



# Expat Mortgage Form

01202 850 830 | mortgages@positivelending.co.uk

## Your loan details

Mortgage type:

Purchase  Remortgage

If remortgage, date of original purchase:

If remortgage, total amount of mortgage being replaced:

Loan amount:

Loan term:

Repayment type:

Interest only  Repayment

If remortgaging, loan purpose:

- Replace existing mortgage
- Home improvements
- Business purposes
- Purchase second property

- Home for dependent relative
- Holiday home
- Purchase of buy to let property
- Capital raising.

If capital raising, please provide details of the purpose:

If purchase, deposit:

If purchase, source of deposit:

Equity from sale:

Parental gift:

Own savings:

Inheritance:

Other? Please specify;

Amount of other:

Are you a first time landlord?

Yes  No

If "no", please state your number of years' experience:

Have you or any of your family ever lived in the property before?

Yes  No

## Security property details

Buy to let type:  Standard buy to let  HMO/MUB  
 Holiday let.

Property address and postcode:

Property type:  Semi-detached house  Maisonette  
 Detached house  Purpose built flat  
 Mid terraced house  Converted flat  
 End terrace house  Bungalow.

If flats, total floors in building?  On which floor is property?

Year property built:

Number of rooms:  Bedrooms  Reception rooms  Kitchens

Purchase price/estimated value: £

Rent as per AST:  Rent after letting fees: £

Length of current tenancy:  Months  Years

Will the property be let to a family member?  Yes  No

If yes, family relationship:

Is this a private sale?  Yes  No

Are you related to the vendor?  Yes  No

Tenure:  Freehold  Leasehold

If leasehold, how many years left of the lease?  years

## Your current mortgage details on the security property.

Lender name:

Mortgage start date:  DD/MM/YY

Mortgage account number:

Total balance outstanding: £

Mortgage term remaining:  Years  Months

Any Early Repayment Charges?  Yes  No

If yes, amount? £

Do you have any other loans or charges secured on this property?

## Your Limited Company/Limited Liability Partnership details

**Is the mortgage being taken out in the name of a Limited Company? If yes, please complete the section below. If no, please proceed to page 4.**

Yes  No

Your company registered name:

Trading name:

Principal activity:

Telephone number:

UK registered address:

UK registered postcode:

Correspondence/business address (if different):

Correspondence/business postcode (if different):

Company/LLP registration number:

Business start date:

Country of incorporation:

Number of directors/  
shareholders/designated  
members:

Details of directors/shareholders,  
including percentage of  
ownership:

## Your personal details

### Applicant 1

### Applicant 2

Title:	<input type="text"/>	<input type="text"/>
First name:	<input type="text"/>	<input type="text"/>
Middle name(s):	<input type="text"/>	<input type="text"/>
Surname:	<input type="text"/>	<input type="text"/>
Have you been known by any other name(s) in the last 3 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, previous surname(s):	<input type="text"/>	<input type="text"/>
Date of birth:	<input type="text"/>	<input type="text"/>
Marital status:	<input type="text"/>	<input type="text"/>
Home telephone:	<input type="text"/>	<input type="text"/>
Work telephone:	<input type="text"/>	<input type="text"/>
Mobile telephone:	<input type="text"/>	<input type="text"/>
Email:	<input type="text"/>	<input type="text"/>
Nationality:	<input type="text"/>	<input type="text"/>
Are you paid in sterling?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you pay tax only in UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Estimated retirement age:	<input type="text"/>	<input type="text"/>
National insurance number:	<input type="text"/>	<input type="text"/>
Number of dependants under 18:	<input type="text"/>	<input type="text"/>
Number of dependants over 18:	<input type="text"/>	<input type="text"/>
Are you aware of any changes to your income or expenditure that would affect your ability to repay the mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Any criminal convictions?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please provide details:	<input type="text"/>	<input type="text"/>

**Your current non-UK address**

	Applicant 1	Applicant 2
Current home address:	<input type="text"/>	<input type="text"/>
Current home address postcode:	<input type="text"/>	<input type="text"/>
Residential status, current home address:	<input type="checkbox"/> Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Privately renting <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Tied accommodation <input type="checkbox"/> Local Authority renting/ Housing Association	<input type="checkbox"/> Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Privately renting <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Tied accommodation <input type="checkbox"/> Local Authority renting/ Housing Association
Time at current address:	Years: <input type="text"/> Months: <input type="text"/>	Years: <input type="text"/> Months: <input type="text"/>
Your current mortgage/rent:	£ <input type="text"/> per month	£ <input type="text"/> per month
If mortgage, lender name:	<input type="text"/>	<input type="text"/>
If mortgage, account number:	<input type="text"/>	<input type="text"/>
If mortgage, balance remaining:	£ <input type="text"/>	£ <input type="text"/>

*Your previous UK address history. Please provide 3 years' UK address history for each applicant, using the additional information sheet at the back of this form if required, thank you.*

	Applicant 1	Applicant 2
Current home address:	<input type="text"/>	<input type="text"/>
Current home address postcode:	<input type="text"/>	<input type="text"/>
Residential status, previous home address:	<input type="checkbox"/> Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Privately renting <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Tied accommodation <input type="checkbox"/> Local Authority renting/ Housing Association	<input type="checkbox"/> Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Privately renting <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Tied accommodation <input type="checkbox"/> Local Authority renting/ Housing Association
Time at previous address:	Years: <input type="text"/> Months: <input type="text"/>	Years: <input type="text"/> Months: <input type="text"/>

Buy to let portfolio. To be completed if you have additional Buy to let properties  
*\*If there are more than 4 properties, please use the 'Additional property details form', thank you.*

**Property 1:**

Amount outstanding:	<input type="text" value="£"/>	Current valuation:	<input type="text" value="£"/>
Rental income:	<input type="text" value="£"/>	Monthly payment:	<input type="text" value="£"/>
Lender name:	<input type="text"/>		
Property address and postcode:	<input type="text"/>		

**Property 2:**

Amount outstanding:	<input type="text" value="£"/>	Current valuation:	<input type="text" value="£"/>
Rental income:	<input type="text" value="£"/>	Monthly payment:	<input type="text" value="£"/>
Lender name:	<input type="text"/>		
Property address and postcode:	<input type="text"/>		

**Property 3:**

Amount outstanding:	<input type="text" value="£"/>	Current valuation:	<input type="text" value="£"/>
Rental income:	<input type="text" value="£"/>	Monthly payment:	<input type="text" value="£"/>
Lender name:	<input type="text"/>		
Property address and postcode:	<input type="text"/>		

**Property 4:**

Amount outstanding:	<input type="text" value="£"/>	Current valuation:	<input type="text" value="£"/>
Rental income:	<input type="text" value="£"/>	Monthly payment:	<input type="text" value="£"/>
Lender name:	<input type="text"/>		
Property address and postcode:	<input type="text"/>		

**Your current employment details (if you are self-employed, please complete page 9)**

Employment type (e.g. permanent, temporary, contract, not working, student):	<input type="text"/>	<input type="text"/>
Employer company name:	<input type="text"/>	<input type="text"/>
Employer address:	<input type="text"/>	<input type="text"/>
Employer postcode:	<input type="text"/>	<input type="text"/>
Employer telephone:	<input type="text"/>	<input type="text"/>
Time at current employment/ contract:	Years: <input type="text"/> Months: <input type="text"/>	Years: <input type="text"/> Months: <input type="text"/>
Job title:	<input type="text"/>	<input type="text"/>
Total basic salary:	£ <input type="text"/>	£ <input type="text"/>
Large town/subsidy/car allowance:	£ <input type="text"/>	£ <input type="text"/>
Annual guaranteed overtime/ bonus/commission:	£ <input type="text"/>	£ <input type="text"/>
Annual non-guaranteed overtime/ bonus/commission:	£ <input type="text"/>	£ <input type="text"/>
Payroll number:	<input type="text"/>	<input type="text"/>

**Your previous employment details.**

*Please provide 3 years' employment history, use the additional sheets provided if necessary, thank you.*

	<b>Applicant 1</b>	<b>Applicant 2</b>
Previous employment type (e.g. permanent, temporary, contract, not working, student):	<input type="text"/>	<input type="text"/>
Previous employer name:	<input type="text"/>	<input type="text"/>
Previous employer address:	<input type="text"/>	<input type="text"/>
Previous employer postcode:	<input type="text"/>	<input type="text"/>
Previous employer telephone:	<input type="text"/>	<input type="text"/>
Time at previous employment/ contract:	Years: <input type="text"/> Months: <input type="text"/>	Years: <input type="text"/> Months: <input type="text"/>
Previous job title:	<input type="text"/>	<input type="text"/>
Salary at time of leaving:	£ <input type="text"/>	£ <input type="text"/>

Your self-employment details, please provide 36 month's self-employed history

	Applicant 1	Applicant 2
Nature of business:	<input type="text"/>	<input type="text"/>
Self-employment type (e.g. sole trader / partner / director):	<input type="text"/>	<input type="text"/>
Self-employed company name:	<input type="text"/>	<input type="text"/>
Self-employed address:	<input type="text"/>	<input type="text"/>
Self-employed postcode:	<input type="text"/>	<input type="text"/>
Self-employed telephone:	<input type="text"/>	<input type="text"/>
Date started:	<input type="text" value="DD/MM/YY"/>	<input type="text" value="DD/MM/YY"/>
Last 3 year's net profit:	Year: <input type="text"/> £ <input type="text"/>	Year: <input type="text"/> £ <input type="text"/>
	Year: <input type="text"/> £ <input type="text"/>	Year: <input type="text"/> £ <input type="text"/>
	Year: <input type="text"/> £ <input type="text"/>	Year: <input type="text"/> £ <input type="text"/>
Percentage of business:	<input type="text"/> %	<input type="text"/> %
If Limited Company Director, last 3 year's salary and dividends:	Year: <input type="text"/> £ <input type="text"/>	Year: <input type="text"/> £ <input type="text"/>
	Year: <input type="text"/> £ <input type="text"/>	Year: <input type="text"/> £ <input type="text"/>
	Year: <input type="text"/> £ <input type="text"/>	Year: <input type="text"/> £ <input type="text"/>



Your credit history *\*If any of the questions on this page are answered "Yes", please provide explanation on the additional details page at the back of this form, thank you.*

	<b>Applicant 1</b>	<b>Applicant 2</b>
Have you ever been declared bankrupt/sequestered?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, is it discharged/cleared?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Date of registration:	DD/MM/YY	DD/MM/YY
Date of discharge:	DD/MM/YY	DD/MM/YY
Ever entered into an IVA, DMP, DRO or made arrangements with creditors?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, has this been satisfied?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Date of registration:	DD/MM/YY	DD/MM/YY
Date of discharge:	DD/MM/YY	DD/MM/YY
<b><i>Please provide details of all IVA/DMP/DRO and credit arrangements entered into on the additional details page</i></b>		
Number of defaults in last 36 months:		
<b><i>Please provide details of all defaults on the additional details page</i></b>		
Have you ever had a property repossessed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, date of repossession:	DD/MM/YY	DD/MM/YY
If repossession has outstanding balance, how much?	£	£
CCJs registered in last 6 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Number of CCJs in last 36 months:		
<b><i>Please provide details of all CCJs on the additional details page</i></b>		
Any missed mortgage or second charge mortgage payments in last 36 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, number in last 12 months:		
If yes, number in last 36 months:		
Highest number of missed payments on any mortgage or property rental in last 12 months:		
Number of missed monthly payments on any unsecured credit in the last 12 months:		
Ever convicted of theft, fraud or dishonesty?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, date of conviction:	DD/MM/YY	DD/MM/YY
Nature of conviction:		
Any payday loans in last 12 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If payday loans taken, are they satisfied?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

## Your loan and credit commitments

Please list ALL outstanding loans, credit/store cards, credit agreements (including 0% store purchases), hire purchase agreements, overdrafts, etc. *If you are unsure if a credit commitment should be added to the table, please include it and we will advise.*

Client name	Credit provider (eg. bank, lender)	Credit type (eg. loan, card, store account.)	Current balance £	Monthly repayment £	Credit to be repaid by loan? Yes/No	Account number	Interest rate %	Term remaining in months

## Additional details

*If applicable, please provide details of all credit issues including dates and amounts.  
If you have a DMP or IVA, please confirm which debts are included within these.*

*Please provide any further information relevant to the application, thank you.*

## Please select the route to proceed with this enquiry:

### ROUTE 1:

#### CASCADE TO THE BEST AVAILABLE PRODUCT AND REPORT ON THAT ONLY

In some cases we may need to approach more than one lender in order to secure your loan. We always start with the lender that most closely matches your preferences and will give you the best deal possible. However, if that lender is not able to accommodate your circumstances, we will move to the next lender in line. This may mean that we need to share your personal data with more than one lender. We will keep records of whomever we share information with so that we can request deletion where necessary.

Are you happy for us to proceed on this basis? If so please select this route:

### ROUTE 2:

#### REVIEW PRODUCTS LENDER BY LENDER, REPORT ONE AT A TIME

If you would prefer, we can report back lender by lender until we have a lender that believes they can assist you. We are very happy to take this approach but please note it will elongate the process.

If you prefer us to report lender by lender, please select this route:

### ROUTE 3:

#### HIGH-LEVEL INDICATIVE TERMS ON LIKELY OPTIONS AVAILABLE

If you would like us to provide a quick overview of high-level indicative terms, without your full client data being sent to any lender, please select this route:

**Please be assured that we will not do any hard footprint credit searches that other institutions can view without your express consent.**

**Please telephone our Data Controller on 01202 850 835 if you want to understand how your data will be used. You have a legal right to receive a copy of the information we hold about you.**

## Declaration and authorisation

In assessing your application, we will make enquiries about you including searching any records held by Credit Reference Agencies and checking your details with Fraud Prevention Agencies. If you give us false or inaccurate information and we suspect fraud we will record this. The Credit Reference and Fraud Prevention Agencies will keep details of any searches. Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your financial partners.

For the purpose of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records. If you are a joint applicant or if you have told us of some other financial association with another person, you must be sure that you are entitled to (a) disclose information about your joint applicant and anyone referred to by you; and (b) authorise us to search, link or record information at Credit Reference Agencies about you and anyone referred to by you. An association between joint applicants and between you and anyone you tell us is your financial partner will be created at Credit Reference Agencies. This will link your financial records, each of which will be taken into account in all future applications by either or both of you. This will continue until one of you successfully files a disassociation at Credit Reference Agencies.

You consent to us disclosing details of your application and how you conduct your account (including any default) to the Credit Reference & Fraud Prevention Agencies. This information may be used to help us and other organisations (a) to assess the financial risk of dealing with you and other members of your household; (b) to help make decisions on motor, household, credit, life and other insurance proposals and insurance claims; (c) to administer agreements & insurance policies with you; (d) to help prevent or detect fraud, prevent money laundering or other crimes, recover debts & trace debtors; and (e) for statistical analysis about credit, insurance and fraud.

We may use a "credit scoring" or other automated process in deciding whether to accept your application and during the life of your account, for example to review your secured debt and /or the interest rate and other charges for your Account (all of which may be varied by us). This may involve searching your records again at Credit Reference Agencies (who will keep details of our search) as well as using other information we hold about you.

Please telephone us on 01202 850 830 if you want details of those Credit Reference and Fraud Prevention Agencies from whom we obtain and to whom we pass information about you. You have a legal right to these details. You have a right to receive a copy of the information we hold about you if you apply to us in writing. A fee may be payable.

### CUSTOMER CONSENT

**Please read this before you sign. Our full privacy statement can be viewed on our website.**

By completing this agreement and returning by email, or by printing, completing, signing and returning by post, you consent to us using and disclosing details about you as described above. References to "we" and "us" include any subsidiary or other company associated or affiliated with Positive Lending (UK) Ltd.

**Please tick all of the ways in which you are happy for us to contact you:**

email     telephone (including voicemail)     SMS/Text messaging

You agree that telephone conversations and other communications between you and us or third parties may be recorded and/or monitored to assist in improving customer and collections services.

The consent that you have given to use your personal information we will assume expires on the completion of your loan or cancellation of this application if sooner.

**Please sign to confirm that you have read, understand and agree to the terms above and you are providing permission for credit searches to be undertaken.**

Signature applicant 1:

Signature applicant 2:

Date:

**THINK CAREFULLY BEFORE SECURING ANY DEBTS AGAINST YOUR HOME OR PROPERTY. YOUR HOME OR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

Positive Lending, Positive House, GP Centre, Yeoman Road, Ringwood, Hampshire BH24 3FF | 01202 850 830

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