



Mortgages  
for Business

# Buy to Let Mortgage Application Form

## Consultant

Name:

Telephone number:

Email address:

**Mortgages for Business**   
**London Office**  
53 - 55 High Street  
Sevenoaks  
Kent  
TN13 1JF

**Mortgages for Business**   
**Manchester Office**  
Dean Row Court  
Dean Row Road  
Wilmslow  
Cheshire  
SK9 2TB

## Transaction Summary

Name of borrower/s:  
(Limited company name or  
individual borrower names)

Number of properties:

Total loan amount:

Product details:

## Originating Intermediary Details

Consultant's full name:

Company name:

Intermediary's address:

Postcode:

Email address:

Telephone number:

Fax number:

FCA number:

Mortgage club/network:

NACFB Membership #:

This form can be used to apply for a buy to let mortgage on a single or multiple properties. Applicants can be:

**Private individuals:** Please ignore references to company and the limited company details section and begin the application overleaf.

**Limited company:** It should be noted that the expressions "guarantor" or "you" should be interpreted to mean a director of the company or significant shareholder.

As part of their lending criteria lenders may require full, joint and several personal guarantees from all of the directors. Lenders also reserve the right to request guarantees on a similar basis from significant shareholders.

Please complete each section of the application in BLOCK CAPITALS. Where a question does not apply, please state N/A or None.

## Limited Company Details

**To be completed only if the mortgage is to be in a limited company.**

Company name:	<input style="width: 100%;" type="text"/>		
Is the company trading:	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Established: <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/>
Registered office:	<input style="width: 100%;" type="text"/>		
(A PO box number is not acceptable)	<input style="width: 100%;" type="text"/>		
	<input style="width: 100%;" type="text"/>		
	<input style="width: 60%;" type="text"/>	Postcode:	<input style="width: 20%;" type="text"/>
Email address:	<input style="width: 100%;" type="text"/>		
Company registration number:	<input style="width: 60%;" type="text"/>	VAT number:	<input style="width: 20%;" type="text"/>
Names of all directors and shareholding:	<input style="width: 100%; height: 30px;" type="text"/>		
Name of company secretary:	<input style="width: 100%;" type="text"/>		
Is your main place of business in the UK different from the registered offices:	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If yes, please give business address:	<input style="width: 100%;" type="text"/>		
	<input style="width: 100%;" type="text"/>		
	<input style="width: 100%;" type="text"/>		
	<input style="width: 60%;" type="text"/>	Postcode:	<input style="width: 20%;" type="text"/>
Telephone number:	<input style="width: 60%;" type="text"/>	Fax number:	<input style="width: 20%;" type="text"/>
Name and address of accountant/auditor:	<input style="width: 100%;" type="text"/>		
	<input style="width: 100%;" type="text"/>		
	<input style="width: 100%;" type="text"/>		
	<input style="width: 60%;" type="text"/>	Postcode:	<input style="width: 20%;" type="text"/>
Telephone number:	<input style="width: 60%;" type="text"/>	Fax number:	<input style="width: 20%;" type="text"/>
Name of individual acting:	<input style="width: 100%;" type="text"/>		
Their qualification:	<input style="width: 100%;" type="text"/>		
Name and address of bank where company bank account is held:	<input style="width: 100%;" type="text"/>		
	<input style="width: 100%;" type="text"/>		
	<input style="width: 60%;" type="text"/>	Postcode:	<input style="width: 20%;" type="text"/>
Sort code:	<input style="width: 20%;" type="text"/> / <input style="width: 20%;" type="text"/> / <input style="width: 20%;" type="text"/>	Bank account number:	<input style="width: 40%;" type="text"/>
Date account opened:	Month <input style="width: 20px;" type="text"/>	Year <input style="width: 20px;" type="text"/>	

## Personal Details of each Applicant (Private Individual or Owner/Partner/Director)

### To be completed by all applicants

	First Applicant	Second Applicant (if applicable)
Title Mr, Mrs, Miss, Ms or Other:	<input type="text"/> Sex: M <input type="checkbox"/> F <input type="checkbox"/>	<input type="text"/> Sex: M <input type="checkbox"/> F <input type="checkbox"/>
Surname:	<input type="text"/>	<input type="text"/>
Forenames:	<input type="text"/>	<input type="text"/>
Other names previously known by:	<input type="text"/>	<input type="text"/>
Date of birth:	<input type="text"/>	<input type="text"/>
Marital status:	Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widow/er <input type="checkbox"/>	Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widow/er <input type="checkbox"/>
Nationality:	<input type="text"/>	<input type="text"/>
How long resident in UK:	<input type="text"/>	<input type="text"/>
Relationship to other applicant:	<input type="text"/>	<input type="text"/>
Dependants:	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes	Number <input type="text"/> Year(s) Born <input type="text"/>	Number <input type="text"/> Year(s) Born <input type="text"/>
Telephone numbers:	Home <input type="text"/>	Home <input type="text"/>
	Work <input type="text"/>	Work <input type="text"/>
	Mobile <input type="text"/>	Mobile <input type="text"/>
Email address:	<input type="text"/>	<input type="text"/>
Present address:	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Residential status:	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With friends/relations <input type="checkbox"/>	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With friends/relations <input type="checkbox"/>
When did you move to this address:	Month <input type="text"/> Year <input type="text"/>	Month <input type="text"/> Year <input type="text"/>
If less than 3 years give previous address/es to cover last 3 years: (Use continuation sheet if necessary)	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Residential status:	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With friends/relations <input type="checkbox"/>	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With friends/relations <input type="checkbox"/>
When did you move to this address:	Month <input type="text"/> Year <input type="text"/>	Month <input type="text"/> Year <input type="text"/>
Do you have a different correspondence address:	Yes <input type="checkbox"/> No <input type="checkbox"/> <small>If 'Yes', please give the address on the continuation sheet</small>	Yes <input type="checkbox"/> No <input type="checkbox"/> <small>If 'Yes', please give the address on the continuation sheet</small>

## Tax and Bank Details

### To be completed by all applicants

	First Applicant	Second Applicant
National Insurance number:	<input type="text"/>	<input type="text"/>
Tax district & reference number:	<input type="text"/>	<input type="text"/>
Name of bank:	<input type="text"/>	<input type="text"/>
Bank account number:	<input type="text"/>	<input type="text"/>
Sort code:	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Date account opened:	Month <input type="text"/> Year <input type="text"/>	Month <input type="text"/> Year <input type="text"/>

## Your Employment Status

	<b>First Applicant</b>	<b>Second Applicant</b>
Please tick the appropriate box:	Employed <input type="checkbox"/> Sole Trader <input type="checkbox"/> Company Director <input type="checkbox"/> Partnership <input type="checkbox"/> Other (describe) <input type="checkbox"/> please provide details on the continuation sheet.	Employed <input type="checkbox"/> Sole Trader <input type="checkbox"/> Company Director <input type="checkbox"/> Partnership <input type="checkbox"/> Other (describe) <input type="checkbox"/> please provide details on the continuation sheet.

## Your Occupation

To be completed if you are an employee of a business or company in which you do not own more than 25% stake.  
Employment history must cover the last three years.

	<b>First Applicant</b>	<b>Second Applicant</b>
Job title:	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Employer's name:	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Employer's address:	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
	Postcode: <input style="width: 80%;" type="text"/>	Postcode: <input style="width: 80%;" type="text"/>
Nature of business:	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Date joined:	Month <input style="width: 20%;" type="text"/> Year <input style="width: 20%;" type="text"/>	Month <input style="width: 20%;" type="text"/> Year <input style="width: 20%;" type="text"/>
Telephone number:	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Fax number:	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
E-mail:	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Contact name for reference:	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
<b>Is employment:</b>		
Permanent & non-probationary	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Under contract	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'Yes' renewal date: <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/>
Pensionable	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Under notice of pending redundancy	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'Yes', please provide further details on the continuation sheet.	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'Yes', please provide further details on the continuation sheet.
Basic gross income:	£ <input style="width: 60%;" type="text"/> per annum	£ <input style="width: 60%;" type="text"/> per annum
Guaranteed income:	£ <input style="width: 60%;" type="text"/> per annum	£ <input style="width: 60%;" type="text"/> per annum
Regular overtime:	£ <input style="width: 60%;" type="text"/> per annum	£ <input style="width: 60%;" type="text"/> per annum
Other income:	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
(State whether guaranteed)		

## Previous Employment / Self Employment

If current employment is less than three years, provide employment details to cover the last three years.  
(Use the continuation sheet if necessary)

Job title / nature of business:	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Employer's / business name:	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Employer's / business address:	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
	Postcode: <input style="width: 80%;" type="text"/>	Postcode: <input style="width: 80%;" type="text"/>
Telephone number:	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Date joined:	Month <input style="width: 20%;" type="text"/> Year <input style="width: 20%;" type="text"/>	Month <input style="width: 20%;" type="text"/> Year <input style="width: 20%;" type="text"/>
Basic gross income:	£ <input style="width: 60%;" type="text"/> per annum	£ <input style="width: 60%;" type="text"/> per annum

## Your Business

To be completed only by individuals who are self employed or who own 25% or more of total share capital or majority shareholder.  
 Details of all businesses of which you have such a shareholding to be given.  
 Employment history must cover the last three years. (Use continuation sheet if necessary).

	First Applicant	Second Applicant
Name of business:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Nature of business:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Company registration number:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Business address:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	Postcode: <input style="width: 95%;" type="text"/>	Postcode: <input style="width: 95%;" type="text"/>
Telephone number:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
When established:	Month: <input style="width: 20%;" type="text"/> Year: <input style="width: 20%;" type="text"/>	Month: <input style="width: 20%;" type="text"/> Year: <input style="width: 20%;" type="text"/>
Employed from:	Month: <input style="width: 20%;" type="text"/> Year: <input style="width: 20%;" type="text"/>	Month: <input style="width: 20%;" type="text"/> Year: <input style="width: 20%;" type="text"/>
Percentage shareholding:	<input style="width: 95%;" type="text"/> %	<input style="width: 95%;" type="text"/> %
Income for last 3 years: <small>(Including salaries, dividends or your share of any partnership profit)</small>	Yr 1 <input style="width: 95%;" type="text"/>	Yr 1 <input style="width: 95%;" type="text"/>
	Yr 2 <input style="width: 95%;" type="text"/>	Yr 2 <input style="width: 95%;" type="text"/>
	Yr 3 <input style="width: 95%;" type="text"/>	Yr 3 <input style="width: 95%;" type="text"/>
Accountant's practice: <small>(Chartered/Certified or other):</small>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Contact name:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Length of time with accountant:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Accountant's address:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	Postcode: <input style="width: 95%;" type="text"/>	Postcode: <input style="width: 95%;" type="text"/>
Telephone number:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Fax number:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
E-mail:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

## Your Home

First Applicant

Second Applicant

Property value:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Lender's/Landlord's name:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Lender's/Landlord's address:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Mortgage account number:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Amount outstanding:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Will you be redeeming this loan:	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Monthly payment:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Loan start date:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Further advances: (if yes detail on continuation sheet)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is the account currently up to date: (If no detail on continuation sheet)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Has the account been in arrears during the past 2 years: (If yes detail on continuation sheet)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

## Credit Cards

Please provide details of all credit cards.

Applicant 1 or 2	Company	Card Limit	Monthly Payment	Outstanding Balance
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£

## Credit Agreements

Please provide details of all hire purchase or loan agreements other than mortgages

Applicant 1 or 2	Lender	Purpose of Loan	Monthly Payment	Outstanding Balance
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£

Have you:

First Applicant

Second Applicant

Ever been refused a mortgage

Yes

No

Yes

No

Had a judgement for bad debt recorded against you

Yes

No

Yes

No

Any pending/imminent court proceedings against you

Yes

No

Yes

No

Failed to keep up payments under any loan

Yes

No

Yes

No

Ever been declared bankrupt (or had a bankruptcy petition presented against you)

Yes

No

Yes

No

Do you:

Receive income support or any other social payments

Yes

No

Yes

No

Pay or receive any child maintenance

Yes

No

Yes

No



## Mortgage Requirements

Property 1

Property address:   
  
 Postcode:

Property type: House  Bungalow  Detached  Semi-detached  Terraced   
 Flat  Maisonette  Studio flat

No of bedrooms:  Year built:  No. of self contained units:

If property is a flat: No. floors in block:  No. flats in block:  Purpose built:  Converted:

Is the property constructed of brick/stone walls with a tile/slate roof: Yes  No  If 'No' give details

Property tenure: Freehold  Leasehold

If leasehold, unexpired lease term:  Years Ground rent: £  Service charge: £

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

Is the property in a lettable condition: Yes  No  If 'No' 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  Number of occupants:  Date first moved in:

Is the property a licensed HMO: Yes  No  If 'Yes' please supply copy license and planning approvals.

Is it your intention to let the property to a member of your family or to live in the property in the future: Yes  No  If 'Yes' give details

Will you be in receipt of any discount: (Including price reduction, cash payment or incentive or are you 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

Have you/the company applied/or intend to apply to any other lender for a mortgage on this or any other property: Yes  No  If 'Yes' give details

**If Purchase:** Vendor's name and address:   
  
 Postcode:

Source of deposit:

**If Remortgage:** Amount and purpose of additional funds raised: £  Purpose:

Proposed tenancy type: Family  Housing Ass.  Professional  Holiday   
 Student  Asylum Seekers  DWP Tenants  Other

Lease type: AST  Corporate Let  FRI Leases (Housing Ass.)  FRI Leases (Local Authority)

Loan details: Purchase price: £  Loan required: £   
 Interest only  Capital repayment  Loan term  Years  
 Monthly rent

If refinancing: Purchase date:  Estimated value: £

Details of estate agent or who to call to arrange the valuation of the property: Name:  Agent  Tenant  Other   
 Telephone:  Mobile:

## Mortgage Requirements

Property 2

Property address:   
  
 Postcode:

Property type: House  Bungalow  Detached  Semi-detached  Terraced   
 Flat  Maisonette  Studio flat

No of bedrooms:  Year built:  No. of self contained units:

If property is a flat: No. floors in block:  No. flats in block:  Purpose built:  Converted:

Is the property constructed of brick/stone walls with a tile/slate roof: Yes  No  If 'No' give details

Property tenure: Freehold  Leasehold

If leasehold, unexpired lease term:  Years Ground rent: £  Service charge: £

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

Is the property in a lettable condition: Yes  No  If 'No' 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  Number of occupants:  Date first moved in:

Is the property a licensed HMO: Yes  No  If 'Yes' please supply copy license and planning approvals.

Is it your intention to let the property to a member of your family or to live in the property in the future: Yes  No  If 'Yes' give details

Will you be in receipt of any discount: (Including price reduction, cash payment or incentive or are you 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

Have you/the company applied/or intend to apply to any other lender for a mortgage on this or any other property: Yes  No  If 'Yes' give details

**If Purchase:** Vendor's name and address:   
  
 Postcode:

Source of deposit:

**If Remortgage:** Amount and purpose of additional funds raised: £  Purpose:

Proposed tenancy type: Family  Housing Ass.  Professional  Holiday   
 Student  Asylum Seekers  DWP Tenants  Other

Lease type: AST  Corporate Let  FRI Leases (Housing Ass.)  FRI Leases (Local Authority)

Loan details: Purchase price: £  Loan required: £   
 Interest only  Capital repayment  Loan term  Years  
 Monthly rent

If refinancing: Purchase date:  Estimated value: £

Details of estate agent or who to call to arrange the valuation of the property: Name:  Agent  Tenant  Other   
 Telephone:  Mobile:

## Mortgage Requirements

Property 3

Property address:   
  
 Postcode:

Property type: House  Bungalow  Detached  Semi-detached  Terraced   
 Flat  Maisonette  Studio flat

No of bedrooms:  Year built:  No. of self contained units:

If property is a flat: No. floors in block:  No. flats in block:  Purpose built:  Converted:

Is the property constructed of brick/stone walls with a tile/slate roof: Yes  No  If 'No' give details

Property tenure: Freehold  Leasehold

If leasehold, unexpired lease term:  Years Ground rent: £  Service charge: £

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

Is the property in a lettable condition: Yes  No  If 'No' 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  Number of occupants:  Date first moved in:

Is the property a licensed HMO: Yes  No  If 'Yes' please supply copy license and planning approvals.

Is it your intention to let the property to a member of your family or to live in the property in the future: Yes  No  If 'Yes' give details

Will you be in receipt of any discount: (Including price reduction, cash payment or incentive or are you 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

Have you/the company applied/or intend to apply to any other lender for a mortgage on this or any other property: Yes  No  If 'Yes' give details

**If Purchase:** Vendor's name and address:   
  
 Postcode:

Source of deposit:

**If Remortgage:** Amount and purpose of additional funds raised: £  Purpose:

Proposed tenancy type: Family  Housing Ass.  Professional  Holiday   
 Student  Asylum Seekers  DWP Tenants  Other

Lease type: AST  Corporate Let  FRI Leases (Housing Ass.)  FRI Leases (Local Authority)

Loan details: Purchase price: £  Loan required: £   
 Interest only  Capital repayment  Loan term  Years  
 Monthly rent £

If refinancing: Purchase date:  Estimated value: £

Details of estate agent or who to call to arrange the valuation of the property: Name:  Agent  Tenant  Other   
 Telephone:  Mobile:

## Your Solicitor's Details

Name of firm:

Solicitor acting:

Solicitor's address:

Postcode:

What, if any, is the relationship between you/the company and the solicitor:

Telephone:  Fax:

Email:  DX:

Sole Trader: Yes  No  Not sure

**Please note the following:** It is normally possible for the solicitor you/the company appoint to act for the lender. However, this is subject to the firm having met the lender's criteria.

## Terms of Business

- Mortgages for Business Limited is a fully paid member of the National Association of Commercial Finance Brokers (NACFB) and have agreed to abide by the Code of Practice of the NACFB in respect of arranging commercial funding and residential investment mortgages.
- Mortgages for Business Limited makes no guarantee of the procurement of a finance facility.
- Mortgages for Business Limited, does not, nor does it purport to, offer advice as to whether it is appropriate for their clients to proceed with any finance facility. This is a matter for the client to decide upon.
- Fees payable to Mortgages for Business are in addition to other costs relating to obtaining the finance facility.
- Mortgages for Business Limited is entitled to receive remuneration from lenders and/or insurance companies.
- Mortgages for Business Limited reserves the right to withdraw any recommendation to any lender.

## Property Insurance

### Must be completed even if property insurance is not required

In all cases index-linked buildings insurance must be maintained for the rebuilding cost of the property. You are free to arrange this insurance with your own preferred insurer, however, the mortgage lender will insist that their insurers would be prepared to insure the property as part of their lending decision.

**Insurance Information:** Because of special arrangements with insurers a detailed proposal form is not required. However, as a contract of insurance requires you to disclose any material fact which would influence an insurer in the assessment or acceptance of your proposal, the following questions must be answered:

1. Have you or any persons normally resident with you:-
 

a) Ever been convicted of any offence (other than driving offences)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
b) Had any insurer decline or cancel insurance or impose special terms	Yes <input type="checkbox"/>	No <input type="checkbox"/>
c) Claimed on any home or personal insurance in the last three years	Yes <input type="checkbox"/>	No <input type="checkbox"/>
  
2. Will the property be left unoccupied for more than 30 consecutive days a year
 

Yes <input type="checkbox"/>	No <input type="checkbox"/>
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If you have answered 'YES' to any of the above questions, or if you are in doubt as to whether any fact is material, you should provide full details on the continuation sheet. If you give incorrect or misleading information any future claim, or your cover as a whole, could be affected.

Insurers and their agents share information with each other to prevent fraudulent claims. They decide whether to accept your application and if so, on what terms, by using the Claims and Underwriting Exchange register. If you make a claim, the information you give on this form along with other information about the claim will be put on the register and made available to participants.

## Important - Use of Information

In considering your application we will search your record at one or more credit reference agencies. They will add to your record details of our search and your application and this will be seen by other organisations that make searches. Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records.

If you are a joint applicant or if you have told us of some other financial association with another person you must be sure that you are entitled to:

- disclose information about your joint applicant and anyone referred to by you.
- authorise us to search, link or record information at credit reference agencies about you and anyone referred to by you.

An "association" between joint applicants and between you and anyone you tell us is your financial partner will be created at credit reference agencies. This will link your financial records, each of which will be taken into account in all future applications by either or both of you. This will continue until one of you successfully files a disassociation at the credit reference agencies.

We will use a credit scoring or other automated decision making system when assessing your application.

It is important that you give us accurate information. We will check your details with fraud prevention agencies and if you give us false or inaccurate information and we suspect fraud, we will record this.

If we are unable to accept your application we will/may pass it onto other members of our group or selected third parties who may also search your records at credit reference agencies. The record of these searches will also be kept and seen by other organisations that make searches. The other group members or selected third parties to whom we pass your application may also use automated systems to carry out the checks referred to above for the purposes set out below.

Your records will be shared with other organisations and used by us and them to:-

- Help make decisions about credit for you and members of your household;
- Trace debtors, recover debt, prevent money laundering and fraud.

We and the credit reference agencies and the fraud prevention agencies will also use the records for statistical analysis about credit, insurance and fraud.

Fraud prevention agency records will also be shared with other organisations to help make decisions on motor, household, credit, life insurance and other insurance proposals and insurance claims, for you and other members of your household.

In addition we may disclose details held on our records about you or this application to any prospective insurer who may use them to help decide whether or not to offer cover and in fraud prevention.

You may telephone us on the number quoted on the inside cover of this form and we will provide you with the lender's telephone number, if you want to have details of those credit reference and fraud prevention agencies from whom we obtain and to whom we pass information about you. You have a legal right to these details.

You have a right to receive a copy of the information we hold about you if you apply to us in writing. A fee will be payable.

### Data Protection Act 1998

Mortgages for Business Limited and its lenders will use your personal information for the purposes of processing your application, managing your account, risk assessment, marketing, statistical research and for analysing your transactions. Where necessary we may need to disclose your information to our service providers and agents.

We may use your information to make credit scoring decisions. To enable us to do this we may make enquiries about you with licensed credit reference agencies who will keep a record of the search. This information may be shared with other lenders for the purpose of making lending decisions about you and for occasional debt tracing and fraud prevention.

We may from time to time require to process personal data about you which the Data Protection Act 1998 defines as sensitive, such as health data or criminal convictions. By providing this data you signify your consent to such data being processed by Mortgages for Business and its service providers and agents for the above purposes.

For marketing purposes Mortgages for Business, together with third parties with whom we have business relationships would like to contact you by mail, telephone, e-mail or fax with offers of goods or services which may interest you.

You have the right to apply for a copy of your information (subject to the payment of a small fee) and to ask for any inaccuracies to be corrected.

You may write to us at the address on the inside of the front cover of the application form, and we will provide you with the lender's Customer Services Department address and/or register your telephone number under the Telephone Preference Scheme.

## Declaration & Authorisation

### General

By signing below I confirm to you, Mortgages for Business Limited and your lender that:

- a) the information given in this form is true and I will notify you promptly of any changes that may occur before the mortgage is completed;
- b) you may make all enquiries you feel appropriate (including with HM Revenue & Customs, the Home Office Identity & Passport Service and any credit reference agency or any past/present employer, accountant, lender or bank) for deciding whether to proceed with this application;
- c) any solicitor acting for both you and I may disclose to you any information or documentation he/she or you considers relevant in your decision to lend and I waive any duty of confidentiality or privilege which may otherwise exist in relation to this mortgage transaction;
- d) if you provide me with a copy of, or extract from your Security Assessment and Valuation Report you make no representation or warranty (expressed or implied) nor accept any liability or responsibility in respect of its contents;
- e) any payments in respect of the mortgage are made for and on behalf of all parties to it;
- f) any additional security insurance arrangements are for your benefit only and that I have no right or claim in relation to them;
- g) you may decline this application without stating a reason.

### Applications by Limited Companies

Where the applicant is a limited company, in addition to (a)-(g) above, in my capacity as a director of the applicant company and a guarantor I confirm that:-

- h) I am the only director of the company or each of the people signing below is a director and together we are the only directors;
- i) The company has the power to borrow the advance applied for and to mortgage the property/ies set out in the application as security.

### Insurance

I/We understand that you will pass the information on this form and about any incident to insurers.

I/We may give details of, to insurers, so that they can make it available to other insurers.

I/We also understand that, in response to any searches you may make in connection with this application or any incident I/we have given details of, insurers may pass you information it has received from other insurers about other incidents involving anyone insured under the policy.

### Securitisation

I/We confirm that your lenders may securitise any mortgage or guarantee that I/we or the company may have with you. I/We understand that securitisation typically involves lenders transferring all or some of the rights and duties that go with the mortgage or guarantee to an investor who normally asks the lender to carry on administering them as though their own. So that, for example, following securitisation the lender would normally continue to collect payments and should I/we experience any difficulties in making payments, or have any other queries, I/we should contact the lender.

### BACS Advance Notice Waiver Agreement

By signing the Direct Debit Instruction I/We:

- a) Agree to waive the BACS 10 working day written advance notice requirement;
- b) Acknowledge that (1) first part month payment will be collected by direct debit from my/our bank/building society account and thereafter on agreed collection date(s) following completion of the mortgage and (2) you may initiate specific direct debit(s) should the need arise following my/our agreement which may be made by telephone or written contact.

## ALL APPLICANTS/GUARANTORS TO THE MORTGAGE ARE REQUIRED TO SIGN THE FOLLOWING SECTION.

Forging a signature makes you liable to criminal prosecution.

Signature	Print name	Date
Signature	Print name	Date

ANY PROPERTY USED AS SECURITY WHICH MAY INCLUDE YOUR HOME MAY BE REPOSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

The lender accepts no responsibility for any representations made by an employee or agent of the lender or any other person unless these are incorporated in the offer of loan or are subsequently confirmed by the lender in writing.

## Properties Owned

Do you own any other let properties: Yes  No  If 'Yes', please answer the following questions

How many investment properties do you own:

When did you start letting property:

Do you manage the properties yourself: Yes  No

If not, please give the name and address of the management company:

Please give details of all properties owned, excluding your home (use continuation sheet if necessary):

<p>Owners name(s): <input type="text"/></p> <p>Property address: <input type="text"/> <input type="text"/> <input type="text"/></p> <p style="text-align: right;">Postcode: <input type="text"/></p> <p>Type of let: Family <input type="checkbox"/> Housing Ass. <input type="checkbox"/> Professional <input type="checkbox"/> Holiday <input type="checkbox"/> Student <input type="checkbox"/> Asylum Seekers <input type="checkbox"/> DWP tenants <input type="checkbox"/> Others <input type="checkbox"/></p> <p>Is the property currently let: Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Current Lender's name and address: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p style="text-align: right;">Postcode: <input type="text"/></p>	<p>Original purchase price: £ <input type="text"/></p> <p>Original purchase date: <input type="text"/> / <input type="text"/> / <input type="text"/></p> <p>Monthly rental income: £ <input type="text"/></p> <p>Date property let from: <input type="text"/> / <input type="text"/> / <input type="text"/></p> <p>Latest professional value: £ <input type="text"/></p> <p>Date of professional value: <input type="text"/> / <input type="text"/> / <input type="text"/></p> <p>Mortgage balance: £ <input type="text"/></p> <p>Date mortgage commenced: <input type="text"/> / <input type="text"/> / <input type="text"/></p> <p>Account number: <input type="text"/></p> <p>Mortgage term outstanding: <input type="text"/> Years</p> <p>Monthly payment: £ <input type="text"/></p> <p>Length of agreement: <input type="text"/> Years</p>
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	<input type="text"/>	Monthly rental income:	£ <input type="text"/>
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	<input type="text"/> Postcode: <input type="text"/>	Latest professional value:	£ <input type="text"/>
Type of let:	Family <input type="checkbox"/> Housing Ass. <input type="checkbox"/> Professional <input type="checkbox"/> Holiday <input type="checkbox"/>	Date of professional value:	<input type="text"/> / <input type="text"/> / <input type="text"/>
	Student <input type="checkbox"/> Asylum Seekers <input type="checkbox"/> DWP tenants <input type="checkbox"/> Others <input type="checkbox"/>	Mortgage balance:	£ <input type="text"/>
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Current Lender's name and address:	<input type="text"/>	Account number:	<input type="text"/>
	<input type="text"/>	Mortgage term outstanding:	<input type="text"/> Years
	<input type="text"/>	Monthly payment:	£ <input type="text"/>
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