

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 or fax to 01442 873847

INTRODUCER'S DETAILS

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

LOAN DETAILS

Amount of loan £ <input type="text"/>	Term years <input type="text"/>	Term months <input type="text"/>	Purpose of loan <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"/>
		4 year fixed <input type="checkbox"/>	5 year fixed <input type="checkbox"/>
			10 year fixed <input type="checkbox"/>
Are you charging your client fee? Yes <input type="checkbox"/> No <input type="checkbox"/>		If yes, amount of fee £ <input type="text"/>	
		If yes, when are you charging the fee to the client? 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? Yes <input type="checkbox"/> No <input type="checkbox"/>		If yes, how much? £ <input type="text"/>	
		If paying your fee on completion, is fee payable By adding to advance on completion <input type="checkbox"/> OR directly to you by the borrower(s) <input type="checkbox"/>	

DETAILS OF PROPERTY OFFERED AS SECURITY

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

APPLICANT DETAILS

APPLICANT ONE

Title First Name

Middle name(s)

Surname Date of birth

Previous surname Marital status

Nationality No. of dependents Ages of dependents

Email Home telephone number

Mobile telephone number Work telephone number

Previous address (if less than 3 years at current address)

Postcode Date moved to address month year

Occupation Start date of employment month year

In probation period Yes No Employer's name

Employment status Employed Self-Employed Retired Other

If employed, company address

Planned retirement age Are you a higher rate taxpayer Yes No

Gross income £ Basic income £ Bonus / Overtime £

Commission £ Monthly take home pay £

If self employed, are you? Sole trader Partnership Ltd Co. / LLP

Last year's personal income £ Previous year's personal income £

Accountants name & telephone number

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

Middle name(s)

Surname Date of birth

Previous surname Marital status

Nationality No. of dependents Ages of dependents

Email Home telephone number

Mobile telephone number Work telephone number

Previous address (if less than 3 years at current address)

Postcode Date moved to address month year

Occupation Start date of employment month year

In probation period Yes No Employer's name

Employment status Employed Self-Employed Retired Other

If employed, company address

Planned retirement age Are you a higher rate taxpayer Yes No

Gross income £ Basic income £ Bonus / Overtime £

Commission £ Monthly take home pay £

If self employed, are you? Sole trader Partnership Ltd Co. / LLP

Last year's personal income £ Previous year's personal income £

Accountants name & telephone number

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£ <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

