



Residential Mortgage Form

01202 850 830 | mortgages@positivelending.co.uk

Intermediary / Broker details

Applicant reference:

Intermediary contact name:

Intermediary company name:

Intermediary company address:

Intermediary company postcode:

Intermediary email:

Intermediary telephone:

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:

First name:

Middle name(s)

Surname:

Have you been known by any other name(s) in the last 3 years?

Yes No

Yes No

If yes, previous surname(s):

Date of birth:

Marital status:

Home telephone:

Work telephone:

Mobile telephone:

Email:

Nationality:

Applicant personal details continued...

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"/>
Any criminal convictions?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please provide details:	<input type="text"/>	<input type="text"/>

Names of any additional occupiers aged 17 of 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"/>

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
- Privately renting
- 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 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"/>
Total balance outstanding:	£ <input type="text"/>	£ <input type="text"/>
Mortgage term remaining:	Years: <input type="text"/> Months: <input type="text"/>	Years: <input type="text"/> Months: <input type="text"/>
Mortgage interest rate:	<input type="text"/> %	<input type="text"/> %
Repayment type: (ie. interest only, repayment, etc)	<input type="text"/>	<input type="text"/>
If interest only, how do you plan to repay the loan at the end of the mortgage term?	<input type="text"/>	<input type="text"/>
Mortgage rate type: (ie. fixed, variable, etc)	<input type="text"/>	<input type="text"/>
Time remaining on rate:	Years: <input type="text"/> Months: <input type="text"/>	Years: <input type="text"/> Months: <input type="text"/>
Any Early Repayment Charges?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, amount:	£ <input type="text"/>	£ <input type="text"/>
If yes, are you willing to pay this?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is this mortgage portable?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Does this mortgage have any other features? (eg. drawdowns, overdraft, overpayments, etc.)	<input type="text"/>	<input type="text"/>
Do you have any other loans or charges secured on this property? If yes, please provide details here or on the additional details page.	<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):

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 years' 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"/>

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
Have you ever been declared 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
<i>Please provide details of all IVA/DMP/DRO and credit arrangements entered into on the additional details page</i>		
Number of defaults in last 36 months:		
<i>Please provide details of all defaults on the additional details page</i>		
Have you ever had a property repossessed?	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
If repossession has outstanding balance, how much?	£	£
CCJs registered in last 6 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Number of CCJs in last 36 months:		
<i>Please provide details of all CCJs on the additional details page</i>		
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:		
Any payday loans in last 12 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If payday loans taken, are they satisfied?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

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): £

Loan and credit commitments

Please list ALL outstanding loans, credit/store cards, credit agreements (including 0% store purchases), hire purchase agreements, overdrafts, etc. If you are unsure if a credit commitment should be added to the table, please include it and we will advise.

Client name	Credit provider (eg. bank, lender)	Credit type (eg. loan, card, store account.)	Current balance £	Monthly repayment £	Credit to be repaid by loan? Yes/No	Account number	Interest rate %	Term remaining in months

Loan details

First time buyer(s)? Yes No

Mortgage type: Purchase Remortgage

If remortgage, date of original purchase:

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:

If purchase, deposit:

Source of deposit:

Property details

Property location: England or Wales Scotland

Year property built:

If Scotland, entry date:

Purchase price/estimated value:

Date of purchase:

Purchasing from a family member? Yes No

Property address and postcode:

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

Property details continued...

Is the property of Standard Construction? (If "no", please explain in 'Additional Details')	<input type="checkbox"/> Yes <input type="checkbox"/> No
Number of bedrooms:	<input type="text"/> bedrooms
Number of reception rooms:	<input type="text"/> rooms
If this property is not a new build, was it previously unoccupied for the last 18 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is this a private sale?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you related to the vendor?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Will the property be your main residence?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Tenure:	<input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold
If leasehold, how many years left of the lease?	<input type="text"/> years
If flats, number of floors in building?	<input type="text"/> floors
On which floor is the property?	<input type="text"/>
Does the applicant own 20 or more buy to let loans? (If yes, please provide details in the additional information section at the end of this form, thank you)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the property have an annex?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If shared ownership, percentage owned at outset:	<input type="text"/> %
If shared ownership, how much paid for share:	£ <input type="text"/>
If shared ownership, valuation at time of purchase:	£ <input type="text"/>
If shared ownership, percentage owned now (if staircasing, share increased):	<input type="text"/> %
Has the property ever been council owned?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the property in pre-emption?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, discount given:	<input type="text"/> %
If yes, date purchased:	<input type="text"/> DD/MM/YY

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

For the purpose of this application your client(s) may be treated as financially linked and the application will be assessed with reference to any "associated" records. If it is a joint application 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 any joint applicant and anyone referred to; and (b) authorise us to search, link or record information at Credit Reference Agencies. An association between joint applicants and between 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. This will continue until a disassociation is successfully filed at the Credit Reference Agencies.

You confirm that your client(s) has/have 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 them 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 them; (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 "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.

At certain stages of the process we will be contacting the client, 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:

THINK CAREFULLY BEFORE SECURING ANY DEBTS AGAINST YOUR HOME OR PROPERTY. YOUR HOME OR PROPERTY 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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Additional details

Please provide details of all credit issues mentioned on page 8, including dates and amounts. If you have a DMP or IVA, please confirm which debts are included within these.

Please provide any further information relevant to the application, thank you.

Thank you for your application