

Buy To Let Second Charge Application Form



Loan Processing Centre
packaging without the packager fees

Once completed please return this form to secured@lpc.uk.com 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 BTL 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 a 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"/>	Date property built <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"/>	Is property a listed building? Yes <input type="checkbox"/> No <input type="checkbox"/>
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"/>	Monthly payment £ <input type="text"/>
1st charge mortgage lender & account number <input type="text"/>	Balance outstanding £ <input type="text"/>	Have last 3 payments been made? Yes <input type="checkbox"/> No <input type="checkbox"/>
Current arrears £ <input type="text"/>	Highest arrears in last 12 months £ <input type="text"/>	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"/> %
2nd charge mortgage lender & account number <input type="text"/>	Balance outstanding £ <input type="text"/>	If fixed, term remaining <input type="text"/>
Current arrears £ <input type="text"/>	Highest arrears in last 12 months £ <input type="text"/>	Monthly payment £ <input type="text"/>
1st charge mortgage lender & account number <input type="text"/>	Balance outstanding £ <input type="text"/>	Have last 3 payments been made? Yes <input type="checkbox"/> No <input type="checkbox"/>
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INCOME FROM INVESTMENT PROPERTY

Rental income from security property

£

Is the property rented on a AST?

Yes No

Length of current tenancy

years months

Is the property an HMO

Yes No

Is the property let to a close family member?

Yes No

Has the applicant ever lived in the property?

Yes No

Name of tenant

Does applicant have 3 or more buy to lets in portfolio

Yes No

Total monthly mortgage payments on portfolio

£

Total income from portfolio

£

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

Current address

Postcode Date moved to address month year

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

Postcode Date moved to address month year

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

Current address

Postcode Date moved to address month year

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

Postcode Date moved to address month year

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 The Loan Processing Centre (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

Please tick this box to confirm the above

Need help? Call us free on

0800 810 1777