

Pre-Requisite Questions

To assess affordability we will require income proof for all applicants. You must notify the applicant(s) of these requirements and that:

- they need to provide correct and complete information;
- we will not be able to proceed with the mortgage application if they do not and as a result we are unable to assess affordability.

Intermediary Declaration

Credit decisions and the prevention of fraud (please read or forward to all applicants)

The personal information we collect will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering & to verify the identity of the applicant and any guarantor (Applicants). If fraud is detected, the Applicants could be refused certain services, finance or employment. Further details of how information will be used by us & these fraud prevention agencies, & their data protection rights, can be found by contacting the Data Protection Officer at Specialist Financial Services Ltd.

We will also supply Applicant's personal information to credit reference agencies (CRAs) in order to process their application and they will give us information about Applicants, such as about their financial history. We do this to assess creditworthiness and product suitability, check their identity, manage their account, trace and recover debts and prevent criminal activity.

The lender will also continue to exchange information about Applicants with CRAs on an ongoing basis, including about their settled accounts and any debts not fully repaid on time. CRAs will share their information with other organisations. The data may also be linked to the data of their spouse, any joint applicants or other financial associates.

The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at Equifax, Experian or Call Credit

We will perform a 'soft footprint' credit check, to enable you to produce a quotation so it won't harm the Applicants credit rating. When the enquiry moves to application stage, the lender will leave a credit application record ('hard footprint') on the credit file.

The details entered must be accurate and true to the best of your knowledge. If the lender suspects your involvement in fraudulent activity they will take appropriate action against you.

Privacy notice

How we and any proposed lender, credit reference and fraud prevention agencies use customer information, is set out in more detail in our Privacy Notice and the lender's Privacy Notice. If we are providing this to you as the Applicant(s) representative, in order to allow us to lawfully progress their application, we require confirmation that you, as the Applicant(s) representative, have provided a copy of the Privacy Notice to each of the Applicants, before we can lawfully proceed with their application.

Legal costs

You confirm that you have advised the client that:

- they are responsible for paying all the conveyancers fees, costs and disbursements including the fees of the conveyancer acting for us in connection with the mortgage if the borrower chooses to instruct a separate firm to act for them.
- the conveyancing fees quoted in the KFI and application form are estimates only for the conveyancing work on the mortgage excluding costs and disbursements and assumes the solicitor will jointly represent us and the borrower.
- the total cost of the conveyancing work may be higher and they should ask for detailed quotations.

**Please ensure all questions in this form marked * are answered and
provide a copy of the customer's Property Portfolio Schedule.
Many lenders will also need a completed Income & Expenditure Form**

**For Owner Occupied & Limited Company applications,
please provide the last two years accounts**

Customer Facing Intermediary Details

Are you authorised by the FCA? *	<input type="checkbox"/> Yes	<input type="checkbox"/> No	FCA Number *	<input type="text"/>
FCA Status *	<input type="checkbox"/> Directly authorised	<input type="checkbox"/> Appointed representative	<input type="checkbox"/> Not authorised	
If an Appointed Representative, name of Network?	<input type="text"/>			
Your name *	<input type="text"/>	Company name *	<input type="text"/>	
Tel No *	<input type="text"/>	Email *	<input type="text"/>	
What level of advice is given? *	<input type="checkbox"/> Advised	<input type="checkbox"/> Execution only	Applicant seen in person? *	<input type="checkbox"/> Yes <input type="checkbox"/> No
Bank details for commission payments	Sort code	<input type="text"/>	Account No.	<input type="text"/>

Applicant's details

	First borrower / guarantor	Second borrower / guarantor
Title *	<input type="text"/>	<input type="text"/>
First Name *	<input type="text"/>	<input type="text"/>
Middle Name	<input type="text"/>	<input type="text"/>
Surname *	<input type="text"/>	<input type="text"/>
Previous names	<input type="text"/>	<input type="text"/>
Date of Birth *	<input type="text"/>	<input type="text"/>
Expected Retirement Age	<input type="text"/>	<input type="text"/>
Nationality *	<input type="text"/>	<input type="text"/>
National Insurance No. *	<input type="text"/>	<input type="text"/>
Email address *	<input type="text"/>	<input type="text"/>
Contact Telephone No. *	<input type="text"/>	<input type="text"/>
Rights to Reside in the UK *	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Currently resident in UK? *	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Length of Residency *	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months
Marital Status *	<input type="text"/>	<input type="text"/>
Number of Dependants *	<input type="text"/> Child <input type="text"/> Adult	<input type="text"/> Child <input type="text"/> Adult
UK bank account held? *	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you currently hold a UK mortgage or own a UK property? *	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If No, Have you ever held a UK mortgage or owned a property? *	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
First-time Landlord *	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Residential status *	<input type="checkbox"/> Owner (mortgaged) <input type="checkbox"/> Owner (no mortgage) <input type="checkbox"/> Renting <input type="checkbox"/> Living with family / friends.	<input type="checkbox"/> Owner (mortgaged) <input type="checkbox"/> Owner (no mortgage) <input type="checkbox"/> Renting <input type="checkbox"/> Living with family / friends.
Current address & postcode *	<input type="text"/>	<input type="text"/>
Length of residency from *	<input type="text"/> to <input type="text"/>	<input type="text"/> to <input type="text"/>
If owned Current value	£ <input type="text"/>	£ <input type="text"/>
Mortgage outstanding	£ <input type="text"/>	£ <input type="text"/>
Monthly repayment	£ <input type="text"/>	£ <input type="text"/>
Previous address & postcode (if less than 3 years at current)	<input type="text"/>	<input type="text"/>
Previous address residential status	<input type="checkbox"/> Owner (mortgaged) <input type="checkbox"/> Owner (no mortgage) <input type="checkbox"/> Renting <input type="checkbox"/> Living with family / friends.	<input type="checkbox"/> Owner (mortgaged) <input type="checkbox"/> Owner (no mortgage) <input type="checkbox"/> Renting <input type="checkbox"/> Living with family / friends.
Length of residency from	<input type="text"/> to <input type="text"/>	<input type="text"/> to <input type="text"/>
If a Limited Company / LLP application	<input type="text"/>	<input type="text"/>
Role within business	<input type="text"/>	<input type="text"/>
Shareholding in business	<input type="text"/>	<input type="text"/>

Applicant's details (continued)

If a Limited Company / LLP application continued

Company name			
Company No.		Nature of business	
Incorporation date		SIC Code	
Registered office address			
Correspondence address			

Income & Credit History

Is/Are the applicant(s) aware of any changes to their income or expenditure that would affect their ability to repay the mortgage? (The applicant(s) should be made aware that the information provided could influence the amount that may be borrowed) *

☐ Yes ☐ No

	First borrower / guarantor	Second borrower / guarantor
Employment Status *	<input type="checkbox"/> Employed <input type="checkbox"/> Fixed-term contract <input type="checkbox"/> Self-employed sole trader <input type="checkbox"/> Self-employed partnership <input type="checkbox"/> Retired <input type="checkbox"/> Not working	<input type="checkbox"/> Employed <input type="checkbox"/> Fixed-term contract <input type="checkbox"/> Self-employed sole trader <input type="checkbox"/> Self-employed partnership <input type="checkbox"/> Retired <input type="checkbox"/> Not working
25% or more Share Owner *	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Occupation *		
If Employed		
Employed from *		
Basic salary *	£	£
Overtime	£	£
Commission	£	£
Bonus	£	£
Allowance	£	£

If Self-Employed

Rental income from property needs to be detailed separately from other self-employed income and then shown in the Total Income fields. If you provide 3 years Tax Calculations (SA302's), you can ignore this section.

	First borrower / guarantor	Second borrower / guarantor
Date commenced trading *		
Enter the most recent gross income figures first		
Rental income * Latest tax year	£	£
Year ending		
Previous tax year	£	£
Year ending		
Previous tax year	£	£
Year ending		
Enter the most recent gross income figures first		
Total income * Latest tax year	£	£
Year ending		
(incl. rental) Previous tax year	£	£
Year ending		
Previous tax year	£	£
Year ending		

Other Sources of Income

	First borrower / guarantor	Second borrower / guarantor
Other income sources? *	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, source of income (1)?		
Gross annual amount	£	£
Start date		
If Yes, source of income (2)?		
Gross annual amount	£	£
Start date		
If Yes, source of income (3)?		
Gross annual amount	£	£
Start date		

Credit Profile

	First borrower / guarantor		Second borrower / guarantor	
Has applicant missed mortgage payments in the last 3 years? *	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has applicant missed unsecured payments in the last 3 years? *	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has the applicant had a default registered in the last 6 years? *	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has the applicant had a CCJ or Decree in the last 6 yrs? *	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has the applicant ever entered into a Debt Management Program, IVA or Protected Trust Deed? *	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has the applicant ever been made bankrupt/sequestered? *	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has the applicant ever had a property repossessed? *	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does the applicant have any unspent convictions or have pending court proceedings? *	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Secured and Unsecured Credit History (if commitments are joint only enter once)

Applicant number	Secured Lender(s)	Balance Outstanding	Monthly payment	Arrears in last 12 months
		£	£	<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

Do the applicant(s) have any unsecured loans/HP/credit cards/Forces Help-to Buy/other credit? *

[illegible]

Mortgage Requirements

Mortgage amount required *	<input type="text" value="£"/>		Mortgage term required *	<input type="text" value=""/>	years
Mortgage purpose *	<input type="checkbox"/> Purchase	<input type="checkbox"/> Remortgage	<input type="checkbox"/> Product Transfer	<input type="text" value=""/> Mortgage Product Code	
Repayment type *	<input type="checkbox"/> Interest only	<input type="checkbox"/> Capital repayment	Type of loan *	<input type="checkbox"/> Commercial	<input type="checkbox"/> Semi-Commercial
Product type *	<input type="checkbox"/> Fixed rate	<input type="checkbox"/> Fixed term	<input type="checkbox"/> Discounted rate	<input type="checkbox"/> Tracker	<input type="checkbox"/> SVR

Lender & Intermediary Fees

Lender product fee - add to loan? *	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Telegraphic Transfer Fee - add to loan? *	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Any intermediary fees? *	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, amount?	<input type="text" value="£"/>	
When is intermediary fee payable? *	<input type="checkbox"/> Upfront	<input type="checkbox"/> On application	<input type="checkbox"/> On offer	<input type="checkbox"/> On completion	
Are you sharing any of the proc fee with the applicant(s)? *	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, amount	<input type="text" value="£"/>	

Security Property

Current market value *	<input type="text" value="£"/>	Purchase price	<input type="text" value="£"/>	Purchase date	<input type="text" value=""/>
Security property address & postcode *	<input type="text" value=""/>				
Property Jurisdiction *	<input type="checkbox"/> England / Wales	<input type="checkbox"/> Scotland	Is property a new build? *	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Property Description *	<input type="checkbox"/> Commercial	<input type="checkbox"/> Semi-Commercial			
Does it have all the necessary licences, planning and building regs sign-off in place?				<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has the property been unoccupied for the last 18 months? *	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Year Built *	<input type="text" value=""/>	
Property Type *	<input type="text" value=""/>				
Tenure *	<input type="checkbox"/> Freehold	<input type="checkbox"/> Leasehold	Unexpired lease term	<input type="text" value=""/>	
If leasehold, amount of	Ground rent per annum	<input type="text" value="£"/>	Service charge per annum	<input type="text" value="£"/>	
Type of Sale	<input type="checkbox"/> Private sale	<input type="checkbox"/> Estate Agent	<input type="checkbox"/> Buying from business		
	<input type="checkbox"/> Purchase from builder	<input type="checkbox"/> Purchase from relative	<input type="checkbox"/> Purchase from landlord as tenant		
Is the property being purchased undervalue?				<input type="checkbox"/> Yes	<input type="checkbox"/> No
Contact details for surveyor to access the property?	<input type="text" value=""/>				
IF COMMERCIAL ONLY	Monthly Rental Income from commercial element		<input type="text" value="£"/>		
Type of Letting	<input type="checkbox"/> Licence	<input type="checkbox"/> Lease	If a licence, term of each agreement	<input type="text" value=""/> months/years	
If a lease, term granted	<input type="text" value=""/> years	Date granted	<input type="text" value=""/>	Date of next break clause	<input type="text" value=""/>
Tenant Type	<input type="text" value=""/>		Will property be owner-occupied	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Property description	<input type="text" value=""/>				
IF SEMI-COMMERCIAL	Monthly Rental income	Commercial	<input type="text" value="£"/>	Residential	<input type="text" value="£"/>
What is the approximate split in value	Commercial	<input type="text" value="£"/>	Residential	<input type="text" value="£"/>	
Type of Letting (tick all that apply)	<input type="checkbox"/> Licence	<input type="checkbox"/> Lease	<input type="checkbox"/> Standard AST	<input type="checkbox"/> Corporate AST	<input type="checkbox"/> Holiday let
If a licence for the commercial element, term of each agreement				<input type="text" value=""/> months/years	
If a lease, term granted	<input type="text" value=""/> years	Date granted	<input type="text" value=""/>	Date of next break clause	<input type="text" value=""/>
Tenant type for commercial element	<input type="text" value=""/>		Will commercial be owner-occupied	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Tenant Type for residential element *	<input type="checkbox"/> Professional	<input type="checkbox"/> Student	<input type="checkbox"/> Vulnerable	<input type="checkbox"/> Other	
If vulnerable, please describe	<input type="text" value=""/>				
Property description	<input type="text" value=""/>				
Number of *	<input type="text" value=""/> Bedrooms	<input type="text" value=""/> Bathrooms	<input type="text" value=""/> Kitchens	<input type="text" value=""/> Floors	
Is the flat size less than 30 square metres?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Will residential be owner-occupied	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Deposit Source if a purchase

Please confirm the source of your deposit from the options provided in the dropdown list below.

Equity from sale	<input type="checkbox"/>	Amount	£	Own savings	<input type="checkbox"/>	Amount	£
Parental gift	<input type="checkbox"/>	Amount	£	Family gift	<input type="checkbox"/>	Amount	£
Inheritance	<input type="checkbox"/>	Amount	£	Builders incentive	<input type="checkbox"/>	Amount	£
Other	<input type="checkbox"/>	Amount	£	(details)	<input type="text"/>		

Remortgages only

What is the current balance of the mortgage to be redeemed? £

Does the applicant require any additional borrowing over and above their current mortgage? * ☐ Yes ☐ No

If Yes, loan purpose

Repayment vehicle (continue on a separate sheet if necessary)

If Interest Only required, please provide details of how the commercial mortgage will be repaid at the end of the term. *

Description	<input type="text"/>	Amount	£
Description	<input type="text"/>	Amount	£

Bank Details (this should be the account linked to the monthly mortgage payments)

Sort code	<input type="text"/>	Account number	<input type="text"/>	Account name	<input type="text"/>
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Solicitors details

Do you wish to opt for Dual Representation? ☐ Yes ☐ No If No, please provide

Name of firm	<input type="text"/>	Name of partner	<input type="text"/>
Email	<input type="text"/>	Telephone No.	<input type="text"/>

Commercial Mortgage Declaration

I can confirm on the borrowers behalf that by submitting this form they (and in the case of joint borrowers both of them) intend to let the property for the purpose of a business and agree:

- (1) The mortgage is wholly or predominantly for the purpose of a business carried on or intended to be carried on by them;
- (2) That they will not have the benefit of the protection and remedies that would be available to them under the Mortgage Credit Directive Order 2015;
- (3) That they are aware that if they are in any doubt as to the consequence of the agreement not being regulated by the Order, then they should seek independent legal advice.

Confirmed * ☐

Notes and anything else we need to know?

ANY QUESTIONS? CALL US FREE

0800 810 1888

Documentation Requirements

Please note, if copies provided all documents to be certified as a true copy of the original document must be signed and dated by the broker.

Proof of income › employed › Most recent 3 months' payslips & P60. › If weekly – 12 weeks required. › If employed by a family member – letter from accountant to support. › Fixed term contract – a copy of contract (if less than 6 months to run, evidence of contract extension is required.)

Proof of income/other income › Tax credits - all pages of award letter & age(s) of children; Pension - confirmation from pension provider; Maintenance - court order & 3 months' bank statements; Rental income - Tax Calculations & Tax Year Overview.

Bank statements › Latest 3 months' required. › Must show - salary/self-employed income, household utilities, daily expenditure, current mortgage or rent payments. › Statements always required for the account nominated for the Lender's Direct Debit.

Rent/mortgage conduct › Proof of latest 12 months' payments via bank statements OR rent reference/mortgage statement OR mortgage shows on credit search. Please note some lenders always require bank statements/mortgage statement.

Gifted deposit › A letter from the borrower is required confirming the full name and address of the donor, the amount of gift, relationship to the applicant, whether the gift is repayable, if the donor intends to reside in the property or has any interest in the property.

Proof of deposit (savings/other) › Regular savings = 3 months' bank statements to evidence build up of funds. › Lump sum = latest statement plus evidence of the originating source.

Leases / Licences › Please provide copies of all leases/licences in a digital format at the earliest opportunity

Identification › Refer to Specialist Hub for certification requirements and acceptable documents, as this differs from lender to lender. As a guide, lenders require signature ID (passport or drivers licence) and address ID (utility bill, council tax bill, bank statement). However, further requirements may be needed.



SPECIALIST HUB

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