

## Loan details

How much would you like to borrow: £

What is the purpose of your loan?

Is the loan for property purchase or refinance? Purchase  Refinance

## Your 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:

Home telephone number:

Number of dependants?

## Security property details

If different from the home address, security address and postcode:

On a shared ownership scheme? Yes  No

Current property value: £

Purchase price: £

Property has annex? Yes  No

Number of bedrooms:

Number of reception rooms:

Property ever council owned? Yes  No

Date of purchase:

Property type (detached, flat, etc.):

If it is a flat, number of storeys in the block:

If it is a flat, which storey is the flat situated:

EPC Rating:

Construction type, for example "Brick and tile":

Tenure: Freehold  Leasehold  If leasehold, years remaining on lease:                      Years

If leasehold, Freeholder details: Private company  Housing Association  Council

Do you or any member of your family live, or intend to live, in the property: Yes  No

## Security property details

Ground Rent (Yearly): £

Service Charge (Yearly): £

Solar panels? Yes  No

Spray foam insulation? Yes  No

Close to an electricity pylon? Yes  No

Property ever been flooded? Yes  No

In a flood risk zone? Yes  No

## Applicant(s) personal details

Applicant 1:

Title:

First name:

Middle name(s):

Surname:

Previous name(s):

Date of birth:

Marital status:

Nationality:

National Insurance no:

Tax code:

Occupation:

Mobile telephone:

Email:

Applicant 2:

Title:

First name:

Middle name(s):

Surname:

Previous name(s):

Date of birth:

Marital status:

Nationality:

National Insurance no:

Tax code:

Occupation:

Mobile telephone:

Email:

## Employment details

Applicant 1:

Employed  Self-employed

Retired  Unemployed

Self-emp: Ltd Co  Partnership  Sole trader

Time in job: Year(s)

In probation period? Yes  No

Gross annual salary: £

Monthly take home pay: £

Annual bonus/overtime/commission: £

Right to reside in the UK? Yes  No

Any criminal convictions? Yes  No

Applicant 2:

Employed  Self-employed

Retired  Unemployed

Self-emp: Ltd Co  Partnership  Sole trader

Time in job: Year(s)

In probation period? Yes  No

Gross annual salary: £

Monthly take home pay: £

Annual bonus/overtime/commission: £

Right to reside in the UK? Yes  No

Any criminal convictions? Yes  No

## Employment details

Applicant 1:

Self-emp, last year's figures: £

Self-emp, previous year's figures: £

Planned retirement age:

Any additional income received: £

Nature of additional income? eg. dividends, investment property, pension, etc.

Applicant 2:

Self-emp, last year's figures: £

Self-emp, previous year's figures: £

Planned retirement age:

Any additional income received: £

Nature of additional income? eg. dividends, investment property, pension, etc.

## Your 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:

Have you made all of your mortgage payments in full over the last 12 months? Yes  No

Do you have any other loans or charges secured against the property? Yes  No

## Adverse credit

County Court Judgements (CCJs): Yes  No

Defaults?      Yes  No

Debt Management Plans?      Yes  No

Bankruptcy/IVA?      Yes  No

## Your 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: £

## Declaration And Authorisation

### Please read through carefully before signing:

In assessing this 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 the joint applicant 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 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.

### 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.

**At certain stages of the process we will be contacting you, 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 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.

**We pride ourselves on delivering excellent customer service. If you feel you need more support or help with your enquiry for any reason at all please tell us and we will do our utmost to tailor our service to suit your individual needs. Please provide information on the Additional Details page at the end of this form.**

**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.**

Signature applicant 1:

Signature applicant 2:

Date:

Date:

Please ensure that this document is returned at your earliest convenience so that we can respond to your enquiry. Please send your completed form to Positive Lending, thank you.

Equity Release is a form of lifetime Mortgage. To fully understand the features, benefits and risks please ask for a personalised illustration.

Some lifetime mortgages can be arranged on an interest only basis allowing you to avoid the debt increasing. If you opt for this your home may be repossessed if you fail to keep up repayments on the mortgage.

We only recommend products where there is a no negative Equity guarantee.

Registered and Trading Office: Positive House, GP Centre, Yeoman Road, Ringwood, Hampshire BH24 3FF | 01202 850 830.

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## Additional Details

*Please provide any additional information to support this application:*

*Thank you for your enquiry*

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