

INITIAL INFORMATION

Is the application on behalf of a...	<input type="checkbox"/> Private Individual	Maximum 2 applicants	
	<input type="checkbox"/> UK Ltd Co or UK LLP	Maximum 4 applicants	<i>You must include all shareholders of 25% and above.</i>
Number of applicants	<input type="text"/>	Company name	<input type="text"/>
Is property located in England or Wales?	<input type="checkbox"/> yes	<input type="checkbox"/> no	<i>(if no, LendInvest cannot assist)</i>
Are all applicants UK tax resident?	<input type="checkbox"/> yes	<input type="checkbox"/> no	<i>(if no, LendInvest cannot assist)</i>
Is the application to	<input type="checkbox"/> purchase a new property	<input type="checkbox"/> remortgage an existing property	
Do any of the applicants for this loan currently own a property?	<input type="checkbox"/> yes	<input type="checkbox"/> no	<i>(if no, LendInvest cannot assist)</i>
Has the applicant(s), or any relatives of the applicant(s), ever lived in the property or plan to do so after completion?	<input type="checkbox"/> yes	<input type="checkbox"/> no	<i>(if yes, LendInvest cannot assist)</i>

PERSONAL INFORMATION

	First applicant	Second applicant
Title *	<input type="text"/>	<input type="text"/>
First name *	<input type="text"/>	<input type="text"/>
Surname *	<input type="text"/>	<input type="text"/>
Date of birth *	<input type="text"/>	<input type="text"/>
Nationality *	<input type="text"/>	<input type="text"/>
Marital status *	<input type="text"/>	<input type="text"/>
Total annual income *	£ <input type="text"/>	£ <input type="text"/>
National insurance number *	<input type="text"/>	<input type="text"/>
Email address *	<input type="text"/>	<input type="text"/>
Telephone number *	<input type="text"/>	<input type="text"/>
Taxpayer status *	<input type="checkbox"/> Basic <input type="checkbox"/> Higher <input type="checkbox"/> Additional	<input type="checkbox"/> Basic <input type="checkbox"/> Higher <input type="checkbox"/> Additional
Retirement age *	<input type="text"/>	<input type="text"/>
Are you a first time landlord?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Address	Line 1 * <input type="text"/> Line 2 <input type="text"/> Line 3 <input type="text"/> Line 4 <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Postcode *	<input type="text"/>	<input type="text"/>
Residential status *	<input type="checkbox"/> homeowner no mortgage <input type="checkbox"/> tenant <input type="checkbox"/> homeowner with mortgage <input type="checkbox"/> relatives	<input type="checkbox"/> homeowner no mortgage <input type="checkbox"/> tenant <input type="checkbox"/> homeowner with mortgage <input type="checkbox"/> relatives
Date moved to address *	<input type="text"/>	<input type="text"/>
<small>if less than 3 years please provide previous address(es) on a separate document</small>		
Time resided in UK *	<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

CURRENT PROPERTY PORTFOLIO

Do you currently have any existing buy-to-let properties?

☐ yes☐ no

How many buy-to-let properties do you currently own?

1st app

2nd app

Approximate total combined property value

1st app £

2nd app £

Approximate total outstanding mortgage balance

1st app £

2nd app £

Approximate total monthly repayment

1st app £

2nd app £

Approximate total monthly rental income

1st app £

2nd app £

SECURITY PROPERTY DETAILS

Address of security *

Postcode *

Property type *

☐ Bungalow

☐ Flat above commercial

☐ Flat converted

☐ Flat ex-council

☐ Flat in basement

☐ Flat modular build

☐ Flat new build

☐ Flat new conversion

☐ Flat purpose built

☐ Flat studio

☐ HMO flat

☐ HMO multi unit freehold block

☐ HMO house

☐ House detached

☐ House end terraced

☐ House mid terraced

☐ House modular build

☐ House new build

☐ House semi detached

☐ Maisonette

☐ Multi unit freehold block

☐ Other (please describe)

What is the property tenure *

☐ Freehold

☐ Leasehold

Unexpired term

If leasehold

☐ Unexpired term

☐ Ground rent

☐ Service charge

Number of *

☐ Floors

☐ Bedrooms

☐ Kitchens

☐ Receptions

☐ Bathrooms

☐ Tenants

☐ Square metres

☐ Year built

Purchase price

£

Monthly rental income

£

Purchase date

Current market value

£

Source of deposit *

☐ Equity release

☐ Gift

☐ Property sale

☐ Savings

☐ Other (please state where from)

Tenant type *

Lease type *

☐ AST

☐ Corporate let

Sector experience *

☐ First time landlord but have owned property for 2 years

☐ None

☐ Managing a property portfolio over a period of at least 1 year

☐ Managing a property portfolio over a period of at least 2 years

CREDIT PROFILE

Credit defaults *

☐ none in 5 years

☐ none in the past year and up to 2 in the past 2 years.

☐ If none of the options is suitable, please provide details

CCJ's *

☐ none in 5 years

☐ none in the past year and up to 1 in the past 2 years (with a max value of £5,000 and satisfied at the time of completion)

☐ If none of the options is suitable, please provide details

Missed mortgage / secured payments *

☐ none in 3 years

☐ none in the past year and up to 1 in the past 3 years

☐ If none of the options is suitable, please provide details

Unsecured arrears *

☐ not greater than 2 in the past 3 years

☐ more than 2 in the past 3 years

☐ If none of the options is suitable, please provide details

Bankruptcy or IVA in the last 6 years *

☐ yes

☐ no

INCOME									
		First applicant			Second applicant				
Income earned from employment / self-employment	<input type="checkbox"/>	yes	<input type="checkbox"/>	no	<input type="checkbox"/>	yes	<input type="checkbox"/>	no	
If yes, employment status	<input type="checkbox"/>	a non-equity partner in a partnership			<input type="checkbox"/>	a non-equity partner in a partnership			
	<input type="checkbox"/>	a shareholder with 25% or more shares			<input type="checkbox"/>	a shareholder with 25% or more shares			
	<input type="checkbox"/>	a shareholder with less than 25% shares			<input type="checkbox"/>	a shareholder with less than 25% shares			
	<input type="checkbox"/>	an equity partner in a partnership			<input type="checkbox"/>	an equity partner in a partnership			
	<input type="checkbox"/>	employee with no shareholding			<input type="checkbox"/>	employee with no shareholding			
	<input type="checkbox"/>	sole trader			<input type="checkbox"/>	sole trader			
Self employed income per annum		Latest tax year	Previous tax year	Previous tax year		Latest tax year	Previous tax year	Previous tax year	
Year ending									
Annual self-employed income	£		£		£		£		
Yearly net profit before tax	£		£		£		£		
Do you receive pension income	<input type="checkbox"/>	yes	<input type="checkbox"/>	no	<input type="checkbox"/>	yes	<input type="checkbox"/>	no	
Do you receive rent or other property income	<input type="checkbox"/>	yes	<input type="checkbox"/>	no	<input type="checkbox"/>	yes	<input type="checkbox"/>	no	
Rental income per annum		Latest tax year	Previous tax year	Previous tax year		Latest tax year	Previous tax year	Previous tax year	
Year ending									
Annual rental income	£		£		£		£		
Yearly net profit before tax	£		£		£		£		
Do you receive savings / investment income	<input type="checkbox"/>	yes	<input type="checkbox"/>	no	<input type="checkbox"/>	yes	<input type="checkbox"/>	no	
Income per annum	Employed	£			Employed	£			
	Self employed	£			Self employed	£			
	Pension	£			Pension	£			
	Investment	£			Investment	£			

DETAILS OF LOAN REQUESTED						
Loan amount *	£	Number of years to repay the loan *				
How do you want to pay the product fee?	<input type="checkbox"/>	add fee to the loan	<input type="checkbox"/>	pay the fee up front		
Product required	<input type="checkbox"/>	2 year fixed	<input type="checkbox"/>	3 year fixed	<input type="checkbox"/>	5 year fixed
Interest rate		%	Exit strategy			
Do you wish to charge a broker fee? *	<input type="checkbox"/>	yes	<input type="checkbox"/>	no	If yes, amount	£
(you are responsible for collecting this fee from the solicitor)						

BANK DETAILS				
Account name			Sort code	
Account number			Branch postcode	
Names of signatories				

SOLICITORS DETAILS				
Do you wish to opt for Dual Representation	<input type="checkbox"/>	yes	<input type="checkbox"/>	no
Name of firm acting			Solicitor acting	
Email address			Telephone no.	
First line of address				

INTRODUCER DETAILS

Your name

Company name

Telephone no.

Email

FCA Number

ANYTHING ELSE WE NEED TO KNOW?

APPLICATION TERMS & CONDITIONS

By submitting this application, you agree:

The information you have provided to us in relation to your registration is true, correct and complete as at the date of this application. You have your customers' permission to make an enquiry/and or application on their behalf and to pass information to us, that your customer has given their consent prior to you submitting details to us and that we may undertake a credit search on any address your customers have provided

To ensure that data collected in respect of any customer will not be used for any purpose other than that for which it was collected, unless the customer(s) grant permission.

To advise all customers what will happen to their personal data and to provide customers with a copy of information held on them, on request.

That you have and will maintain all necessary permissions, qualifications, licences, consents or authorisations required to introduce customers to us and in particular required by the Financial Services and Markets Act 2000 and associated legislation.

To comply with all laws, regulations, orders, rules of and directions from the Financial Conduct Authority and any other enforcement authority or regulator of activities carried on by you as well as industry codes of practice applicable to the marketing, selling and/or variation of mortgages, insurance and related products in the U.K.

To comply with the latest Money Laundering Regulations and the Joint Money Laundering Steering Group Guidance Notes for the UK Financial Sector (and all Directives, Regulations, Rules and Guidance Notes issued in substitution thereof or in amendment or addition thereto), you will verify and record the identity of all mortgage applicants before passing the applications to us.

To provide us with copies of any identification and verification data and other relevant documents used in the identification of the customer when requested.

To ensure the customer receives all documentation required by laws and regulations applicable to the marketing, selling and/or variation of mortgages and related products in the United Kingdom.

To retain a copy of the customer's file, including Proof of Income, for a minimum of 2 years from the completion date of the mortgage or for the period required by law.

To ensure that all information used within any application process is accurate and a true reflection of the customer's circumstances, and to keep that information up to date.

That should you become aware of the change to any information which may be material to the decision that we may make that you will advise us at once.

You acknowledge that any decision is not binding on either party until completion of the mortgage occurs and funds are released by the lender.

You understand that any information that we hold about you and how you use this site may be used for monitoring and management information purposes.

You understand that any information that we hold about you will be kept after your relationship with us has ended.

You shall not use any of our trademarks or brands without our prior written consent.

You indemnify us and the lender in respect of any liability, losses, damages or costs we may suffer or incur arising from breach of your warranties and/or obligations, imposed by these terms and conditions, or by reason of any misrepresentation or negligent, tortious or fraudulent act or default by you.

The Contracts (Rights of Third Parties) Act 1999 does not apply and you may not assign your rights or subcontract your obligations without our prior written consent.

These terms are governed by the laws of England and Wales and the courts of England will have exclusive jurisdiction to settle any claim or matter arising under or in relation to these terms.

By agreeing to accept these terms and conditions of use you are deemed to have read and accepted the section above

Agreed

☐ yes

☐ no

(WE CANNOT PROCEED UNLESS YOU AGREE TO THE ABOVE)

- Please send the client's property portfolio sheet. **Do not** include the following in the portfolio:

- Non-UK properties
 - The security property
 - The client's residential property
- What happens now?**

- Email this document to commercial@specialisthub.co.uk or fax to 01442 873847
 - The case will be input onto the LendInvest portal and a decision will be made
 - If accepted, all applicants will receive an Application Form and Direct Debit Mandate for electronic signature
 - Once this has been done, the case will be underwritten and the applicants will be contacted for the valuation fee
 - The valuation will be instructed and we will contact you if there are any further requirements

ANY QUESTIONS? CALL US FREE

0800 810 1888