Positive LENDING

Residential Mortgage
Customer enquiry form

Mortgages@positivelending.co.uk
01202 850830

Loan details

Mortgage type: Purchase ☐ Remortgage ☐ First time buyers? Yes ☐ No ☐

If remortgage, date of original purchase: ______ Original purchase price: £ ______

Loan amount required: £ ______ Loan Term: ______

Purchase price: £ ______ Est. Value: £ ______

Repayment type: Repayment ☐ Interest only ☐

If interest only, please confirm exit strategy details:

______

Product requested: Fixed ☐ If fixed, incentive period: ______ Variable ☐

Client preference for: True cost ☐ Lowest rate ☐ Lowest fee ☐

If purchase, source of deposit and breakdown of amounts: (e.g. £50k savings, £25k gift from family)

______

If remortgaging, loan purpose breakdown: (e.g. replace existing mortgage £100k, £50k home improvements)

______

RTB/Shared Ownership

Market value £ ______ Discount ______

Discounted purchase price: £ ______

Shared ownership % being purchased: £ ______ Shared ownership rent: £ ______

Security Property

Security property address incl. postcode: ______

Year built: ______

Security Property cont.

Property type:

- ☐ Semi-detached house
- ☐ Detached house
- ☐ Terraced house
- ☐ End terrace
- ☐ Studio Flat
- ☐ Maisonette
- ☐ Purpose built flat
- ☐ Converted flat
- ☐ Bungalow

If flat, gross internal floor area: ______ sqm

No. of bedrooms:		No. of receptions:	
No. of kitchens:		No. of bathrooms:	

If a flat:

No. of floors in building:		On which floor is property:	
Is there a lift?:	Yes ☐ No ☐	Any external cladding/ EWS1 required?:	Yes ☐ No ☐

Is the property above/adjacent to commercial property? Yes ☐ No ☐

If yes, please give details:

Tenure: Freehold ☐ Leasehold ☐ If leasehold, how many years left of the lease?

If leasehold, please add the ground rent and service charge amounts onto expenditure on page 9

Is the property of standard construction? Yes ☐ No ☐

If no, please give details:

Is this a private sale? ☐ Yes ☐ No Are you related to the vendor? ☐ Yes ☐ No

If yes, please give details of the circumstances/ relationship:

Does the applicant own any other properties? Yes ☐ No ☐

If yes, how many?: No. of years owned:

If yes, please also provide details in the additional information section at the end of this form, thank you

Applicant details

	Applicant 1	**Applicant 2**
Title:		
First name:		
Middle name(s)		
Surname:		
Have you been known by any other name(s) ?	Yes ☐ No ☐	Yes ☐ No ☐
If yes, previous surname(s):		

Applicant details cont.

	Applicant 1	Applicant 2
Date of birth:		
Marital status:		
Contact telephone number:		
Email:		
Nationality:		
Current resident in the UK?	Yes ☐ No ☐	Yes ☐ No ☐
Permanent right to reside in UK?	Yes ☐ No ☐	Yes ☐ No ☐
If no, please give details:		
Length of UK residency:	Years: ☐ Months: ☐	Years: ☐ Months: ☐
Applicant paid in sterling?	Yes ☐ No ☐	Yes ☐ No ☐
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 Date(s) of Birth:		

Names of any additional occupiers aged 17 or over

Name	Relationship to applicant(s)	Date of birth

Applicant(s) current address

	Applicant 1	Applicant 2
Home address line 1:		
Home address line 2:		
Town:		
County:		
Postcode:		

Applicant(s) current address cont.

	Applicant 1	Applicant 2
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:	Date moved in:	Date moved in:

Applicant(s) previous address. *Please provide 3 years' 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 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:	Date moved in: Date moved out:	Date moved in: Date moved out:

Applicant(s) current employment details *(If self-employed please complete page 6)*

	Applicant 1	Applicant 2
Employment type (e.g. permanent, temporary, contract, not working, student):		
Job title:		
Employer company name:		
Employer address:		
Employer postcode:		
Employer telephone:		
Time at current employment/ contract:	Start date:	Start date:

If less than 12 months please complete previous employment details

	Applicant 1	Applicant 2
Total basic salary:	£	£
Allowances (such as car/large town/subsidy etc)	£	£

Applicant 1

Bonus:	£	Is it guaranteed?	Yes ☐	No ☐	What is the frequency?	Monthly ☐	Annual ☐
Commission:	£	Is it guaranteed?	Yes ☐	No ☐	What is the frequency?	Monthly ☐	Annual ☐
Overtime:	£	Is it guaranteed?	Yes ☐	No ☐	What is the frequency?	Monthly ☐	Annual ☐

Applicant 2

Bonus:	£	Is it guaranteed?	Yes ☐	No ☐	What is the frequency?	Monthly ☐	Annual ☐
Commission:	£	Is it guaranteed?	Yes ☐	No ☐	What is the frequency?	Monthly ☐	Annual ☐
Overtime:	£	Is it guaranteed?	Yes ☐	No ☐	What is the frequency?	Monthly ☐	Annual ☐

Applicant(s) previous employment details

	Applicant 1	Applicant 2
Previous employment type (e.g. permanent, temporary, contract, not working):		
Previous job title:		
Previous employer company name:		
Previous employer address:		
Previous employer postcode:		
Previous employer telephone:		

Applicant(s) previous employment details cont.

	Applicant 1	Applicant 2
Time at previous employment/ contract:	Start date:	Start date:
Previous salary:	£	£
Previous allowances (such as car/ large town/subsidy etc)	£	£

Applicant(s) other income

Source of other income	Applicant 1	Applicant 2
Court ordered maintenance:	£	£
Benefit income:	£	£
Private/Occupational Pension income:	£	£
Other (please provide details):	£	£

Applicant(s) self-employment details

	Applicant 1	Applicant 2
Company name:		
Self-employment type (e.g. sole trader / partner / Director):		
Nature of business:		
Company address:		
Company postcode:		
Date started/incorporated:	DD/MM/YY	DD/MM/YY

Limited company income

	Year 1	Year 2	Year 3	Year 1	Year 2	Year 3
Salary:	£	£	£	£	£	£
Dividend:	£	£	£	£	£	£
Net profit:	£	£	£	£	£	£
Shareholding %:						

Applicant(s) self-employment details

	Applicant 1			Applicant 2		
Sole trader/Partnership						
	Year 1	Year 2	Year 3	Year 1	Year 2	Year 3
Profit from self employment:	£	£	£	£	£	£
Profit from land and property:	£	£	£	£	£	£
Do you have any government covid support outstanding?	Yes ☐ No ☐			Yes ☐ No ☐		
Do you have any outstanding personal tax?	Yes ☐ No ☐			Yes ☐ No ☐		

If yes to any of the above, please give details:

Accountants details

Contact Name:

Position:

Address & postcode

Email

Telephone — Landline / Mobile

FOR INFORMATION: If an accountants certificate is required, most lenders will require an accountant to hold a relevant practicing certificate and hold one of the following qualifications (This list is only for example, some lenders will differ with acceptable qualifications):

Institute of Chartered Accountants in England and Wales (ACA/FCA)
Association of Chartered Certified Accountants (ACCA/FCCA)
Chartered Institute of Management Accountants (ACMA/FCMA)
Association of Authorised Public Accountants (AAP A/F APA)
Certified Public Accountants Association (ACPA/FCPA)
Institute of Chartered Accountants in Scotland (CA)
Chartered Institute of Taxation (CTA)
Institute of Financial Accountants (AF A/FF A)
Association of International Accountants (AAIA/FAIA)
Chartered Institute of Public Finance and Accountancy (CIPFA)

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
Lender name:		
Lender address:		
Lender postcode:		
Mortgage account Number:		
Total balance outstanding:	£	£
Mortgage term remaining:	Years: Months:	Years: Months:
Mortgage interest rate:	%	%
Any Early Repayment Charges?	Yes ☐ No ☐	Yes ☐ No ☐
If yes, amount:	£	£
Mortgage rate type: (ie. fixed, variable, etc)		
Time remaining on rate:	Years: Months:	Years: Months:
Repayment type: (ie. interest only, repayment, 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.		

If Renting, Landlord details

	Applicant 1	Applicant 2
Landlord name:		
Landlord address:		
Landlord postcode:		
Landlord telephone:		
Landlord email:		

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:	£	Fuel:	£
Gas:	£	Public Transport:	£
Water:	£	TV Broadband:	£
Landline/Mobile Phones:	£	Recreation/Holidays:	£
TV Licence:	£	Clothing:	£
Council Tax:	£	Medical Expenses:	£
Ground Rent:	£	Education:	£
Service Charges:	£	Other Living Costs:	£
Mortgage Payment Protection:	£	Motor Insurance:	£
Endowment:	£	Health insurance:	£
Pension Contribution:	£	Payment Protection:	£
Childcare:	£	Life Insurance:	£
Child Maintenance:	£	Dental Insurance:	£
Food:	£	Buildings Contents Insurance:	£
Car Maintenance:	£	Other Insurance:	£

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

Applicant(s) credit history

	Applicant 1	Applicant 2
Have you had any defaults registered in the last 6 years?	Yes ☐ No ☐	Yes ☐ No ☐
Have you had any CCJ's registered in the last 6 years?	Yes ☐ No ☐	Yes ☐ No ☐
Have you missed any payments on commitments in the last 5 years?	Yes ☐ No ☐	Yes ☐ No ☐
Have you had a property repossessed?	Yes ☐ No ☐	Yes ☐ No ☐
Have you ever entered into an Individual Voluntary Arrangement (IVA)?	Yes ☐ No ☐	Yes ☐ No ☐
Have you ever entered into a Debt Management Plan (DMP) or Debt Relief Order (DRO)?	Yes ☐ No ☐	Yes ☐ No ☐
Have you ever taken out a pay day loan?	Yes ☐ No ☐	Yes ☐ No ☐
Have you exceeded your overdraft in the last 3 months?	Yes ☐ No ☐	Yes ☐ No ☐
Have you had a direct debit returned in the last 3 months?	Yes ☐ No ☐	Yes ☐ No ☐

If you have answered yes to any of the above, please provide a copy of the applicants up to date credit file, so that we can see accurate details of any adverse items of credit.

If DMP/IVA provide full details incl. amount, date registered, date satisfied/ satisfactory conduct for any DMP or IVA	

Please provide information about all adverse credit on the Additional Details box on page 12.

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.

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.

Additional Details

Please provide any additional information to support this application:

Thank you for your enquiry