

# Data capture form

December 2016

### By ticking this box you are confirming that:

- The application is not in the name of a limited company
- The applicant is not purchasing from an associated limited company
- This is a first charge application
- There are a maximum of two applicants
- The applicants have been resident and liable to tax in the UK for a minimum of the last two years and have a permanent right to reside
- The applicants are permanently employed or, if self employed, have been trading for at least two years
- The applicants must have a minimum combined income of £25,000. Income from renting property cannot be included
- At least one applicant must be the owner of a residential property or residential investment property
- The subject property is located in England, Wales or Scotland
- The applicants are above a minimum age of 21 and should not be over 80 years by the end of the mortgage term
- The loan amount falls within the product LTV limits and rental calculation
- The applicants have no more than 5 properties mortgaged to companies within the Paragon Group, in either personal or corporate name, including this application
- The applicants borrowing from companies within the Paragon Group, in either personal or corporate name, does not exceed £1,000,000 including this application
- Where the application includes an element of capital raising it is being utilised for a purpose concerned with the owning and renting of residential property
- The property is not being purchased or refinanced through a property investment club or syndicate
- The applicants are not in any way connected to a property investment club or syndicate

### We do not accept the following properties, by ticking this box you are confirming that the property is not any of the following:

- A property with more than one self contained unit
- A freehold flat or maisonette in England or Wales
- A leasehold property in Scotland
- A studio flat of less than 30 square metres
- A property which is commercial
- A property let on any other basis than a private residential tenancy agreement
- A property with an element of "flying freehold"
- A property with restrictions relating to sale or occupancy such as Section 106 notice, pre-emption clause
- A self build property
- Designated as defective under any housing legislation
- Subject to agricultural or other planning restrictions
- An ex-local authority flat or maisonette
- A property which is in, or will be in, multiple occupation
- Subject to a HMO licence
- Being purchased under the Right to Buy Scheme or Housing Association Scheme
- A shared ownership property (currently or previously)
- Less than 10 years old without an NHBC certificate or other guarantee acceptable to us
- Leasehold with less than 85 years unexpired at the start, and/or less than 65 years unexpired at the end, of the mortgage
- A converted flat where the applicant occupies a property in the same building
- A non-traditional construction such as concrete or timber or where existing or possible structural defects are apparent
- Located within either 10 metres of an electrical sub-station or 100 metres of an overhead high voltage cable or communication mast
- A property with solar panels installed where they are subject to a lease agreement.

**Please note:** We may be able to accept certain types of properties on the above list on an alternative product - please contact us on **0345 849 4055** for details

This form should be retained for your records. Please see [www.mortgagetrust.co.uk](http://www.mortgagetrust.co.uk) for full details of our lending criteria, product information and full Terms and Conditions.

If the applicants are existing Paragon Group buy-to-let customers please confirm one of their mortgage account numbers

In conjunction with other criteria, we will assess the affordability of this mortgage based on the expected monthly income generated from letting the property to a tenant. The actual income generated may be different and can be influenced over time by changes within the rental market. The applicant(s) will remain responsible for meeting the costs of the mortgage and the additional costs associated with letting property for the duration of ownership.

**Application details**

Number of Applicants

Is this a purchase or remortgage?

 Purchase  Remortgage

Is this application for more than one property?

 Yes  No

**APPLICANT 1**

**APPLICANT 2**

Do you own another buy to let property?

 Yes  No  Yes  No

Did you purchase the property that this application relates to?

 Yes  No  Yes  No

At the time of purchase, did you intend to let the property out?

 Yes  No  Yes  No

Have you, or a relative, lived in the property since you have owned it?

 Yes  No  Yes  No

**Personal details**

**APPLICANT 1**

**APPLICANT 2**

Title

Gender

Forename (s)

Middle name

Surname

Date of birth

Home telephone number

Mobile telephone number

Email address

Residential status  Mortgaged  Owned outright  Mortgaged  Owned outright  
 Rented  Living with friends/relatives  Rented  Living with friends/relatives

**Personal details** (cont.)

**APPLICANT 1**

**APPLICANT 2**

Marital status

Married     Single  
 Divorced     Separated  
 Widowed

Married     Single  
 Divorced     Separated  
 Widowed

Lettings experience?

Yes     No

Yes     No

Country of birth

**Current address**

**APPLICANT 1**

**APPLICANT 2**

Address

Postcode

Postcode

Time at address

Y  Y     M  M

Y  Y     M  M

**Please note:** We require a full 2 year address history, if the applicants have resided at their current address for less than 2 years please provide previous address(es) overleaf

**Previous address**

**APPLICANT 1**

**APPLICANT 2**

Address

Postcode

Postcode

Time at address

Y  Y     M  M

Y  Y     M  M

### Employment details

#### APPLICANT 1

#### APPLICANT 2

Gross employed income



Self employed net profit income

*(Sole trader or partnership, excluding buy-to-let income)*



Limited company / LLP income

*(Dividend / director's remuneration)*



Gross rental income

*(As of today, including all existing properties and current purchase applications)*



Self employed pre-tax profit income

*(Buy-to-let income)*



All other taxable income

*(eg pension, investments, savings etc)*



National Insurance Number



Employment status

<input type="checkbox"/> Employed	<input type="checkbox"/> Housewife
<input type="checkbox"/> Student	<input type="checkbox"/> Self-employed
<input type="checkbox"/> Retired	<input type="checkbox"/> Unemployed

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<input type="checkbox"/> Student	<input type="checkbox"/> Self-employed
<input type="checkbox"/> Retired	<input type="checkbox"/> Unemployed

Contract type

<input type="checkbox"/> Permanent	<input type="checkbox"/> Temporary
<input type="checkbox"/> Contract	<input type="checkbox"/> Probationary
<input type="checkbox"/> Long-term temp	

<input type="checkbox"/> Permanent	<input type="checkbox"/> Temporary
<input type="checkbox"/> Contract	<input type="checkbox"/> Probationary
<input type="checkbox"/> Long-term temp	

Time employed/time trading if self-employed

<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> M	<input type="checkbox"/> M
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<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> M	<input type="checkbox"/> M
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## Lettings experience

### APPLICANT 1

### APPLICANT 2

Years lettings experience

years

years

Please provide the following information in respect of all residential investment properties currently owned, which are not mortgaged to companies within the Paragon Group.

Number of properties

Total value of these properties

£

£

Total value of loans outstanding

£

£

- **Once the information above is entered, you must read and agree to our Terms and Conditions to continue and a credit search and criteria check will then be undertaken**
- **If the application is agreed in principle you will be asked to provide the information overleaf to submit the application**
- **If we are unable to give an agreement in principle you will be advised of this and provided with contact details**

## Property details

Address

Postcode

Property value (if remortgage)

£

Number of units

Tenure

Freehold / heritable

Leasehold

Unexpired lease

Year built

Y  Y  Y  Y

Property in, or to be in, multiple occupation

Yes

No

Ex local authority

Yes  No

Attached to/above commercial premises

Yes

No

## Mortgage details

Loan required

£

Repayment method

Interest only

Capital & interest

Split loan\*

Term in years

Application type

Purchase

Remortgage

Purchase price

£

**Mortgage details** (cont.)

Rental income per month

£

\*If split loan required

Interest only amount

£

Repayment amount

£

Source of deposit (purchase only)

Product required

(Confirm product required from our current Mortgage Trust product range - see [www.mortgagetrust.co.uk](http://www.mortgagetrust.co.uk))

- **If the property and mortgage requirements are agreed in principle, you will be asked to provide the information overleaf to submit the application**
- **If we are unable to give an agreement in principle you will be advised of this and provided with contact details. You will also be given the option to add another property**

**Employment / business details****APPLICANT 1****APPLICANT 2**

Name

Address

Postcode

Postcode

Telephone number

Occupation

**If self-employed / accountant details**

Accountant name

Accountant address

Postcode

Name of person acting

Qualification

Telephone number

Email address

### Vendor details

Vendor name

Address

Postcode

Telephone number

### Access details

Contact name

Address

Postcode

Telephone number   
(Please provide the best number to contact)

- **Once the property and mortgage details have been agreed in principle, you will have the option to add another property or to continue with the application**
- **If another property is added you will be asked to provide property details, mortgage details, vendor details and access details**
- **If continue is selected you will be asked to provide the information below to complete the application**

### Solicitor details

Solicitor firm name

Name of person acting

Address

Postcode

Telephone number

Fax number

Email address

### Originating intermediaries

Did you receive this application through an originating intermediary? Yes  No  If yes, please provide

Consultants name

Company address and postcode

Postcode

Telephone number



## Direct debit details

We require a fully completed direct debit instruction signed by all account holders. The appropriate direct debit instruction will be sent, via email, with the illustration and application summary on submission of the completed application.

Payments must be made from a UK bank/building society account and the applicants must be the account holders.

## Property insurance (must be completed in all circumstances)

In all cases, index linked buildings insurance must be maintained for the rebuilding cost of the property.

**Insurance information:** As a contract of insurance requires you to disclose any material fact which would influence an insurer in the assessment or acceptance of your proposal, the following questions must be answered:

1. Have you (or any persons normally resident with you):
 

(a) ever been convicted of an offence (other than driving offences)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
(b) had any insurer decline or cancel insurance or impose special terms?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
(c) claimed on any home or personal insurance in the last three years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
  
2. Is it your intention to leave the property unoccupied for more than 30 consecutive days a year?
 

<input type="checkbox"/> Yes	<input type="checkbox"/> No
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If you have answered yes to any of the above questions, or if you are in doubt as to whether any fact is material, you should provide full details. If you give incorrect or misleading information, any future claim, or your cover as a whole, could be affected.

## Fee payment

At this stage you will be asked to pay any fees. Please ensure that you have credit/debit card details available, together with the clients authority to make the necessary payment.

Select 'Make payment' and follow the on screen instructions.