

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

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):

Country of incorporation:

Number of directors/shareholders/designated members:

Details of directors/shareholders, including percentage of ownership:

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
- Living with friends/relatives
- 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 residential 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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is the mortgage repaid?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Total amount of all other continuing non buy to let/non self funding mortgages:	£ <input type="text"/>	£ <input type="text"/>
Lender name:	<input type="text"/>	<input type="text"/>
Mortgage account number:	<input type="text"/>	<input type="text"/>
Lender address:	<input type="text"/>	<input type="text"/>
Lender postcode:	<input type="text"/>	<input type="text"/>
Lender telephone:	<input type="text"/>	<input type="text"/>

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):	<input type="text"/>	<input type="text"/>
Employer company name:	<input type="text"/>	<input type="text"/>
Employer address:	<input type="text"/>	<input type="text"/>
Employer postcode:	<input type="text"/>	<input type="text"/>
Employer telephone:	<input type="text"/>	<input type="text"/>
Time at current employment/ contract:	Years: <input type="text"/> Months: <input type="text"/>	Years: <input type="text"/> Months: <input type="text"/>
Job title:	<input type="text"/>	<input type="text"/>
Total basic salary:	£ <input type="text"/>	£ <input type="text"/>
Large town/subsidy/car allowance:	£ <input type="text"/>	£ <input type="text"/>
Annual guaranteed overtime/ bonus/commission:	£ <input type="text"/>	£ <input type="text"/>
Annual non-guaranteed overtime/bonus/commission:	£ <input type="text"/>	£ <input type="text"/>
Payroll number:	<input type="text"/>	<input type="text"/>

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):

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Previous employer name:

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Previous employer address:

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Previous employer postcode:

--	--

Previous employer telephone:

--	--

Time at previous employment/
contract:

Years:	<input type="text"/>	Months:	<input type="text"/>	Years:	<input type="text"/>	Months:	<input type="text"/>
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Previous job title:

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Salary at time of leaving:

£	<input type="text"/>	£	<input type="text"/>
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Applicant(s) self-employment details

Applicant 1

Applicant 2

Nature of business:

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

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Self-employed company name:

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Self-employed address:

--	--

Self-employed postcode:

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Self-employed telephone:

--	--

Date started:

DD/MM/YY	DD/MM/YY
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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"/>	%
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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:

Accountant's address:

Accountant's postcode:

Details of individual acting on your behalf

Applicant 1

Applicant 2

Title:

First name:

Surname:

Qualifications:

Telephone number:

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 for dependent relative

Home improvements

Holiday home

Business purposes

Purchase of buy to let property

Purchase second 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:

Are you a first time landlord?

Yes No

If "no", please state your number of years' experience

years

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:		

Credit commitments

Credit description	Total outstanding settlement	Monthly payment	Lender	Interest rate	End date	Applicant 1 and/or 2's credit	Debt cleared on completion?
	£	£		%		1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	£	£		%		1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	£	£		%		1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	£	£		%		1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	£	£		%		1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	£	£		%		1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	£	£		%		1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	£	£		%		1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	£	£		%		1 <input type="checkbox"/> 2 <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Property details

Property location: England or Wales Scotland

If Scotland, entry date:

Purchase price/estimated value:

Buy to let, estimated rent:

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

If yes, family member relationship?

Property address and postcode:

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

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?

Source of deposit:

Equity from sale: Parental gift:

Own savings: Inheritance:

Property 1:

Amount outstanding:	<input type="text" value="£"/>	Current valuation:	<input type="text" value="£"/>
Rental income:	<input type="text" value="£"/>	Monthly payment:	<input type="text" value="£"/>
Lender name:	<input type="text"/>		
Property address and postcode:	<input type="text"/>		

Property 2:

Amount outstanding:	<input type="text" value="£"/>	Current valuation:	<input type="text" value="£"/>
Rental income:	<input type="text" value="£"/>	Monthly payment:	<input type="text" value="£"/>
Lender name:	<input type="text"/>		
Property address and postcode:	<input type="text"/>		

Property 3:

Amount outstanding:	<input type="text" value="£"/>	Current valuation:	<input type="text" value="£"/>
Rental income:	<input type="text" value="£"/>	Monthly payment:	<input type="text" value="£"/>
Lender name:	<input type="text"/>		
Property address and postcode:	<input type="text"/>		

Property 4:

Amount outstanding:	<input type="text" value="£"/>	Current valuation:	<input type="text" value="£"/>
Rental income:	<input type="text" value="£"/>	Monthly payment:	<input type="text" value="£"/>
Lender name:	<input type="text"/>		
Property address and postcode:	<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 client's application, we will make enquiries about them including searching any records held by Credit Reference Agencies, Electronic Identity/Verification Systems and checking their 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 your clients by the Credit Reference Agencies may already be linked to records relating to one or more of their financial associates.

For the purpose of this application your clients may be treated as financially linked and application will be assessed with reference to any "associated" records. If clients are a joint applicants 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 joint applicants and anyone referred to by you; and (b) authorise us to search, link or record information at Credit Reference Agencies about them and anyone referred to by you. An association between joint applicants and anyone you tell us is a financial partner will be created at Credit Reference Agencies. This will link financial records, each of which will be taken into account in all future applications by either or both. This will continue until one 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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Registered Office: Positive House, GP Centre, Yeoman Road, Ringwood, Hampshire BH24 3FF. Registered in England and Wales No. 6700848

Additional details

If you need to enter any additional information to support this application, please do so here:

Thank you for your application