

Loan details

How much would you like to borrow: £

What is the purpose of your loan?

Loan type: SVR ☐ BOE tracker ☐ Discounted ☐ Fixed ☐

If fixed, how many years?:

Loan term:

Repayment type: Repayment ☐ Interest only ☐

Is the loan to be secured against your 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 ☐

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:

Dependants:	Name:	Age:
	Name:	Age:
	Name:	Age:
	Name:	Age:

Anyone else living in the property?

Security property details

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

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

Current property value: £

Date of purchase:

Purchase price: £

Security property details

Property type (detached, terraced, flat, etc.):

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

Construction type (brick & tile etc):

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

If buy to let, is it a HMO (House in Multiple Occupation): Yes ☐ No ☐

Number of bedrooms:

Number of reception rooms:

On a shared ownership scheme? Yes ☐ No ☐

Property ever council owned? Yes ☐ No ☐

Is the property buy to let?: Yes ☐ No ☐

If yes, do you have more than 3 buy to let properties in your portfolio?: Yes ☐ No ☐

If yes, tenant type in buy to lets: Private tenants ☐ DSS ☐

Name of letting agents:

Name/s of tenant/s:

Name of letting agents:

Name/s of tenant/s:

Name of letting agents:

Name/s of tenant/s:

If you own additional buy to let properties, please provide a copy of your portfolio

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):

Date of birth:

Date of birth:

Marital status:

Marital status:

Mobile telephone:

Mobile telephone:

Email:

Email:

Nationality:

Nationality:

National Insurance Number:

National Insurance Number:

Occupation:

Occupation:

Employer name:

Employer name:

Right to reside in the UK? Yes ☐ No ☐

Right to reside in the UK? Yes ☐ No ☐

Applicant(s) personal details cont.

Applicant 1:

Any criminal convictions? Yes ☐ No ☐

Country of birth:

Applicant 2:

Any criminal convictions? Yes ☐ No ☐

Country of birth:

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: £

Any additional income received: £

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

Planned retirement age:

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: £

Any additional income received: £

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

Planned retirement age:

Self employment details

Applicant 1:

Nature of business:

Self-employment type: eg. sole trader / partner /
director

Company name:

Date started:

Last 2 year's net profit:

Year: £

Year: £

Percentage of business:

Applicant 2:

Nature of business:

Self-employment type: eg. sole trader / partner /
director

Company name:

Date started:

Year: £

Year: £

Percentage of business:

If Limited Company Director, last 2 year's salary and dividends:

Year: Salary: £ Dividends: £

Year: Salary: £ Dividends: £

Year: Salary: £ Dividends: £

Year: Salary: £ Dividends: £

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:

Fixed rate expiry date, if applicable:

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 ☐

If buy to let, monthly rental income: £ per month. Is 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 ☐

Your monthly expenditure

Electricity: £

Public Transport: £

Gas: £

TV & Broadband: £

Water: £

Recreation/Holidays/Entertainment: £

Landline/Mobile Phones: £

Clothing: £

TV Licence: £

Medical Expenses: £

Council Tax: £

Education: £

Ground Rent & Service Charges: £

Other Living Costs: £

Mortgage Payment Protection: £

Motor Insurance: £

Endowment: £

Health Insurance: £

Pension Contribution: £

Payment Protection: £

Childcare: £

Life Insurance: £

Maintenance: £

Dental Insurance: £

Shopping: £

Buildings Contents Insurance: £

Car Maintenance: £

Other Insurance: £

Fuel: £

Please enter loan and credit commitments on the next page.

Loan and credit commitments

		Credit to	Current	Monthly	Credit to		Interest	Taxes
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[illegible]

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.

1. 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.

2. 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.

3. By signing below you agree that we are able to approach all lenders to ensure we secure you the best option based on payment & criteria. If you do not agree to this please speak to our advisor.

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.

4. 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.

Applicant 1 / Director 1:

Date:

Applicant 2 / Director 2:

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.

Security may be required in the form of a charge on your home

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

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Additional details

Please provide any additional information to support this application:

Thank you for your enquiry

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