

# Packaged Residential Second Charge Application Form v15



**SPECIALIST  
HUB**  
THE HOME OF SPECIALIST FINANCE

Once completed please return this form to [secured@specialisthub.co.uk](mailto:secured@specialisthub.co.uk) or fax to 01442 935936

## INTRODUCER'S DETAILS

Your name		Company name	
<input type="text"/>		<input type="text"/>	
Telephone no.		Email	
<input type="text"/>		<input type="text"/>	
FCA No.	Are you Directly Authorised or an Appointed Representative?		If AR, name of network
<input type="text"/>	Directly Authorised <input type="checkbox"/> Appointed Representative <input type="checkbox"/>		<input type="text"/>
Please confirm you have FCA permissions to advise and arrange second charges		Please confirm you are providing advice on this application	
Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>	

## LOAN DETAILS

Amount of loan	Term years	Term months	Purpose of loan
£ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Loan type (tick all that apply)			
SVR <input type="checkbox"/>	BoE Tracker <input type="checkbox"/>	2 year fixed <input type="checkbox"/>	3 year fixed <input type="checkbox"/>
Are you charging your client fee?		If yes, when are you charging the fee to the client?	
Yes <input type="checkbox"/> No <input type="checkbox"/>		Upfront <input type="checkbox"/> On application <input type="checkbox"/> On offer <input type="checkbox"/> On completion <input type="checkbox"/>	
Is any part of this fee refundable?		If paying your fee on completion, is fee payable	
Yes <input type="checkbox"/> No <input type="checkbox"/>		By adding to advance on completion <input type="checkbox"/> OR directly to you by the borrower(s) <input type="checkbox"/>	
If yes, amount of fee		If yes, how much?	
£ <input type="text"/>		£ <input type="text"/>	

## DETAILS OF PROPERTY OFFERED AS SECURITY

Security address		Date property purchased	Purchase price
<input type="text"/>		<input type="text"/>	£ <input type="text"/>
<input type="text"/>		Current property value	Was property purchased from council?
<input type="text"/>		£ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Postcode	Date moved to address	Property type (house, bungalow, flat, detached, semi-detached, terraced)	
<input type="text"/>	month <input type="text"/> year <input type="text"/>	<input type="text"/>	
Is property currently up for sale?		Has property been extended since purchase? If yes, full details, including any other home improvements	
Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/>	
Property construction (brick, tile, concrete, slate, etc.)		If property is a flat	Number of floors in block
<input type="text"/>		Number of flats in block	<input type="text"/>
Number of	Bathrooms	Garages	Date property built
Bedrooms <input type="text"/>	<input type="text"/>	Parking spaces <input type="text"/>	<input type="text"/>
Is property?	W.C.'s <input type="text"/>	Is property adjacent to commercial?	Is property a listed building?
Freehold <input type="checkbox"/>	Receptions <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Leasehold <input type="checkbox"/>	If leasehold, years left? <input type="text"/>	Balance outstanding	Monthly payment
1st charge mortgage lender & account number		£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>		Have last 3 payments been made?	Have last 6 payments been made?
Current arrears		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
£ <input type="text"/>		Interest rate	If fixed, term remaining
Highest arrears in last 12 months		<input type="text"/> %	<input type="text"/>
£ <input type="text"/>		Balance outstanding	Monthly payment
Term remaining on mortgage		£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>		Have last 3 payments been made?	Have last 6 payments been made?
Type of mortgage		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Cap. Repayment <input type="checkbox"/> Int. only <input type="checkbox"/>			
2nd charge mortgage lender & account number			
<input type="text"/>			
Current arrears			
£ <input type="text"/>			
Highest arrears in last 12 months			
£ <input type="text"/>			

## APPLICANT DETAILS

### APPLICANT ONE

Title	First Name	
<input type="text"/>	<input type="text"/>	
Middle name(s)		
<input type="text"/>		
Surname	Date of birth	
<input type="text"/>	<input type="text"/>	
Previous surname	Marital status	
<input type="text"/>	<input type="text"/>	
Nationality	No. of dependents	Ages of dependents
<input type="text"/>	<input type="text"/>	<input type="text"/>
Email	Home telephone number	
<input type="text"/>	<input type="text"/>	
Mobile telephone number	Work telephone number	
<input type="text"/>	<input type="text"/>	
Previous address (if less than 3 years at current address)		
<input type="text"/>		
<input type="text"/>		
<input type="text"/>		
Postcode	Date moved to address	
<input type="text"/>	<input type="text"/> month <input type="text"/> year	
Occupation	Start date of employment	
<input type="text"/>	<input type="text"/> month <input type="text"/> year	
In probation period	Employer's name	
Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>	
Employment status		
Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Other <input type="checkbox"/>		
If employed, company address		
<input type="text"/>		
<input type="text"/>		
Planned retirement age	Are you a higher rate taxpayer	
<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Gross income	Basic income	Bonus / Overtime
£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Commission	Monthly take home pay	
£ <input type="text"/>	£ <input type="text"/>	
If self employed, are you?		
Sole trader <input type="checkbox"/> Partnership <input type="checkbox"/> Ltd Co. / LLP <input type="checkbox"/>		
Last year's personal income	Previous year's personal income	
£ <input type="text"/>	£ <input type="text"/>	
Accountants name & telephone number		
<input type="text"/>		

Please enclose the applicant's last 2 years SA302's/Tax Overview

Additional income - net amount	Received from
£ <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 TWO

Title	First Name	
<input type="text"/>	<input type="text"/>	
Middle name(s)		
<input type="text"/>		
Surname	Date of birth	
<input type="text"/>	<input type="text"/>	
Previous surname	Marital status	
<input type="text"/>	<input type="text"/>	
Nationality	No. of dependents	Ages of dependents
<input type="text"/>	<input type="text"/>	<input type="text"/>
Email	Home telephone number	
<input type="text"/>	<input type="text"/>	
Mobile telephone number	Work telephone number	
<input type="text"/>	<input type="text"/>	
Previous address (if less than 3 years at current address)		
<input type="text"/>		
<input type="text"/>		
<input type="text"/>		
Postcode	Date moved to address	
<input type="text"/>	<input type="text"/> month <input type="text"/> year	
Occupation	Start date of employment	
<input type="text"/>	<input type="text"/> month <input type="text"/> year	
In probation period	Employer's name	
Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>	
Employment status		
Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Other <input type="checkbox"/>		
If employed, company address		
<input type="text"/>		
<input type="text"/>		
Planned retirement age	Are you a higher rate taxpayer	
<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Gross income	Basic income	Bonus / Overtime
£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Commission	Monthly take home pay	
£ <input type="text"/>	£ <input type="text"/>	
If self employed, are you?		
Sole trader <input type="checkbox"/> Partnership <input type="checkbox"/> Ltd Co. / LLP <input type="checkbox"/>		
Last year's personal income	Previous year's personal income	
£ <input type="text"/>	£ <input type="text"/>	
Accountants name & telephone number		
<input type="text"/>		

Please enclose the applicant's last 2 years SA302's/Tax Overview

Additional income - net amount	Received from
£ <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"/>

## MONTHLY EXPENDITURE PER MONTH

Council tax £	Water rates £	Electricity/Gas/Fuel £	Home insurance £	Ground rent/service charge £
Life cover, endowment £	Pension £	Maintenance/Child support £	Food/Alcohol/Tobacco £	Home/Mobile telephone £
Clothing £	Socialising/Recreation £	School related expenses £	Childcare/Nursery £	Pets (food/pet insurance) £
Prescriptions/Healthcare £	Satellite/Cable £	Transport (bus/train fares) £	Motor (fuel) £	Motor (insurance, maintenance) £

## EXISTING LOANS, CREDIT CARDS AND OTHER DEBTS

Type	Lender	Balance	Monthly payment	To be repaid from loan
		£	£	YES / NO
		£	£	YES / NO
		£	£	YES / NO
		£	£	YES / NO
		£	£	YES / NO
		£	£	YES / NO
		£	£	YES / NO
		£	£	YES / NO
		£	£	YES / NO
		£	£	YES / NO

## DATA PROTECTION SCRIPT

You will need to read the following script to an applicant, in order for us to keep the applicants details and obtain a soft enquiry credit search with Equifax. You must tick the box below to confirm this has been done.

**Under the Data Protection Act I need to advise what will happen to the information you have provided. It shall be used to obtain credit reference agency searches, and underwriting and processing your finance application. It will be kept on our computer systems and hard copy files of Specialist Hub (a trading style of Specialist Financial Services Ltd) who will be packaging your application.**

**(ONLY READ IF MORE THAN 1 APPLICANT)** You are disclosing information about a joint applicant, and you are confirming you are entitled to do so. An 'association' between joint applicants and between you and anyone you tell us is your financial partner may be created at the Credit Reference Agencies. This may link your financial records, each of which may be taken into account in all future applications by either or both of you until one of you successfully files a disassociation at the Credit Reference Agencies.

The information given may be recorded with credit reference or fraud prevention agencies which may keep a record of that information and the fact that a credit search was made. It may be used by lenders or other companies for assessing the risk of giving credit, for account management, to trace debtors and for the prevention of fraud and money laundering.

**(ONLY READ IF ANY PART OF THE LOAN IS FOR CONSOLIDATION)** If you are thinking of consolidating existing borrowing you should be aware that you may be extending the terms of the debt and increasing the total amount you repay

- I confirm I have read the above script to the applicant(s)
- The applicant(s) have agreed to the Data Protection Notice above and wish to proceed with their loan application

**by submitting this form you confirm this script has been read to the borrower(s)**

Need help? Call us free on

**0800 810 1888**