

Buy to Let Mortgage Introducer enquiry form Mortgages@positivelending.co.uk 01202 850830

Introducer details				
Applicant reference:				
Contact name:				
Company name:				
Company address:				
Company postcode:				
Email address:				
Telephone number:				
Regulatory status:	☐ Directly Authorised ☐ 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 mortg	gage contract? Yes No			
Who is advising the client? Interme	ediary (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? Y	es No If yes, how much? £			
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					
Mortgage type:	Purchase Remortgage				
If remortgage, date of original p	ourchase:		DD/MM/YY		
If remortgage, total amount of	mortgage being replace	ed:	£		
Loan amount:			£		
Loan term:				years	
Repayment type:			Interes	st only Repayment	
Product requested:			Variab	le Fixed	
If 'Fixed', incentive period:				years	
If remortgaging, loan purpose:	Replace existing Home improvem Business purpos Purchase second	es E	Holiday h	of buy to let property	
If loan purpose is capital raising	g, please provide a brea	akdown:			
Debt consolidation:	£	Car purchase:		£	
Purchase lease:	£	Transfer of equity:		£	
Purchase final share of	£	Other:		£	
property: If other, please provide details:					
If purchase, deposit:			£		
If purchase, source of deposit: P	lassa nota haunca hack	loans are not a suita		of donosit	
Equity from sale:	f	Parental gift:	ible source (£	
		Inheritance:		£	
Own savings:	£				
Other? Please specifiy;		Amount of other:		£	
Are you a first time landlord?			Yes	No	
If "no", please state your number	er of years' experience:			years	
Have you or any of your family	ever lived in the proper	rty before?	Yes	No	
How many buy to lets do you own?					

Applicant personal details **Applicant 2 Applicant 1** Title: First name: Middle name(s) Surname: Have you been known by any No Yes Yes No other name(s) in the last 3 years? If yes, previous surname(s): Date of birth: Marital status: Home telephone: Work telephone: Mobile telephone: Fmail: Nationality: Current resident in the UK? Yes No Yes No Permanent right to reside in UK? Yes No No Length of UK residency: Months: Months: Years: Years: Applicant paid in sterling? Yes No No Yes Applicant pays tax only in UK? Yes No Yes No Estimated retirement age: National insurance number: Number of dependants under 18: Number of dependants over 18: Dependant(s) name(s) and age(s): Are you aware of any changes to Yes No Yes No your income or expenditure that would affect your ability to repay the mortgage? Any criminal convictions? No Yes No Yes If yes, please provide details:

Applicant(s) current address		
	Applicant 1	Applicant 2
Home address line 1:		
Home address line 2:		
Town:		
County:		
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	Owner with mortgage Owner without mortgage Privately renting Living with parents Living with friends/relatives Tied accommodation Local Authority renting/ Housing Association
Your current monthly mortgage/ rent payment:	£	£
Time at current address:	Years: Months:	Years: Months:
	ease provide 3 years' address history e back of this form if required, thank	
	Applicant 1	Applicant 2
Previous address line 1:		
Previous address line 2:		
Previous address town:		
Previous address county:		
Previous 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:

Borrower details: Limited comp	any / Limited liability partnershi	p details
Borrower's registered name:		
Borrower's 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:	DD/M	IM/YY
Country of incorporation:		
Number of directors/ shareholders/designated members:		
Details of directors/shareholders, including percentage of ownership:		
Applicant(s) current residential m If the applicant(s) has/have had me using the addition information she	ore than one mortgage in the past 3	3 years, please provide details
	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:	£	f
Lender name:		
Mortgage account number:		

Applicant(s) current 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:					
Lender address:					
Lender postcode:					
Lender telephone:					
Total balance outstanding:	£		£		
Mortgage term remaining:	Years: Months:		Years:	Months:	
Mortgage interest rate:		%			%
Repayment type: (ie. interest only, repayment, etc)					
If interest only, how do you plan to repay the loan at the end of the mortgage term?					
Mortgage rate type: (ie. fixed, variable, etc)					
Time remaining on rate:	Years: Months:		Years:	Months:	
Any Early Repayment Charges?	Yes No		Yes	No 🗌	
If yes, amount:	£		£		
If yes, are you willing to repay them?	Yes No		Yes	No	
Is this mortgage portable?	Yes No		Yes	No	
Does this mortgage have any other features? (eg. drawdowns, overdraft, overpayments, etc.)					
Do you have any other loans or charges secured on this property? If yes, please provide details here or on the additional details page.					

Applicant(s) current employment details. We require a minimum of 12 months' employment history or 36 months' self-employment history (If self-employed please complete page 8)

	Applicant 1	Applicant 2
Employment type (e.g. permanent, temporary, contract, not working, student):		
Employer company name:		
Employer address:		
Employer postcode:		
Employer telephone:		
Time at current employment/contract:	Years: Months:	Years: Months:
Job title:		
Total basic salary:	f	£
Total net income:	£	£
Large town/subsidy/car allowance:	f	£
Annual guaranteed overtime/ bonus/commission:	f	£
Annual non-guaranteed overtime/bonus/commission:	f	£
Payroll number:		
Applicant(s) previous employmer Please use the additional sheets pr		
Previous employment type (e.g. permanent, temporary, contract, not working, student):		
Previous employer name:		
Previous employer address:		
Previous employer postcode:		
Previous employer telephone:		
Time at previous employment/contract:	Years: Months:	Years: Months:
Previous job title:		
Salary at time of leaving:	£	£

Applicant(s) self-employment de	Applicant(s) self-employment details				
	А	pplicant 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:	D	D/MM/YY		DD/MM/YY	
Last 3 years' net profit:	Year:	£	Year:	£	
	Year:	£	Year:	£	
	Year:	£	Year:	£	
Percentage of business:	%			%	
If Limited Company Director, last 3 year's salary and dividends:	Year:	£	Year:	£	
3 year 5 Sarary and dividends.	Year:	£	Year:	£	
	Year:	£	Year:	£	
Accountants details					
Contact Name:					
Position:					
Address & postcode					
Email					
Telephone	Landline Mobile				
Qualifications					
, 1					

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 No	Yes No
If yes, is it discharged/cleared?	Yes No	Yes No
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 No	Yes No
If yes, has this been satisfied?	Yes No	Yes No
Date of registration:	DD/MM/YY	DD/MM/YY
Date of discharge:	DD/MM/YY	DD/MM/YY
Please provide details of all IVA/DMP/DRO and credit arrangements ente	ered into on the addition	nal details page
Number of defaults in last 36 months:		
Please provide details of all defaults on the additional details page		
Have you ever had a property repossessed?	Yes No	Yes No
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 No	Yes No
Number of CCJs in last 36 months:		
Please provide details of all CCJs on the additional details page		
Any missed mortgage or second charge mortgage payments in last 36 months?	Yes No	Yes No
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 No	Yes No
If yes, date of conviction:	DD/MM/YY	DD/MM/YY
Nature of conviction:		
Any payday loans in last 12 months?	Yes No	Yes No
If payday loans taken, are they satisfied?	Yes No	Yes No

Applicant(s) net monthly income - please include income from all sources **Applicant 1 Applicant 2** Total net monthly income: £ £ **Salary deductions** - monthly deductions from your pay slip(s) Must be declared Student loan/Childcare vouchers/Maintenance payments/Car payments/Attachment of earnings orders/Season ticket loans/Other loans from employer Monthly amount: £ May be included if deemed essential Personal pension contributions/Pension additional voluntary contributions (AVCs)/Life cover/Sharesave schemes/Salary sacrifice to purchase additional annual leave/Salary sacrifice to purchase vouchers/Salary sacrifice to purchase goods/Charitable donations/Subscriptions/ Private healthcare/Mobile telephone costs Monthly amount: £ **Applicant(s) essential monthly outgoings** - based on the position after applicant(s) have completed their house move/remortgage. First time buyers should estimate future expenditure £ Electricity: Medical Expenses: £ Gas: £ Education: £ Water: Other Living Costs: £ £ Landline/Mobile Phones: Motor Insurance: £ TV Licence: £ £ Health insurance: £ £ Council Tax: Payment Protection: Ground Rent Service Charges: £ £ Life Insurance: Mortgage Payment Protection: £ £ Dental Insurance: **Endowment:** £ £ **Buildings Contents Insurance:** Pension Contribution: £ £ Other Insurance: £ Childcare: Child Maintenance: £ £ Food: £ Car Maintenance: Fuel: £ £ Public Transport: TV Broadband: £ Recreation/Holidays: £ £ Clothing:

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			
Property location:	England or W	/ales Scotland	
If Scotland, entry date:		DD/MM/Y	/
Purchase price/estimated value	: £		
Buy to let, estimated rent:	£		
Will the property be let to a famil	y member?		Yes No
If yes, family relationship:			
Security property address:			
Security property postcode:			
Property type:	Semi-detache Detached hou Terraced hou End terrace Ex Local Auth	usese	Maisonette Purpose built flat Converted flat Bungalow
Is the property of Standard Cons	truction?		Yes No
Year property built:			
Number of bedrooms:			bedrooms
If this property is not a new build	, was it previously unod	ccupied for the last 18 mc	onths? Yes No
Is this a private sale?			Yes No
Are you related to the vendor?			Yes No
What is the gross internal floor a	rea (sqm) ?		
Tenure:			Freehold Leasehold
If leasehold, how many years left	of the lease?		
If flats, total floors in building?		On which floor is the pr	roperty?
Tenant type:	Private DSS	Is the tenancy pr	rotected? Yes No
Rent as per AST:	£	Rent after letting fees:	£
Length of current tenancy:			Months: Years:
If HMO, how many bedrooms?			
If HMO, is property licensed?	Yes No	Property a Holiday let/A	virbnb? Yes No

Buy to let property details *If there are more than 4 additional properties, please use the 'Additional property details form', thank you.

Property 1:			
Amount outstanding:	£	Current valuation:	£
Rental income:	£	Monthly payment:	£
Lender name:			
Property address and postcode:			
Is the property of Standard Cor	l nstruction?		Yes No
Property 2:			
Amount outstanding:	£	Current valuation:	£
Rental income:	£	Monthly payment:	£
Lender name:			
Property address and postcode:			
Is the property of Standard Cor	nstruction?		Yes No
Property 3:			
Amount outstanding:	£	Current valuation:	£
Rental income:	£	Monthly payment:	£
Lender name:			
Property address and postcode:			
Is the property of Standard Cor	l nstruction?		Yes No
Property 4:			
Amount outstanding:	£	Current valuation:	£
Rental income:	£	Monthly payment:	£
Lender name:			
Property address and postcode:			
Is the property of Standard Cor	nstruction?		Yes No

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 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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