



## Application Form

KEY FACTS ILLUSTRATION REFERENCE NUMBER

INTRODUCER STAMP

PositiveLending (UK) Ltd  
B10 Arena Business Centre  
9 Nimrod Way  
Ferndown Industrial Estate  
Ferndown, Dorset, BH21 7SH

Tel: 0845 260 7511  
Email: [enquiries@positivelending.co.uk](mailto:enquiries@positivelending.co.uk)  
<http://www.positivelending.co.uk/>

Please answer ALL questions fully using BLOCK CAPITALS or ticking the appropriate box, if not relevant enter N/A. The applicant(s) will be responsible for all survey and legal fees. If applying as a Limited Company, please ignore sections 'Personal Details' and 'Employment Details'.

### Loan Details

Purpose of loan:  How will loan be repaid:   
Amount:  Number of months required:  First/second charge:   
Is your current mortgage to be redeemed from this advance: YES  NO  Completion Date Required

### Personal Details

#### Applicant 1

Title: Mr  Mrs  Miss  Other (please state)   
Surname:   
Forename(s):   
Present address:   
  
 Postcode:   
Time at current address:  years  months  
Telephone number: (H)  (M)   
Email address:   
Owner  Tenant  Other (please state)   
If owner, original purchase price: £   
Date of purchase:  /  /   
Date of Birth:  /  /   
Place of Birth:   
Gender: Male  Female   
Marital Status:   
Number of dependants:  Ages:

#### Applicant 2

Title: Mr  Mrs  Miss  Other (please state)   
Surname:   
Forename(s):   
Present address:   
  
 Postcode:   
Time at current address:  years  months  
Telephone number: (H)  (M)   
Email address:   
Owner  Tenant  Other (please state)   
If owner, original purchase price: £   
Date of purchase:  /  /   
Date of Birth:  /  /   
Place of Birth:   
Gender: Male  Female   
Marital Status:   
Number of dependants:  Ages:

**If under 3 years at current address, please give full details of previous addresses**  
(use additional information section if necessary)

Previous address:   
  
 Postcode:   
Time at previous address:  years  months

Previous address:   
  
 Postcode:   
Time at previous address:  years  months

### Credit Information

#### Applicant 1

#### Applicant 2

1. Have you ever had any County Court Judgements (CCJs) recorded against you? YES  NO  YES  NO   
2. Have you ever been made bankrupt? YES  NO  YES  NO   
3. Have you had any arrears with an existing or previous mortgage lender? YES  NO  YES  NO

If you have answered YES to any of the above questions, please give full details:

## Employment Details

Occupation:

Are you self-employed? YES  NO

If yes, nature of business:

Name of employer/business:

Address:

Postcode:

Telephone number:

Email address:

How long in employment/business?  years  months

Basic salary:  Bonus (pa):

Total gross annual income:

Occupation:

Are you self-employed? YES  NO

If yes, nature of business:

Name of employer/business:

Address:

Postcode:

Telephone number:

Email address:

How long in employment/business?  years  months

Basic salary:  Bonus (pa):

Total gross annual income:

## Bank Account Details

### Applicant 1

Name of bank:

Address:

Postcode:

Account name:

Sort Code:  Account Number

### Applicant 2

Name of bank:

Address:

Postcode:

Account name:

Sort Code:  Account Number

## Solicitor Details

Contact name:

Solicitor firm name:

Address:

Postcode:

Telephone Number  DX No:  Fax No:

If you have not yet appointed solicitors to act on your behalf, would you like our solicitors to act on your behalf also? YES  NO

## Accountant Details (if applicable)

Name of accountant:  Address:

Postcode:

**Security Details** (use additional information section if more than one property)Full address:  Postcode: Type of property: Residential  Commercial  Semi-commercial  Land If security is agricultural, are there any ties? YES  NO Estimated current value of security: £  Purchase price (if applicable): £ Brief description (i.e. detached house): If flat, number of floors:  and number of flats within building: Freehold  leasehold  Feudal (Scotland only) If leasehold, unexpired term of lease:  / ground rent (pa):  / service charge (pa) Type of construction (i.e. brick):  Type of roof construction (i.e. slate):  Year of construction: If the property is in the course of construction, will the loan be required in instalments? YES  NO Will the property be your main residence? YES  NO  If no, please provide full details in additional information sectionIs or will an NHBC architects certificate be available upon completion? YES  NO Number of living rooms  bedrooms  kitchens  bathrooms  WCs  garages  basements If all, or part, of security is let, amount of rent (pa): Will any of the applicant's immediate family be living in the property? YES  NO Will vacant possession be available on completion? YES  NO  If no, who will occupy property: Please state how arrangements can be made for valuation: 

(Must be completed in all cases)

**Please indicate all persons other than the applicant(s) aged 17 or over who will reside in the property:**Full name: Relationship to applicant(s): Full name: Relationship to applicant(s): **Current Mortgage Details**Name of Lender:  Account Number: Address:  Postcode: Balance outstanding:  Monthly payment:  Amount to redeem: Are there any arrears? YES  NO  If yes, amount of arrears: **Other secured loans/mortgages** (use additional information section if necessary)

| Name of Lender       | Property address     | Balance outstanding    | Monthly payment        | Self-funding buy-to-let?                                 |
|----------------------|----------------------|------------------------|------------------------|--|
| <input type="text"/> | <input type="text"/> | £ <input type="text"/> | £ <input type="text"/> | YES <input type="checkbox"/> NO <input type="checkbox"/> |
| <input type="text"/> | <input type="text"/> | £ <input type="text"/> | £ <input type="text"/> | YES <input type="checkbox"/> NO <input type="checkbox"/> |
| <input type="text"/> | <input type="text"/> | £ <input type="text"/> | £ <input type="text"/> | YES <input type="checkbox"/> NO <input type="checkbox"/> |

**Full details of all directors** (use additional information section if necessary)

**Director 1**

Full name:

Private address:

Postcode:

Date of Birth:  /  /

Name of private banker:

Address:

Postcode:

Account Name:

Sort Code:  Account Number

**Director 2**

Full name:

Private address:

Postcode:

Date of Birth:  /  /

Name of private banker:

Address:

Postcode:

Account Name:

Sort Code:  Account Number

**Limited Company Details** (if applicable)

Name of Limited Company:

Registered Address:

Postcode:

Registration No:  Date of Incorporation:  /  /  Nominal Capital:  Issued Capital

**Additional Information**

**Self-Certification of income** (only to be completed where no evidence of income is being provided)

Total gross income being certified:

Total gross income being certified:

Reason for self-certification:

Reason for self-certification:

Self-employed (less than 2 years)

Self-employed (less than 2 years)

Contractor

Contractor

Income from various sources

Income from various sources

Investment income

Investment income

Commission or bonus based income

Commission or bonus based income

Other

Other

If other, please specify:

If other, please specify:

**Applicant Declarations**

**Financial Services Authority Regulated Mortgage Contract Declaration**

I/We confirm that the property will be secured by a first charge where at least 40% is used, or is intended to be used, as or in connection with a dwelling by the applicant(s), or by a person who is in relation to the applicant(s):

- that person's spouse or civil partner; or
- a person (whether or not the opposite sex) whose relationship with that person has the characteristics of the relationship between husband and wife; or
- that person's parent, brother, sister, child, grandparent or grandchild.

(please tick the appropriate box)

Applicant 1

Applicant 2

Yes  No

Yes  No

**Consumer Credit Act Declaration for exemption relating to businesses (sections 168 and 189(1) and (2) Consumer Credit Act 1974)**

I am/We are entering this agreement wholly or predominantly for the purposes of a business carried on by me/us or intended to be carried on by me/us.

I/We understand that I/we will not have the benefit of the protection and remedies that would be available to me/us under the Consumer Credit Act 1974 if this agreement were a regulated agreement under that Act.

I/We understand that this declaration does not affect the powers of the court to make an order under section 140B of the Consumer Credit Act 1974 in relation to a credit agreement where it determines that the relationship between the creditor and the debtor is unfair to the debtor.

(Please tick the appropriate box)

Applicant 1

Applicant 2

Yes  No

Yes  No

**Self-Certification of Income**

I/We certify that the income I/we have stated in this application is/are a true reflection of my/our gross earnings.

I am/We are also aware and fully appreciate the implications the following statements could have on my/our ability to meet the required monthly payments: (if applicable)

- A false declaration of income will have a serious effect on my/our ability to regularly meet the required monthly payments.
- Interest rates are variable and monthly payments may increase over the period of the mortgage.
- Taking on any new or additional financial commitments during the period of the mortgage whilst not receiving any corresponding increase in income could affect my/our ability to meet the mortgage payments.
- My/our home may be repossessed if I/we do not keep up repayments on my/our mortgage.

**Warning:** Make sure you can afford your mortgage if your income falls. Your home may be repossessed if you do not keep up repayments on your mortgage. Think carefully before securing other debts against your home. Falsifying income details is considered mortgage fraud.

(Please tick the appropriate box)

Applicant 1

Applicant 2

Yes  No

Yes  No

## General Declaration

I/we have completed this form to the best of my/our knowledge and believe and am/are aware that this may form part of the contract between me/us and Positive Lending (UK) Ltd in making the advance. If this form is not completed by me/us, the person who did complete this form has done so with my/our instruction as my/our agent. I/we agree to pay the valuation fee when requested to do so. I/we authorise Positive Lending (UK) Ltd to complete a credit search, and any other searches that are deemed necessary (i.e. identity search), on me/us for the purpose of considering this loan application. I/we authorise you to release the information given in this form to any third party as may be required in the course of your business or for the compilation of general credit reference information. I/we also agree to Positive Lending (UK) Ltd contacting me/us regarding my/our application via post

telephone  email  or fax  (please tick all appropriate boxes)

Each applicant must read and understand all declarations before signing this application.

Applicant 1 signature:

Applicant 2 signature:

Print name:

Print name:

Date:  /  /

Date:  /  /

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

## Marketing Information

Where did you hear about Positive Lending (UK) Ltd?

One of our Business Development Managers  Conference  Expo  Word of mouth  Trade Publication

Other (please state)

## Authority to First Mortgagees (second charges only)

To (name and address of First Mortgagees):

Address of property:

Postcode:

Account/Roll number of Mortgage:

Full name of borrower 1:

Full name of borrower 2:

I/We hereby authorise you to accept a copy of this authority to supply Positive Lending (UK) Ltd any information requested in respect of my/our loan with you, now and on any future occasion.

Applicant 1 signature:

Applicant 2 signature:

Print name:

Print name:

Date:  /  /

Date:  /  /

Tel: 0845 260 7511

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