

Intermediary / Broker details

Level of advice:  Positive Lending advising  Broker advising  Non-regulated

Applicant reference:

Contact name:

Company name:

Company address:

Company postcode:

Email address:

Telephone:

Regulatory status:  Directly Authorised  Appointed Representative

If applicable, name of network or club:

FCA number:

Principal details (if applicable)

Company name:

Company address:

Company postcode:

Email address:

Telephone:

FCA number:

## Identification

The applicant(s) was/were interviewed face-to-face?

Yes  No

We require the applicant(s) and all guarantors to provide evidence of identity at the time of application. We will endeavour to carry out these checks electronically, however if we are unable to do this we will need physical proof of identification.

Photocopied documents must be appropriately certified with the words 'True copy of the original' and clearly show the certifying person's company name and full name, together with a signature and date. Documents containing a photograph should also be certified with the words 'True likeness'.

Photocopied documents must be sent with the application to:

The Mortgage Desk, Positive House, GP Centre, Yeoman Road, Ringwood, Hampshire BH24 3FF

IF FOR ANY REASON WE REQUIRE FURTHER DOCUMENTATION WE WILL LET YOU KNOW

## Broker declaration

I confirm that I am acting on behalf of the applicant/guarantor(s) and have their permission to access their information. I confirm that to the best of my knowledge and belief, the information contained in this application is true.

I have discussed the affordability of this mortgage fully and informed the applicant/guarantor(s) of the information that they need to provide to you for you to assess affordability, and of the need to provide complete and accurate details of income. I have explained that if they do not and as a result you are unable to assess affordability you will not be able to proceed with the mortgage application.

In my opinion the mortgage loan is affordable.

I confirm that I have provided the applicant(s) with a mortgage illustration and adequate explanation for the product applied for and will provide an amended mortgage illustration and adequate explanation for any changes to the product.

I have read the Terms of Business and agree that these terms will apply to the processing of this application and all related business.

I understand that by submitting this application I consent to you sending marketing information to me about your products and services by any form of communication (including email) from time to time unless I have ticked this box

I confirm that original identification documents have been seen by myself;

- Any associated photograph bore a good likeness to the individual;
- Copies of the identification documents have been retained on my file.
- I confirm that, if I send this form to you or the applicant/guarantor(s) by email:
- The guarantor(s) have agreed to this form being sent to you by email and I have made them aware:
  - that email is not a secure medium and the content may be intercepted before it reaches the intended recipient, and
  - of the risks inherent in using email and the potential risk to the security of their personal data;
  - the applicant(s) have agreed to this form being sent to you by email.

Broker signature:

Print name:

Date:

## Limited company / Limited liability partnership details

Registered name:

Trading name:

Principal activity:

Telephone number:

Registered address (must be in the UK):

Registered postcode:

Correspondence / business address (if different):

Correspondence / business postcode (if different):

Company / LLP registration number:

Business start date (DD/MM/YY):

Number of directors/shareholders/designated members:

(We require all directors/shareholders/designated members to provide personal application details. Please complete the applicant section for each director/shareholder/designated member. Please be aware that the business must be 100% owned by the directors/shareholders/designated members).

Country of incorporation:

## Applicant personal details

### Applicant 1

Title:

First name:

Middle name(s):

Surname:

Have you been known by any other name(s) in the last 3 years? (maiden/alias):  Yes  No

If yes, previous first name(s):

If yes, previous surname(s):

Date of birth:

Marital status:

Home telephone:

Work telephone:

Mobile telephone 1:

Mobile telephone 2:

Email:

Nationality:

Current resident in the UK?  Yes  No

Permanent right to reside in the UK?  Yes  No

Length of UK residency:  Years  Months

Applicant paid in sterling?  Yes  No

Applicant pays tax only in UK?  Yes  No

National insurance number:

### Applicant 2

Title:

First name:

Middle name(s):

Surname:

Have you been known by any other name(s) in the last 3 years? (maiden/alias):  Yes  No

If yes, previous first name(s):

If yes, previous surname(s):

Date of birth:

Marital status:

Home telephone:

Work telephone:

Mobile telephone 1:

Mobile telephone 2:

Email:

Nationality:

Current resident in the UK?  Yes  No

Permanent right to reside in the UK?  Yes  No

Length of UK residency:  Years  Months

Applicant paid in sterling?  Yes  No

Applicant pays tax only in UK?  Yes  No

National insurance number:

## Applicant(s) current address

### Applicant 1

Current home address:

Town:

County:

Postcode:

Current home address, residential status:

- Owner with a mortgage
- Owner without a mortgage
- Privately renting
- Living with parents
- Living with friends / relatives
- Tied accommodation
- Local Authority renting / Housing Association

Time at current address:  Years  Months

### Applicant 2

Current home address:

Town:

County:

Postcode:

Current home address, residential status:

- Owner with a mortgage
- Owner without a mortgage
- Privately renting
- Living with parents
- Living with friends / relatives
- Tied accommodation
- Local Authority renting / Housing Association

Time at current address:  Years  Months

Applicant(s) previous address. *Please provide 3 years' address history for each applicant, using the additional information sheet at the back of this form if required, thank you.*

### Applicant 1

Previous home address:

Town:

County:

Postcode:

Previous home address, residential status:

- Owner with a mortgage
- Owner without a mortgage
- Privately renting
- Living with parents
- Living with friends / relatives
- Tied accommodation
- Local Authority renting / Housing Association

Time at address:  Years  Months

### Applicant 2

Previous home address:

Town:

County:

Postcode:

Previous home address, residential status:

- Owner with a mortgage
- Owner without a mortgage
- Privately renting
- Living with parents
- Living with friends / relatives
- Tied accommodation
- Local Authority renting / Housing Association

Time at address:  Years  Months

Applicant(s) current mortgage details.

*If the applicant(s) has/have had more than one mortgage in the past 3 years, please provide details using the addition information sheet, thank you.*

**Applicant 1**

Mortgage held in last 6 months?  Yes  No

Is the mortgage to be repaid?  Yes  No

Total amount of all other continuing non buy to let/non self funding mortgages: £

Lender name:

Mortgage account number:

Lender address:

Lender postcode:

Lender telephone:

**Applicant 2**

Mortgage held in last 6 months?  Yes  No

Is the mortgage to be repaid?  Yes  No

Total amount of all other continuing non buy to let/non self funding mortgages: £

Lender name:

Mortgage account number:

Lender address:

Lender postcode:

Lender telephone:

**Applicant(s) current employment details.**

*We require a minimum of 12 months' employment history or 36 months' self-employment history*

**Applicant 1**

Employment type (e.g. permanent, temporary, contract, not working, student):

Employer company name:

Employer address:

Employer postcode:

Employer telephone:

Job title:

Time at current employment/contract:  Years  Months

Total basic salary: £

Large town/subsidy/car allowance: £

Annual guaranteed overtime/bonus/commission: £

Annual non-guaranteed overtime/bonus/commission: £

Payroll number:

**Applicant 2**

Employment type (e.g. permanent, temporary, contract, not working, student):

Employer company name:

Employer address:

Employer postcode:

Employer telephone:

Job title:

Time at current employment/contract:  Years  Months

Total basic salary: £

Large town/subsidy/car allowance: £

Annual guaranteed overtime/bonus/commission: £

Annual non-guaranteed overtime/bonus/commission: £

Payroll number:

**Applicant(s) previous employment details.**

*Please use the additional sheets provided if necessary, thank you.*

Employment type (e.g. permanent, temporary, contract, not working, student):

Employer company name:

Employer address:

Employer postcode:

Employer telephone:

Job title:

Time at previous employment/contract:  Years  Months

Salary at time of leaving: £

Employment type (e.g. permanent, temporary, contract, not working, student):

Employer company name:

Employer address:

Employer postcode:

Employer telephone:

Job title:

Time at previous employment/contract:  Years  Months

Salary at time of leaving: £

## Applicant(s) self-employment details

### Applicant 1

Nature of business:

Self-employment type (e.g. sole trader / partner / Director):

Self-employed company name:

Self-employed address:

Self-employed postcode:

Self-employed telephone:

Date started (DD/MM/YY):

Last 3 year's net profit:

£                      Year:  
£                      Year:  
£                      Year:

% of business:

If Limited Company Director, last 3 year's salary and dividends:

£                      Year:  
£                      Year:  
£                      Year:

### Applicant 2

Nature of business:

Self-employment type (e.g. sole trader / partner / Director):

Self-employed company name:

Self-employed address:

Self-employed postcode:

Self-employed telephone:

Date started (DD/MM/YY):

Last 3 year's net profit:

£                      Year:  
£                      Year:  
£                      Year:

% of business:

If Limited Company Director, last 3 year's salary and dividends:

£                      Year:  
£                      Year:  
£                      Year:

## Accountant details

### Applicant 1

Firm name:

Firm address:

Firm postcode:

### Applicant 2

Firm name:

Firm address:

Firm postcode:

## Detail of individual acting on your behalf

Title:

First name:

Last name:

Qualifications:

Telephone number:

Title:

First name:

Last name:

Qualifications:

Telephone number:



## Applicant(s) other income

### Applicant 1

Other annual income?  Yes  No

Source of other income:

£ Maintenance  
£ Dividend  
£ Working/child tax credit  
£ Private/occupational pension.

### Applicant 2

Other annual income?  Yes  No

Source of other income:

£ Maintenance  
£ Dividend  
£ Working/child tax credit  
£ Private/occupational pension.

## Applicant(s) income from second job(s)

Second employer company:

Second employer address:

Second employer postcode:

Second employer telephone:

Job title:

Payroll number:

Annual income: £

Second employer company:

Second employer address:

Second employer postcode:

Second employer telephone:

Job title:

Payroll number:

Annual income: £

Applicant(s) credit history *\*If any of the questions on this page are answered "Yes", please provide explanation on the additional details page at the back of this form, thank you.*

### Applicant 1

Ever bankrupt/sequestered?  Yes  No

If yes, is it discharged/cleared?  Yes  No

Date of registration (DD/MM/YY):

Date of discharge (DD/MM/YY):

Ever entered into an IVA, DMP, DRO or made arrangements with creditors?  Yes  No

If yes, has this been satisfied?:  Yes  No

Date of registration (DD/MM/YY):

Date of satisfaction (DD/MM/YY):

Defaults registered in last 36 months?  Yes  No

Date of most recent default (DD/MM/YY):

Number of defaults in last 36 months:

Property repossessed in last 6 years?  Yes  No

If yes, date of repossession (DD/MM/YY):

CCJs registered in last 36 months?  Yes  No

Date of most recent CCJ (DD/MM/YY):

Number of CCJs in last 36 months:

Any missed mortgage or secured loan payments in last 36 months?  Yes  No

If yes, number in last 12 months:

If yes, number in last 36 months:

Highest number of missed payments on any mortgage or property rental in last 12 months:

Number of missed monthly payments on any unsecured credit in the last 12 months:

Ever convicted of theft, fraud or dishonesty?  Yes  No

If yes, date of conviction (DD/MM/YY):

Nature of conviction:

### Applicant 2

Ever bankrupt/sequestered?  Yes  No

If yes, is it discharged/cleared?  Yes  No

Date of registration (DD/MM/YY):

Date of discharge (DD/MM/YY):

Ever entered into an IVA, DMP, DRO or made arrangements with creditors?  Yes  No

If yes, has this been satisfied?:  Yes  No

Date of registration (DD/MM/YY):

Date of satisfaction (DD/MM/YY):

Defaults registered in last 36 months?  Yes  No

Date of most recent default (DD/MM/YY):

Number of defaults in last 36 months:

Property repossessed in last 6 years?  Yes  No

If yes, date of repossession (DD/MM/YY):

CCJs registered in last 36 months?  Yes  No

Date of most recent CCJ (DD/MM/YY):

Number of CCJs in last 36 months:

Any missed mortgage or secured loan payments in last 36 months?  Yes  No

If yes, number in last 12 months:

If yes, number in last 36 months:

Highest number of missed payments on any mortgage or property rental in last 12 months:

Number of missed monthly payments on any unsecured credit in the last 12 months:

Ever convicted of theft, fraud or dishonesty?  Yes  No

If yes, date of conviction (DD/MM/YY):

Nature of conviction:

## Applicant(s) financial commitments

### Applicant 1

Total monthly payment for all unsecured commitments with more than 12 months left to run: £

Total amount of credit to be repaid at or following completion: £

Ongoing monthly maintenance, alimony or CSA payments: £

Number of dependants under 18:

Number of dependants over 18:

Are you aware of any changes to your income or expenditure that would affect your ability to repay the mortgage?  Yes  No

If yes, please provide details:

### Applicant 2

Total monthly payment for all unsecured commitments with more than 12 months left to run: £

Total amount of credit to be repaid at or following completion: £

Ongoing monthly maintenance, alimony or CSA payments: £

Number of dependants under 18:

Number of dependants over 18:

Are you aware of any changes to your income or expenditure that would affect your ability to repay the mortgage?  Yes  No

If yes, please provide details:

## Loan details

Mortgage type:

Purchase  Remortgage

If remortgage, date of original purchase (DD/MM/YY):

If remortgage, total amount of mortgage being replaced: £

Loan amount: £

Loan term (years):

Repayment type (interest only or repayment):

If remortgaging, loan purpose:

- |  |  |
|--|--|
| <input type="checkbox"/> Replace existing mortgage | <input type="checkbox"/> Home for dependent relative     |
| <input type="checkbox"/> Home improvements         | <input type="checkbox"/> Holiday home                    |
| <input type="checkbox"/> Business purposes         | <input type="checkbox"/> Purchase of buy to let property |
| <input type="checkbox"/> Purchase second property  | <input type="checkbox"/> Capital raising.                |

If loan purpose is capital raising, please provide a breakdown:

£	Debt consolidation	£	Car purchase
£	Purchase lease	£	Purchase final share of property
£	Transfer of equity	£	Other

If other, please provide details:

## Property details

Location of property:  England & Wales  Scotland, if Scotland, Entry date (DD/MM/YY):

Purchase price/estimated property value: £

If buy to let, estimated monthly rent: £

Will the property be let to a family member?  Yes  No

If yes, relationship of family member to you:

Property address:

Property postcode:

Property type:

- |  |   |
|--|---|
| <input type="checkbox"/> Semi-detached house | <input type="checkbox"/> Maisonette         |
| <input type="checkbox"/> Detached house      | <input type="checkbox"/> Purpose built flat |
| <input type="checkbox"/> Terraced house      | <input type="checkbox"/> Converted flat     |
| <input type="checkbox"/> End terrace         | <input type="checkbox"/> Bungalow.          |

Number of bedrooms:

If this property is not a new build, was it previously unoccupied for the last 18 months?  Yes  No

Is this a private sale?  Yes  No

Are you related to the vendor?  Yes  No

Will the property be your main residence?  Yes  No

Tenure:  Freehold  Leasehold

If leasehold, how many years left of the lease?

If flats, number of floors in building?

On which floor is the property?

Does the applicant own 20 or more buy to let loans?  Yes  No  
(Please record details in the additional information section at the end of this form, thank you)

Source of deposit:

£	Equity from sale	£	Parental gift
£	Own savings	£	Inheritance

## Names of any additional occupiers aged 17 of over

**Name**

**Relationship to applicant(s)**

**Date of birth**




Buy to let property details *\*If there are more than 4 additional properties, please use the 'Additional property details form', thank you.*

**Property 1:**

Amount outstanding: £

Current valuation: £

Rental income: £

Monthly payment: £

Lender name:

Property address and postcode:

**Property 2:**

Amount outstanding: £

Current valuation: £

Rental income: £

Monthly payment: £

Lender name:

Property address and postcode:

**Property 3:**

Amount outstanding: £

Current valuation: £

Rental income: £

Monthly payment: £

Lender name:

Property address and postcode:

**Property 4:**

Amount outstanding: £

Current valuation: £

Rental income: £

Monthly payment: £

Lender name:

Property address and postcode:

