text"/>

If number of years at current address is less than 3, please provide previous 3 years' address history

Previous address	<input type="text"/>	Previous address	<input type="text"/>
Town	<input type="text"/>	Town	<input type="text"/>
County	<input type="text"/>	County	<input type="text"/>
Country	<input type="text"/>	Country	<input type="text"/>
Postcode	<input type="text"/>	Postcode	<input type="text"/>
Years at address	<input type="text"/>	Years at address	<input type="text"/>

4. Limited company details if applicable

Limited company name		Company secretary name	
Company number		Date of incorporation	
Accounts type		Company status	
Registered office address		Postcode	
List of directors			
Name		Percentage of shares held	
Name		Percentage of shares held	
Name		Percentage of shares held	

5. Credit history

Please complete these questions on a personal and business basis

Applicant 1

a) Are there any outstanding judgements against you or your business? Yes No

If yes Amount
Date
Satisfied? Yes No

b) Have you been subject to an Individual Voluntary Arrangement (IVA) or Company Voluntary Arrangement (CVA)? Yes No

c) Have you or your business been declared bankrupt in the past 3 years? Yes No

d) Have you had any property repossessed in the past 3 years? Yes No

e) Are you or your business party to any legal action? Yes No

f) Have you directly or indirectly been obligated on any loan which resulted in the sale, seizure, repossession, transfer of title in lieu of repossession or judgement? Yes No

g) Do you or your business currently have any defaulted debt, loan, mortgage, financial obligation, bond, or loan guarantee in favour of the government or public authority? Yes No

h) Have you or the business ever made arrangements with creditors to repay a reduced amount in full settlement of debt including a Company Voluntary Arrangement (CVA)? Yes No

i) Are you a guarantor on any loans? Yes No

j) Have you had an ownership interest in a commercial property in the past 3 years?
If no go to question m

k) What type of property do/did you own?

l) What interest do/did you have in the property?

m) Do you have any criminal convictions? Yes No

Applicant 2

a) Are there any outstanding judgements against you or your business? Yes No

If yes Amount
Date
Satisfied? Yes No

b) Have you been subject to an Individual Voluntary Arrangement (IVA) or Company Voluntary Arrangement (CVA)? Yes No

c) Have you or your business been declared bankrupt in the past 3 years? Yes No

d) Have you had any property repossessed in the past 3 years? Yes No

e) Are you or your business party to any legal action? Yes No

f) Have you directly or indirectly been obligated on any loan which resulted in the sale, seizure, repossession, transfer of title in lieu of repossession or judgement? Yes No

g) Do you or your business currently have any defaulted debt, loan, mortgage, financial obligation, bond, or loan guarantee in favour of the government or public authority? Yes No

h) Have you or the business ever made arrangements with creditors to repay a reduced amount in full settlement of debt including a Company Voluntary Arrangement (CVA)? Yes No

i) Are you a guarantor on any loans? Yes No

j) Have you had an ownership interest in a commercial property in the past 3 years?
If no go to question m

k) What type of property do/did you own?

l) What interest do/did you have in the property?

m) Do you have any criminal convictions? Yes No

If you have answered yes to any question above, please provide further information here:

Question	Information

6. Employment details

If the applicant is to remain in current employment or self-employment, please complete the following

Applicant 1		Applicant 2	
<input type="checkbox"/> Employed	<input type="checkbox"/> Self-employed	<input type="checkbox"/> Employed	<input type="checkbox"/> Self-employed
<input type="checkbox"/> Unemployed	<input type="checkbox"/> Retired	<input type="checkbox"/> Unemployed	<input type="checkbox"/> Retired
Employer or business name	<input type="text"/>	Employer or business name	<input type="text"/>
Occupation/sector	<input type="text"/>	Occupation/sector	<input type="text"/>
Business address	<input type="text"/>	Business address	<input type="text"/>
Postcode	<input type="text"/>	Postcode	<input type="text"/>
Employment start date	<input type="text"/>	Employment start date	<input type="text"/>
Basic gross income (per annum)	£ <input type="text"/>	Basic gross income (per annum)	£ <input type="text"/>
If less than 3 years at current employment please complete the following			
Former employer	<input type="text"/>	Former employer	<input type="text"/>
Former employer telephone number	<input type="text"/>	Former employer telephone number	<input type="text"/>
Employment start date	<input type="text"/>	Employment start date	<input type="text"/>
Employment end date	<input type="text"/>	Employment end date	<input type="text"/>
Occupation/sector	<input type="text"/>	Occupation/sector	<input type="text"/>

Sector experience relevant to this application

Applicant 1	Applicant 2
<input type="text"/>	<input type="text"/>

(minimum of 2 years at a managerial level)

If the applicant is purchasing or starting a new business, please complete the following

Applicant 1		Applicant 2	
Name of business	<input type="text"/>	Name of business	<input type="text"/>
Nature of business	<input type="text"/>	Nature of business	<input type="text"/>
Business address	<input type="text"/>	Business address	<input type="text"/>
Postcode	<input type="text"/>	Postcode	<input type="text"/>
Projected gross income (per annum)	£ <input type="text"/>	Projected gross income (per annum)	£ <input type="text"/>
Total projected expenses	£ <input type="text"/>	Total projected expenses	£ <input type="text"/>

Other income

Applicant 1		Applicant 2	
Tax credits (per annum)	£ <input type="text"/>	Tax credits (per annum)	£ <input type="text"/>
Child benefit (per annum)	£ <input type="text"/>	Child benefit (per annum)	£ <input type="text"/>
Pension (per annum)	£ <input type="text"/>	Pension (per annum)	£ <input type="text"/>
Other annual income	£ <input type="text"/>	Other annual income	£ <input type="text"/>

7. Security details - the property that you are purchasing or raising finance against

Security address

Town

County

Country

Postcode

Property type

Tenure Freehold Leasehold If leasehold remaining term

(Leasehold - must have 65 years remaining at the end of the proposed mortgage term)

Do you own the freehold or any shares in the freehold directly via a management company? Yes No

Ground rent (per annum) Service charge (per annum)

Ground rent arrears Service charge arrears

Mortgage(s) on this property? (remortgage only) Yes No

If yes, lender(s)

If yes, amount(s)

Will the applicant(s) be living in the property upon completion of the mortgage advance? Yes No

Important note: If the subject property is used as the applicant(s) main residence (or that of a direct relative – spouse, common law partner, sibling, partner, child, grandchild, or grandparent) this element of the property must comprise of less than 40% of the total property area.

Will anyone over the age of 15 who does not pay rent be living in the property upon completion? Yes No

Name	Date of birth	Relationship

8. Property details

Applicant 1

Current residential property

Own Rent

Value	£
Lender	
Current balance	£
Monthly payment	£
Arrears balance	£

Other residential property

Own Rent

Address	
Value	£
Lender	
Current balance	£
Monthly payment	£
Arrears balance	£
Net rental income	£

Other residential property

Own Rent

Address	
Value	£
Lender	
Current balance	£
Monthly payment	£
Arrears balance	£
Net rental income	£

Commercial property

Own Rent

Address	
Value	£
Lender	
Current balance	£
Monthly payment	£
Arrears balance	£
Net rental income	£

Other commercial property

Own Rent

Address	
Value	£
Lender	
Current balance	£
Monthly payment	£
Arrears balance	£
Net rental income	£

Overseas property

Own Rent

Address	
Value	£
Lender	
Current balance	£
Monthly payment	£
Arrears balance	£
Net rental income	£

Applicant 2

Own Rent

Value	£
Lender	
Current balance	£
Monthly payment	£
Arrears balance	£

Own Rent

Address	
Value	£
Lender	
Current balance	£
Monthly payment	£
Arrears balance	£
Net rental income	£

Own Rent

Address	
Value	£
Lender	
Current balance	£
Monthly payment	£
Arrears balance	£
Net rental income	£

Own Rent

Address	
Value	£
Lender	
Current balance	£
Monthly payment	£
Arrears balance	£
Net rental income	£

Own Rent

Address	
Value	£
Lender	
Current balance	£
Monthly payment	£
Arrears balance	£
Net rental income	£

Own Rent

Address	
Value	£
Lender	
Current balance	£
Monthly payment	£
Arrears balance	£
Net rental income	£

9. Commitments

Applicant 1		Applicant 2		Joint	
a) Loans					
Company		Company		Company	
Balance	£	Balance	£	Balance	£
Monthly payment	£	Monthly payment	£	Monthly payment	£
Remaining term		Remaining term		Remaining term	
Company		Company		Company	
Balance	£	Balance	£	Balance	£
Monthly payment	£	Monthly payment	£	Monthly payment	£
Remaining term		Remaining term		Remaining term	
Company		Company		Company	
Balance	£	Balance	£	Balance	£
Monthly payment	£	Monthly payment	£	Monthly payment	£
Remaining term		Remaining term		Remaining term	
b) Credit cards					
Company		Company		Company	
Balance	£	Balance	£	Balance	£
Monthly payment	£	Monthly payment	£	Monthly payment	£
Company		Company		Company	
Balance	£	Balance	£	Balance	£
Monthly payment	£	Monthly payment	£	Monthly payment	£
Company		Company		Company	
Balance	£	Balance	£	Balance	£
Monthly payment	£	Monthly payment	£	Monthly payment	£
c) Utility bills - electricity/gas/water/telephone					
Total monthly payment	£	Total monthly payment	£	Total monthly payment	£
d) Other outgoings					
Food	£	Food	£	Food	£
Child care	£	Child care	£	Child care	£
Fuel	£	Fuel	£	Fuel	£
Insurance	£	Insurance	£	Insurance	£
Social	£	Social	£	Social	£
Clothing	£	Clothing	£	Clothing	£
Other regular expenses	£	Other regular expenses	£	Other regular expenses	£
Total of all commitments (sections a to d)	£	Total of all commitments (sections a to d)	£	Total of all commitments (sections a to d)	£

10. Assets

Applicant 1				Applicant 2				Joint			
Business assets (eg company vehicle/machinery/fixtures & fittings)											
Type	<input type="text"/>	Value	<input type="text"/>	Type	<input type="text"/>	Value	<input type="text"/>	Type	<input type="text"/>	Value	<input type="text"/>
Type	<input type="text"/>	Value	<input type="text"/>	Type	<input type="text"/>	Value	<input type="text"/>	Type	<input type="text"/>	Value	<input type="text"/>
Type	<input type="text"/>	Value	<input type="text"/>	Type	<input type="text"/>	Value	<input type="text"/>	Type	<input type="text"/>	Value	<input type="text"/>
Type	<input type="text"/>	Value	<input type="text"/>	Type	<input type="text"/>	Value	<input type="text"/>	Type	<input type="text"/>	Value	<input type="text"/>
Personal assets – only applicable if over £5,000											
Type	<input type="text"/>	Value	<input type="text"/>	Type	<input type="text"/>	Value	<input type="text"/>	Type	<input type="text"/>	Value	<input type="text"/>
Type	<input type="text"/>	Value	<input type="text"/>	Type	<input type="text"/>	Value	<input type="text"/>	Type	<input type="text"/>	Value	<input type="text"/>
Type	<input type="text"/>	Value	<input type="text"/>	Type	<input type="text"/>	Value	<input type="text"/>	Type	<input type="text"/>	Value	<input type="text"/>
Type	<input type="text"/>	Value	<input type="text"/>	Type	<input type="text"/>	Value	<input type="text"/>	Type	<input type="text"/>	Value	<input type="text"/>

11. Loan details

Purchase – only complete this section if purchase

Purchase price £ Current estimated value £

Type of sale

Private Purchase from a relative Purchase from a builder Purchase from landlord or tenant

Are you connected/associated to the vendor in any way? Yes No **If yes, please provide details**

Is there any discount, cash payment or incentive in respect of this purchase? Yes No **If yes, please provide details**

Deposit amount £ Deposit type Deposit source If deposit is a loan, monthly payment £

Remortgage - only complete this section if remortgage

Date property originally purchased Original purchase price paid £

Existing mortgage(s) on subject property

Mortgage lender	Account name(s)	Account number	Loan amount remaining	Monthly repayment	Name(s) on title
<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"/>

Remortgage purpose – please complete all sections that are applicable

(i) Debt consolidation

Company	<input type="text"/>	Monthly payment	<input type="text"/>	Balance	<input type="text"/>
Company	<input type="text"/>	Monthly payment	<input type="text"/>	Balance	<input type="text"/>
Company	<input type="text"/>	Monthly payment	<input type="text"/>	Balance	<input type="text"/>

(ii) Property improvements (please attach quotes for work to be carried out)

Details			
<input type="text"/>			
Cost	<input type="text"/> £	Estimated timescale	<input type="text"/>

(iii) Other - please provide details of how funds will be used

12. Solicitor details

Solicitors must be registered with the Law Society. Please note Licensed Conveyancers are not acceptable.

Purchase application

You will be required to instruct your own solicitors or you can use InterBay panel solicitors.

Please select below

- Own solicitors
 InterBay panel solicitors

Remortgage application

InterBay does not require you to have a solicitor for Remortgage applications unless the applicant is 65 and over or the application is a limited company. You have the option to proceed with or without solicitors acting on your behalf.

If you would like to proceed without solicitors please tick the box below.

- I would like to proceed without a solicitor acting on my behalf

If you would like to proceed using one of InterBay's panel solicitors please tick the box below.

- I would like to proceed using one of InterBay's panel solicitors

If you would like to proceed using your own solicitors please tick the box below.

- I would like to proceed using my own solicitors

If you are using your own solicitors please complete the following section

Company name	<input type="text"/>
Solicitor's name	<input type="text"/>
Telephone number	<input type="text"/>
Email	<input type="text"/>
Address	<input type="text"/>
County	<input type="text"/>
Country	<input type="text"/>
Postcode	<input type="text"/>

13. Accountant's details

Company name	<input type="text"/>
Accountant's name	<input type="text"/>
Telephone number	<input type="text"/>
Email	<input type="text"/>
Address	<input type="text"/>
County	<input type="text"/>
Country	<input type="text"/>
Postcode	<input type="text"/>

14. Broker fee deduction

By signing this declaration you acknowledge that we will pay a fee detailed below directly to your mortgage broker on completion. The broker fee will be deducted from the mortgage advance.

Broker name A fee amounting to £

Signed on behalf of all borrowers

Signature _____ Date _____

Print name _____

You understand that if your broker is not the intermediary who submitted the application to InterBay, that we will pay any broker fee to the submitting intermediary for onward distribution to your broker. You also understand that it is not a condition of the advance that any broker fees are payable and any broker fee is a matter for agreement between you and your broker. Your broker will be acting as your agent.

15. Acknowledgement and agreement

I/We acknowledge and agree that: (1) the loan requested by this application will be secured by a good and valid first legal charge on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) occupation of the property will be as described above; (4) InterBay (the Lender), its agents, successors and assigns will rely on the information contained in this application and I/we have a continuing obligation to amend and/or supplement the information provided in the application if any of the material facts which I/we have represented herein should change prior to completion; (5) ownership of the loan may be transferred to a successor or assign of the Lender and administration for the loan account may be transferred to an agent, successor or assign of the Lender, in each case without further consent of or notice to me/us; (6) the Lender, its agents, successors and assigns make no representations, warranties or conditions, expressed or implied, statutory or otherwise, to the Borrower(s) regarding the property or the value of the property. I/We warrant and confirm that the information provided in this application is true and correct and I/we understand that it is being used to determine my/our credit responsibility.

I/We authorise the Lender, its agents, successors, affiliates and assigns (collectively, "you") to collect, use and disclose credit reports as well as contact, employment and financial information about me/us for the purposes of evaluating this application, determining my/our creditworthiness, administering, managing or insuring the requested loan, securitising or otherwise selling or assigning your interest in the requested loan or any part thereof, and any other purposes required or permitted by law. You may collect this information from me/us and/or from credit bureaus, credit reporting agencies, banks and other financial institutions, your own affiliates and their professional advisers, debt collection agencies, other Lenders (other than banks), regulatory, tax and prosecuting authorities, my/our accountant and other financial advisers, my/our employer, my/our past and existing transactions with you and your affiliates and non-affiliated third parties with whom I/we have financial dealings. You may disclose this information to credit bureaus, credit reporting agencies, banks and other financial institutions.

I/We, the undersigned, have read and agree with the above terms.

Applicant 1 – signature and name of limited company if appropriate

Signature _____ Date ____ / ____ / ____

Print name _____ Company name _____

Applicant 2 – signature and name of limited company if appropriate

Signature _____ Date ____ / ____ / ____

Print name _____ Company name _____

I/We authorise our existing lenders to provide InterBay or its solicitors with redemption figures and/or title documents upon their request.

Applicant 1 – signature and name of limited company if appropriate

Signature _____ Date ____ / ____ / ____

Print name _____ Company name _____

Applicant 2 – signature and name of limited company if appropriate

Signature _____ Date ____ / ____ / ____

Print name _____ Company name _____

I/We agree that you may transfer the information provided in this form and the transactional information associated with it, which may include "personal data" as defined in the Data Protection Act 1998 (the "Act") outside the European Economic Area, subject to the condition that you will not transfer my/our data outside the European Economic Area unless the country or territory to which such personal data are transferred ensures an adequate level of protection for the rights and freedoms of "data subjects" (as the term is defined in the Act) in relation to the processing of personal data, for the purposes of collecting payments, administering and enforcing the terms of the Loan. I/We also represent that I/we have obtained the appropriate consent from any other individual whose personal data is being provided hereunder for his or her personal data to be processed in the manner set out in this section. If you insure and/or securitise, sell or assign the loan requested by this mortgage application, I/we agree that the insurer and purchaser may obtain a credit report as well as contact, employment and financial information about whether to provide insurance or purchase the requested loan, providing and managing such insurance, and any other purposes required or permitted by law.

"Sensitive personal data" as defined in the Act is personal data about an individual's racial or ethnic origin, political opinions, religious beliefs, trade union membership, physical or mental health, sex life, details of the commission or alleged commission of any offence and any court proceedings relating to the commission of an offence. Should you wish to hold, use and retain such data about me/us, you shall only do so with my/our explicit consent and otherwise in keeping with the conditions set out in the Act and the guidelines of the Information Commissioner's Office. By completing and signing this application, I/we consent to the collection, use and disclosure of my/our personal data as outlined herein and as required or permitted by law such as to collect debt owing to you.

If I/we wish to access any of my/our personal data held by you or to correct any inaccurate personal information held by you, I/we may write to the Data Protection Officer, InterBay Funding Ltd, PO Box 706, Fareham, Hampshire PO14 9PS.