



Expatriate Mortgage Form

01202 850 830 | mortgages@positivelending.co.uk

Intermediary/Broker details

Applicant reference:

Contact name:

Company name:

Company address:

Company postcode:

Email address:

Telephone number:

Regulatory status:

Directly Authorised Appointed Representative

Network or club:

 (if applicable)

Network FCA number:

 (if applicable)

Individual FCA number:

Have you met with your client face to face?

Yes No

Are you charging a broker fee?

Yes No

If yes, how much?

 £

If yes, when is it payable?

If yes, is it refundable?

Yes No

Loan details

Mortgage type:

Purchase Remortgage

If remortgage, date of original purchase:

DD/MM/YY

If remortgage, total amount of mortgage being replaced:

£

Loan amount:

£

Loan term:

years

Repayment type:

Interest only Repayment

If remortgaging, loan purpose: Replace existing mortgage

Home for dependent relative

Home improvements

Holiday home

Business purposes

Purchase of buy to let property

Purchase second property

Capital raising.

If capital raising, please provide details of the purpose:

If purchase, deposit:

£

If purchase, source of deposit: Please note, bounce back loans are not a suitable 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:

years

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

Yes No

Applicant 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"/>

Applicant current non-UK address

Applicant 1

Applicant 2

Current home address:

Current home address postcode:

Residential status, current home address:

- Owner with mortgage
- Owner without mortgage
- Privately renting
- Living with parents
- Living with friends/relatives
- Tied accommodation
- Local Authority renting/
Housing Association

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- Owner without mortgage
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Housing Association

Time at current address:

Years: Months:

Years: Months:

Your current mortgage/rent:

£ per month

£ per month

If mortgage, lender name:

If mortgage, account number:

If mortgage, balance remaining:

£

£

Applicant 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

Previous home address:

Previous home address postcode:

Residential status, previous home address:

- Owner with mortgage
- Owner without mortgage
- Privately renting
- Living with parents
- Living with friends/relatives
- Tied accommodation
- Local Authority renting/
Housing Association

- Owner with mortgage
- Owner without mortgage
- Privately renting
- Living with parents
- Living with friends/relatives
- Tied accommodation
- Local Authority renting/
Housing Association

Time at previous address:

Years: Months:

Years: Months:

Applicant 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 the next section below

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:

Applicant(s) current residential mortgage details.

If the applicant(s) has/have had more than one mortgage in the past 3 years, please provide details using the addition information sheet, thank you.

Applicant 1

Applicant 2

Mortgage held in last 6 months?

Yes No

Yes No

Is the mortgage repaid?

Yes No

Yes No

Total amount of all other continuing non buy to let/non self funding mortgages:

£

£

Lender name:

Mortgage account number:

Applicant(s) current mortgage details of buy to let security property
 If the applicant(s) has/have had more than one mortgage in the past 3 years, please provide details using the addition information sheet, thank you.

	Applicant 1	Applicant 2
Mortgage held in last 6 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is the mortgage repaid?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Outstanding residential mortgage:	£ <input type="text"/>	£ <input type="text"/>
Lender name:	<input type="text"/>	<input type="text"/>
Mortgage account number:	<input type="text"/>	<input type="text"/>
Lender address:	<input type="text"/>	
Lender postcode:	<input type="text"/>	
Lender telephone number:	<input type="text"/>	
Total balance outstanding:	£ <input type="text"/>	£ <input type="text"/>
Mortgage term remaining:	Years: <input type="text"/> Months: <input type="text"/>	Years: <input type="text"/> Months: <input type="text"/>
Mortgage interest rate:	<input type="text"/> %	<input type="text"/> %
Repayment type:(ie. interest only, repayment, etc.)	<input type="text"/>	
If interest only, how do you plan to repay the loan at the end of the mortgage term?	<input type="text"/>	
Mortgage rate type: (ie. fixed, variable, etc.)	<input type="text"/>	
Time remaining on rate:	Years: <input type="text"/> Months: <input type="text"/>	Years: <input type="text"/> Months: <input type="text"/>
Any Early Repayment Charges?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, amount:	£ <input type="text"/>	£ <input type="text"/>
If yes, are you willing to pay this?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is this mortgage portable?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Does this mortgage have any other features? (eg. drawdowns, overdraft, overpayments, etc.)	<input type="text"/>	
Are there other loans/charges secured on this property? If yes, please provide details.	<input type="text"/>	

If you have more than one Buy To Let property, please complete page 14 'Buy to let portfolio', thank you

Names of any occupiers aged 17 of over

Name	Relationship to applicant(s)	Date of birth

Applicant current employment details (if you are self-employed, please complete page 8)

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"/>

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

	Applicant 1	Applicant 2
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"/>

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

Applicant 1

Applicant 2

Nature of business:

Self-employment type (e.g. sole trader / partner / director):

Self-employed company name:

Self-employed address:

Self-employed postcode:

Self-employed telephone:

Date started:

DD/MM/YY

DD/MM/YY

Last 3 year's net profit:

Year: £

Year: £

Year: £

Year: £

Year: £

Year: £

Percentage of business:

 %

 %

If Limited Company Director, last 3 year's salary and dividends:

Year: £

Year: £

Year: £

Year: £

Year: £

Year: £

Applicant(s) 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.*

	Applicant 1	Applicant 2
Have you ever been declared bankrupt/sequestrated?	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
Have you 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
<i>Please provide details of all IVA/DMP/DRO and credit arrangements entered into on the additional details page</i>		
Number of defaults registered in last 36 months?		
<i>Please provide details of all defaults on the additional details page</i>		
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:		
<i>Please provide details of all CCJs on the additional details page</i>		
Any missed mortgage/missed 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"/>

Applicant 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

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

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 (your client's) 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 (your client's) 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.

Is your client 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 your client. 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

Would you like us to provide a quick overview of high-level indicative terms, without full client data being sent to any lender.

If you prefer us to provide indicative terms, please select this route:

Please be assured that we will not do any hard footprint credit searches that other institutions can view without 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 client's application, we will make enquiries about them including searching any records held by Credit Reference Agencies, Electronic Identity/Verification Systems and checking their 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 your clients by the Credit Reference Agencies may already be linked to records relating to one or more of their financial associates.

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

You confirm that your client has given consent to us disclosing details of their application to Credit Reference Agencies, Fraud Prevention Agencies and our panel lenders. This information may be used to help us and other organisations to (a) assess the financial risk of dealing with you and other associates; (b) may be used to help make decisions on motor, household, credit, life and other insurance proposals and insurance claims; (c) administer agreements and insurance policies with you; (d) help prevent or detect fraud, prevent money laundering or other crimes, recover debts and trace debtors; and (e) for statistical analysis about credit, insurance and fraud.

The lender(s) we recommend may use a "credit scoring" or other automated process in deciding whether to accept your client's application and during the life of their loan account. Lenders may use an initial soft search at the early stages of an enquiry, a full search on application and may recheck prior to or at completion.

IMPORTANT CONSENT INFORMATION

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 as described above. References to "we" and "us" include any subsidiary or other company associated or affiliated with Positive Lending (UK) Ltd.

In the event that we may need to contact your client directly, please tick all of the ways in which they are happy for us to contact them:

email telephone (including voicemail) SMS/Text messaging

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

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

Please sign to confirm you have read, understand and agree to the terms above and you are providing permission for credit searches to be undertaken. If you are signing on behalf of your client, you confirm that you have their consent as above:

Intermediary signature:

Date:

Thank you for your application

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME 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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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"/>		

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.