

Second Charge Mortgage Introducer enquiry form BrokerSupport@positivelending.co.uk 01202 850830

Introducer details								
Applicant reference:								
Contact name:								
Company name:								
Company address:								
Company postcode:								
Email address:								
Telephone number:								
Regulatory status:	Directly Authorise	ed Appointed Rep Commercial Broker						
Your permissions:	Independent	Firsts only Credit Broker						
Network or club:		(if applicable)						
Network FCA number:		(if applicable)						
Individual FCA number:								
Have you met with your client face to	face?	Yes No						
Fees And Advice								
Is this application a regulated mort	gage contract? Yes	No 🗌						
Who is advising the client? Intermediary (you) Positive Lending								
Do you wish to add these fees to the loan? Telegraphic transfer fee 🗌 Lender fee 📗 Packager fee 🗌								
Are you charging the client a fee? Yes No If yes, how much? £								
If yes, when are you charging the client	If yes, when are you charging the client? Upfront On application On offer On completion Add to loan							
If yes, how much is refundable? £		If yes, when is it refundable?						

Loan Details							
How much would your client like to borrow: £							
What is the purpose of the loan?							
Is the loan to be secured against their residential or buy to let property? Residential Buy to let							
If buy to let, is the property? Residential buy to let Commercial buy to let							
Loan type: SVR BoE tracker Discounted Fixed If fixed/discounted, how many years?							
Loan term: years months							
Repayment type: Repayment Interest only							
Client Home Address Details							
Living arrangements: Homeowner Tenant Living with parents Housing Association Council							
Address and postcode:							
Date moved into this address: Month: Year:							
If less than three years, previous address and postcode:							
Date moved into this address: Month: Year:							
Dependants: Name: Age: Name: Age: Name: Age: Name: Age: Name: Age:							
Anyone else living in the property?							
Security Property Details							
If different from the home address, security address and postcode:							
On a shared ownership scheme? Yes No Property ever council owned? Yes No							
Current property value: £ Date of purchase:							
Purchase price: £ Property type (detached, flat, etc.):							
Property has annex? Yes No No If it is a flat, number of storeys in the block:							
Number of bedrooms: Number of reception rooms:							
Construction type, for example "Brick and tile":							
Tenure: Freehold Leasehold If leasehold, years remaining on lease: Years							
Does the client or any member of the client's family live, or intend to live, in the property: Yes No							

If Security Property Is Buy To Let							
Does client have more than 3 buy to	o lets in their po	ortfoli	o: Yes No				
Tenant type in buy to let(s): Private	tenants [DSS _					
Rent as per AST: £			Rent after letting agent fees: £				
Length of current tenancy: If buy to let, is			s it a HMO (House in Multiple Occupation): Yes 🗌 No 🗌				
Name of letting agent:			Name of tenant:				
Buy to let mortgage? Yes No			Any loans or charges on BTL(s)?	Yes No			
Additional Property Details							
Does the client own any additional properties: Yes No							

Applicant(s) personal details	
Applicant 1:	Applicant 2:
Title:	Title:
First name:	First name:
Middle name(s):	Middle name(s):
Surname:	Surname:
Previous name(s):	Previous name(s):
Primary telephone:	Primary telephone:
Email:	Email:
Date of birth:	Date of birth:
Marital status:	Marital status:
Nationality:	Nationality:
Country of birth:	Country of birth:
Right to reside in the UK? Yes No No	Right to reside in the UK? Yes No
Any criminal convictions? Yes No No	Any criminal convictions? Yes No
Employment Details	
Occupation:	Occupation:
Employer name:	Employer name:
Employed Self-employed Retired Unemployed	Employed Self-employed Retired Unemployed
Self-emp: Ltd Co Partnership Sole trader	Self-emp: Ltd Co Partnership Sole trader
Time in job: Year(s)	Time in job: Year(s)
In probation period? Yes No No	In probation period? Yes No
Employed salary: £	
Employed Salary, 2	Employed salary: £
Bonus/overtime/commission: £	Employed salary: £ Bonus/overtime/commission: £
Bonus/overtime/commission: £	Bonus/overtime/commission: £
Bonus/overtime/commission: £ Any additional income received: £ Nature of additional income? eg. dividends,	Bonus/overtime/commission: £ Any additional income received: £ Nature of additional income? eg. dividends,
Bonus/overtime/commission: £ Any additional income received: £ Nature of additional income? eg. dividends, investment property, pension, etc.	Bonus/overtime/commission: £ Any additional income received: £ Nature of additional income? eg. dividends, investment property, pension, etc.

Employment Details		
Applicant 1:		Applicant 2:
Planned retirement age:		Planned retirement age:
National Insurance no:		National Insurance no:
Tax code:		Tax code:
Any expected changes to client's income or circumstances? Yes No		Any expected changes to client's income or circumstances? Yes No
If yes, details:		If yes, details:
Client Mortgage Details		
Current mortgage lender:		Mortgage account number:
Total balance outstanding: £		Monthly repayment: £
Term remaining on mortgage: Year(s)		Interest rate: %
Repayment type: eg. repayment, interest only:		
Mortgage rate type: eg. fixed rate, variable rate:		
Has client made all mortgage payments in full over	the la	ast 12 months? Yes No No
Does client have any other loans or charges secure	ed aga	inst the property? Yes 🔲 No 🗌
If buy to let, monthly rental income: £ per mo	onth. I	s this net (after deduction of costs) 🗌 or gross 🗌
Adverse Credit		
County Court Judgements (CCJs): Yes No		Defaults? Yes No
Debt Management Plans? Yes No		Bankruptcy/IVA? Yes 🗌 No 🗌
Client Monthly Expenditure		
Buildings & contents insurance: £		Ground rent/service charge: £
Maintenance/child support: £		Council tax: £
Gas/electricity/fuel: £		Water charges: £
Shopping including food, drinks & tobacco: £		Transport including fares, petrol, maintenance, tax & insurance: £
School related expenses: £		Communications: phones, internet & TV: £
Clothing & footwear: £		Entertainment & recreation: £
Pension contributions: £		Life assurance/critical illness cover: £
Household good/services: £		Memberships/club subscriptions: £
Savings/investments: £		Other expenditure: £

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.

Account in the name of	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

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 procee	d on this basis? If so please select this route:	
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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.

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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.

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11	you	prefer	us to	provide	IIIuicative	terris,	piease	SCIECT L	ilis i dute.	

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 the application, we will make enquiries about your client(s) including searching any records held by Credit Reference Agencies, Electronic Identity/Verification Systems and checking details with Fraud Prevention Agencies. If false or inaccurate information is provided and we suspect fraud we will record this. The Credit Reference and Fraud Prevention Agencies will keep details of any searches. Information held by the Credit Reference Agencies may already be linked to records relating to one or more of the financial associates.

For the purpose of this application your client(s) may be treated as financially linked and the application will be assessed with reference to any "associated" records. If it is a joint application 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 any joint applicant and anyone referred to; and (b) authorise us to search, link or record information at Credit Reference Agencies. An association between joint applicants and between 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. This will continue until a disassociation is successfully filed at the Credit Reference Agencies.

You confirm that your client(s) has/have 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 them 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 them; (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 "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 & ADDITIONAL NEEDS DECLARATION 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. At certain stages of the process we will be contacting the client, 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. Full details of how we hold, process and manage personal information are explained within our privacy statement on our website. Are you aware of any additional vulnerabilities that your client may have? Yes If you answer yes to this question, please provide further information on the Additional Details Page. 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:

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 Positive Lending (UK) Limited, trading as 'Positive Lending', is Authorised and Regulated by the Financial Conduct Authority FRN 607682 Registered Office: Positive House, GP Centre, Yeoman Road, Ringwood, Hampshire BH24 3FF. Registered in England and Wales No. 6700848

Additional Details
Please provide any additional information to support this application:

Thank you for your enquiry

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