

## Intermediary / Broker details

Applicant reference:

Contact name:

Company name:

Company address:

Company postcode:

Email address:

Telephone number:

Regulatory status:

Directly Authorised  Appointed Representative

Network or club:

 (if applicable)

Network FCA number:

 (if applicable)

Individual FCA number:

Have you met with your client face to face?

Yes  No

Are you charging a broker fee?

Yes  No

If yes, how much?

£

If yes, when is it payable?

If yes, is it refundable?

Yes  No

## Applicant personal details

	Applicant 1	Applicant 2
Title:	<input type="text"/>	<input type="text"/>
First name:	<input type="text"/>	<input type="text"/>
Middle name(s)	<input type="text"/>	<input type="text"/>
Surname:	<input type="text"/>	<input type="text"/>
Have you been known by any other name(s) in the last 3 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, previous surname(s):	<input type="text"/>	<input type="text"/>
Date of birth:	<input type="text"/>	<input type="text"/>
Marital status:	<input type="text"/>	<input type="text"/>
Home telephone:	<input type="text"/>	<input type="text"/>
Work telephone:	<input type="text"/>	<input type="text"/>
Mobile telephone:	<input type="text"/>	<input type="text"/>
Mobile telephone 2:	<input type="text"/>	<input type="text"/>
Email:	<input type="text"/>	<input type="text"/>
Nationality:	<input type="text"/>	<input type="text"/>
Current resident in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Permanent right to reside in UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Length of UK residency:	Years: <input type="text"/> Months: <input type="text"/>	Years: <input type="text"/> Months: <input type="text"/>
Applicant paid in sterling?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Applicant pays tax only in UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Estimated retirement age:	<input type="text"/>	<input type="text"/>
National insurance number:	<input type="text"/>	<input type="text"/>
Number of dependants under 18:	<input type="text"/>	<input type="text"/>
Number of dependants over 18:	<input type="text"/>	<input type="text"/>
Are you aware of any changes to your income or expenditure that would affect your ability to repay the mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Applicant(s) current address

Applicant 1

Applicant 2

Home address line 1:



Home address line 2:



Town:



County:



Postcode:



Residential status, current home address:

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

- Owner with mortgage
- Owner without mortgage
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- Living with parents
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- Tied accommodation
- Local Authority renting/  
Housing Association

Your current monthly mortgage/  
rent payment:

£

£

Time at current address:

Years:  Months:

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

Applicant 2

Previous address line 1:



Previous address line 2:



Previous address town:



Previous address county:



Previous address postcode:



Residential status, previous home address:

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

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

Time at previous address:

Years:  Months:

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**

**Applicant 2**

Mortgage held in last 6 months? Yes  No

Yes  No

Is the mortgage repaid? Yes  No

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

Applicant 2

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

Employer company name:

Employer address:

Employer postcode:

Employer telephone:

Time at current employment/  
contract:

Years:  Months:

Years:  Months:

Job title:

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.

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

Previous employer name:

Previous employer address:

Previous employer postcode:

Previous employer telephone:

Time at previous employment/  
contract:

Years:  Months:

Years:  Months:

Previous job title:

Salary at time of leaving:

£

£

## Applicant(s) self-employment details

	Applicant 1	Applicant 2
Nature of business:	<input type="text"/>	<input type="text"/>
Self-employment type (e.g. sole trader / partner / Director):	<input type="text"/>	<input type="text"/>
Self-employed company name:	<input type="text"/>	<input type="text"/>
Self-employed address:	<input type="text"/>	<input type="text"/>
Self-employed postcode:	<input type="text"/>	<input type="text"/>
Self-employed telephone:	<input type="text"/>	<input type="text"/>
Date started:	<input type="text" value="DD/MM/YY"/>	<input type="text" value="DD/MM/YY"/>
Last 3 year's net profit:	Year: <input type="text"/> £ <input type="text"/>	Year: <input type="text"/> £ <input type="text"/>
	Year: <input type="text"/> £ <input type="text"/>	Year: <input type="text"/> £ <input type="text"/>
	Year: <input type="text"/> £ <input type="text"/>	Year: <input type="text"/> £ <input type="text"/>
Percentage of business:	<input type="text"/> %	<input type="text"/> %
If Limited Company Director, last 3 year's salary and dividends:	Year: <input type="text"/> £ <input type="text"/>	Year: <input type="text"/> £ <input type="text"/>
	Year: <input type="text"/> £ <input type="text"/>	Year: <input type="text"/> £ <input type="text"/>
	Year: <input type="text"/> £ <input type="text"/>	Year: <input type="text"/> £ <input type="text"/>

## Accountant details

	Applicant 1	Applicant 2
Accountant's firm name:	<input type="text"/>	<input type="text"/>
Accountant's address:	<input type="text"/>	<input type="text"/>
Accountant's postcode:	<input type="text"/>	<input type="text"/>

## Details of individual acting on your behalf

	Applicant 1	Applicant 2
Title:	<input type="text"/>	<input type="text"/>
First name:	<input type="text"/>	<input type="text"/>
Surname:	<input type="text"/>	<input type="text"/>
Qualifications:	<input type="text"/>	<input type="text"/>
Telephone number:	<input type="text"/>	<input type="text"/>

## Applicant(s) other income

### Applicant 1

### Applicant 2

Other annual income?

Yes  No

Yes  No

Source of other income

Maintenance:

£

£

Dividend:

£

£

Working/child tax credit:

£

£

Private/occupational pension:

£

£

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

### Applicant 1

### Applicant 2

Second employer company:

Second employer address:

Second employer postcode:

Second employer telephone:

Second employer payroll number:

Second employment job title:

Second employment 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	Applicant 2
Ever bankrupt/sequestrated?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, is it discharged/cleared?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Date of registration:	DD/MM/YY	DD/MM/YY
Date of discharge:	DD/MM/YY	DD/MM/YY
Ever entered into an IVA, DMP, DRO or made arrangements with creditors?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, has this been satisfied?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Date of registration:	DD/MM/YY	DD/MM/YY
Date of discharge:	DD/MM/YY	DD/MM/YY
Defaults registered in last 36 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Number of defaults in last 36 months:		
Property repossessed in last 6 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, date of repossession:	DD/MM/YY	DD/MM/YY
CCJs registered in last 36 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Date of most recent CCJ:	DD/MM/YY	DD/MM/YY
Number of CCJs in last 36 months:		
Any missed mortgage or second charge mortgage payments in last 36 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, date of conviction:	DD/MM/YY	DD/MM/YY
Nature of conviction:		



Applicant(s) net **monthly** income - *please include income from all sources*

**Applicant 1**

**Applicant 2**

Total net monthly income:

£

£

Salary deductions - *monthly deductions from the client(s) pay slip(s)*

**Must be declared** Student loan/Childcare vouchers/Maintenance payments/Car payments/Attachment of earnings orders/Season ticket loans/Other loans from employer

**Monthly amount:**

£

**May be included if deemed essential** Personal pension contributions/Pension additional voluntary contributions (AVCs)/Life cover/Sharesave schemes/Salary sacrifice to purchase additional annual leave/Salary sacrifice to purchase vouchers/Salary sacrifice to purchase goods/Charitable donations/Subscriptions/Private healthcare/Mobile telephone costs

**Monthly amount:**

£

Applicant(s) essential **monthly** outgoings - *based on the position after applicant(s) have completed their house move/remortgage. First time buyers should estimate future expenditure*

**Transport**

Vehicle tax:  £

Fuel (petrol, diesel, oil, etc.):  £

Parking charges or tolls:  £

Other travel costs:  £

Essential public transport costs:  £

**Food, alcohol and tobacco**

Food, alcohol and tobacco:  £

**Utility and other household bills**

Gas:  £

Electricity:  £

Home phone and internet:  £

TV licence:  £

Other utilities (coal, oil, Calor Gas):  £

Water:  £

TV, satellite, subscriptions:  £

Mobile phones:  £

Other devices (tablets, etc.):  £

**Household goods and services**

House maintenance (e.g. boiler cover, white goods cover, window cleaner):  £

Other housekeeping including cleaning & toiletries:  £

**Ground rent and service charges**

Ground rent and service charges:  £

**Child support and maintenance**

Childcare costs incl private education:  £

Maintenance or child support:  £

Adult care costs (e.g. costs associated with support for adult relative(s)):  £

**Insurance premiums and pension contributions**

Pet insurance:  £

Pension and life insurance:  £

Building and contents insurance:  £

Car insurance:  £

Endowment/other repayment vehicle:  £

**Other**

Council tax:  £

Pets (vet bills, etc.):  £

Holidays, personal subscriptions:  £

Hobbies and leisure:  £

Clothing and footwear:  £

Health (dentist, glasses, prescriptions, health insurance):  £

Rent (which will continue once this new mortgage is in place):  £

## Credit commitments

Credit description	Total outstanding settlement	Monthly payment	Lender	Interest rate	End date	Initial purpose	Debt cleared on completion?
	£	£		%			Yes <input type="checkbox"/> No <input type="checkbox"/>
	£	£		%			Yes <input type="checkbox"/> No <input type="checkbox"/>
	£	£		%			Yes <input type="checkbox"/> No <input type="checkbox"/>
	£	£		%			Yes <input type="checkbox"/> No <input type="checkbox"/>
	£	£		%			Yes <input type="checkbox"/> No <input type="checkbox"/>
	£	£		%			Yes <input type="checkbox"/> No <input type="checkbox"/>
	£	£		%			Yes <input type="checkbox"/> No <input type="checkbox"/>
	£	£		%			Yes <input type="checkbox"/> No <input type="checkbox"/>
	£	£		%			Yes <input type="checkbox"/> No <input type="checkbox"/>

## 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  Repayment

If remortgaging, loan purpose:

- Replace existing mortgage  
 Home improvements  
 Business purposes  
 Purchase second property

- Home for dependent relative  
 Holiday home  
 Purchase of buy to let property  
 Capital raising.

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

Debt consolidation:

£

Car purchase:

£

Purchase lease:

£

Transfer of equity:

£

Purchase final share of property

£

Other:

£

If other, please provide details:

## Property details

Property location:  England or Wales  Scotland

If Scotland, entry date:

Purchase price/estimated value: £

Purchasing from a family member?  Yes  No

Property address and postcode:

Property type:  Semi-detached house  Maisonette  
 Detached house  Purpose built flat  
 Terraced house  Converted flat  
 End terrace  Bungalow.

Is the property of Standard Construction? (If "no", please explain in 'Additional Details')  Yes  No

Number of bedrooms:  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?  years

If flats, number of floors in building?  floors

On which floor is the property?

Does the applicant own 20 or more buy to let loans?  Yes  No

(If yes, please provide 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 or over

Name	Relationship to applicant(s)	Date of birth
<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"/>



## Please select the route to proceed with this enquiry:

### ROUTE 1:

#### CASCADE TO THE BEST AVAILABLE PRODUCT AND REPORT ON THAT ONLY

In some cases we may need to approach more than one lender in order to secure your (your client's) loan. We always start with the lender that most closely matches your preferences and will give you the best deal possible. However, if that lender is not able to accommodate your circumstances, we will move to the next lender in line. This may mean that we need to share your (your client's) personal data with more than one lender. We will keep records of whomever we share information with so that we can request deletion where necessary.

Is your client happy for us to proceed on this basis? If so please select this route:

### ROUTE 2:

#### REVIEW PRODUCTS LENDER BY LENDER, REPORT ONE AT A TIME

If you would prefer we can report back lender by lender until we have a lender that believes they can assist your client. We are very happy to take this approach but please note it will elongate the process.

If you prefer us to report lender by lender, please select this route:

### ROUTE 3:

#### HIGH-LEVEL INDICATIVE TERMS ON LIKELY OPTIONS AVAILABLE

Would you like us to provide a quick overview of high-level indicative terms, without full client data being sent to any lender.

If you prefer us to provide indicative terms, please select this route:

**Please be assured that we will not do any hard footprint credit searches that other institutions can view without express consent.**

**Please telephone our Data Controller on 01202 850 835 if you want to understand how your data will be used. You have a legal right to receive a copy of the information we hold about you.**

## Declaration and authorisation

In assessing your application, we will make enquiries about you including searching any records held by Credit Reference Agencies, Electronic Identity/Verification Systems and checking your details with Fraud Prevention Agencies. If you give us false or inaccurate information and we suspect fraud we will record this. The Credit Reference and Fraud Prevention Agencies will keep details of any searches. Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your financial associates.

For the purpose 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 (a) disclose information about your joint applicant and anyone referred to by you; and (b) 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 Credit Reference Agencies.

You confirm that your client has given consent to us disclosing details of their application to Credit Reference Agencies, Fraud Prevention Agencies and our panel lenders. This information may be used to help us and other organisations to (a) assess the financial risk of dealing with you and other associates; (b) may be used to help make decisions on motor, household, credit, life and other insurance proposals and insurance claims; (c) administer agreements and insurance policies with you; (d) help prevent or detect fraud, prevent money laundering or other crimes, recover debts and trace debtors; and (e) for statistical analysis about credit, insurance and fraud.

The lender(s) we recommend may use a "credit scoring" or other automated process in deciding whether to accept your client's application and during the life of their loan account. Lenders may use an initial soft search at the early stages of an enquiry, a full search on application and may recheck prior to or at completion.

### IMPORTANT CONSENT INFORMATION

**Please read this before you sign. Our full privacy statement can be viewed on our website.**

By completing this agreement and returning by email, or by printing, completing, signing and returning by post, you consent to us using and disclosing details as described above. References to "we" and "us" include any subsidiary or other company associated or affiliated with Positive Lending (UK) Ltd.

**In the event that we may need to contact your client directly, please tick all of the ways in which they are happy for us to contact them:**

email     telephone (including voicemail)     SMS/Text messaging

You/they agree that telephone conversations and other communications between us or third parties may be recorded and/or monitored to assist in improving customer and collections services.

The consent given to use personal information we will assume expires on the completion of the loan or cancellation of this application if sooner.

**Please sign to confirm you have read, understand and agree to the terms above and you are providing permission for credit searches to be undertaken. If you are signing on behalf of your client, you confirm that you have their consent as above:**

Intermediary signature:

Date:

*Thank you for your application*

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Positive Lending, Positive House, GP Centre, Yeoman Road, Ringwood, Hampshire BH24 3FF | 01202 850 830

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