

Mortgage Application Form

Product Details

Term Required

Repayment Method

Interest Only Capital & Interest Both

Interest Only £ Capital & Interest £

Product

Buy to Let

Interest Rate Description

Broker Details

Landlord Mortgages Ltd
Cyberhouse
Molly Millars Lane
Wokingham
Berkshire
RG41 2PX

Quote Number

Freephone:
0800 917 3324
Email:
enq@lml.co.uk

3 Income Details Section

b FOR EMPLOYEES

(and company directors who hold less than 15% shares in the company)

FIRST APPLICANT

Occupation

Payroll number

Employers name

Employers full address

Postcode

Employers telephone number

Employers fax number

Contact name for reference

If Director or (part) owner, please indicate share %

Basic annual gross pay/wage £
(i.e. before tax is deducted)

Regular annual gross bonus/commissions £

Regular annual gross overtime £

Mortgage subsidy/rent allowance £

Other guaranteed pay £

Total annual gross income £

Is employment:

Permanent Yes No

Under contract Yes No

If under contract, date contract ends -

Under notice of redundancy Yes No

How long have you been with present employer? Years Months

If less than 3 years please give previous employment details
(If more than one please use the additional information sheet at the back. Please advise if previously employed or self-employed).

Time with previous employer Years Months

SECOND APPLICANT

Postcode

%

£

£

£

£

£

£

£

Yes No

Yes No

-

Yes No

Yes No

Years Months

Years Months

3 **Income Details Section**

C **FOR SELF-EMPLOYED**

(and company directors who have more than 15% shares in the company)

Name of business

Full address

Business telephone number

Business fax number

Nature of business

Company registration number (if applicable)

If Director or (part) owner please indicate share %

Date business established or became self-employed

How long have you owned your current business or been self-employed?

If less than 3 years please give duration and details of previous employment here

(If more than one please use the additional details page at the back. Please advise if previously employed or self-employed)

Estimated personal income from business
(i.e. before tax is deducted)

Is the business solvent and likely to continue as a going concern?

Do you have 3 years accounts available?

Name of accountant

Accountants full address

Accountants registration number

Accountants qualification

Accountants telephone number

Accountants fax number

FIRST APPLICANT

Postcode

_____ %

— —

Years Months

Years Months

Name

Address

Postcode

£

Yes No

Yes No

Postcode

SECOND APPLICANT

Postcode

_____ %

— —

Years Months

Years Months

Name

Address

Postcode

£

Yes No

Yes No

Postcode

d **OTHER INCOME**

Details of additional income

Gross annual amount

Source

FIRST APPLICANT

£

SECOND APPLICANT

£

If you are self-employed, or own 15% or more of the shares in your employer's business please tell us the net profit before tax for the last three years. (If you are in a partnership, please tell us only your share of the net profits). **[This may not be required for all lenders. Please check if you have any queries].**

Please start with the most recently completed accounts

Year ending
Year ending
Year ending

FIRST APPLICANT

— —	£
— —	£
— —	£

SECOND APPLICANT

— —	£
— —	£
— —	£

SELF CERTIFICATION DECLARATION (to be completed for Self-Certification loans only)

I/we certify that my/our income, which is subject to UK tax, is sufficient to service and repay existing commitments and borrowings and that I/we will not be reliant upon the rental income from this purchase/remortgage to subsidise my/our personal income. I/we certify that my/our tax affairs are up to date with no overdue liabilities in relation to all my/our activities.

Signature of 1st Applicant

Date.....

Signature of 2nd Applicant (if applicable)

Date.....

4

Court judgments/decrees insolvency/bankruptcy/ credit defaults

Have you ever been insolvent, bankrupt, sequestrated, made arrangements with your creditors or been involved in any court proceedings for debt?

If yes please give details (including how many County Court Judgments, if any) on the additional details page at the back

Have you: Ever been refused a mortgage?

Ever been convicted of or have any prosecution pending for any offence other than a driving offence?

Failed to keep up payments under any loan or mortgage?

Borrowed or received assistance towards the purchase price?

Do you: Receive income support or any other social security payments?

Pay or receive any child maintenance?

FIRST APPLICANT

CCJ Yes No
 Bankruptcy/Insolvency/ Sequestration Yes No
 Credit defaults Yes No

SECOND APPLICANT

CCJ Yes No
 Bankruptcy/Insolvency/ Sequestration Yes No
 Credit defaults Yes No

If you have answered yes to any of the above questions, please give full details in the additional details page at the back

NEW BUILD (if applicable)

Name and address of builder/developer

Postcode

Please indicate if the building will be covered by a guaranteed scheme

NHBC Zurich Municipal

If not, will the construction be supervised by an architect employed by you?

Yes No

If yes, please supply the name and address of the architect and forward plans and specifications

Postcode

Property tenure

Freehold Leasehold Feudal (Scotland Only)

If leasehold, will you also own a share of the freehold?

Yes No If yes, please state percentage share %

If leasehold, please give:

Number of years remaining on lease: Years

Annual maintenance charge £

Annual ground rent or rent charge £

Type of tenants

Students DSS (may be unacceptable, please refer) Professionals Sharers

Family Member Other (please give details)

Construction of the property

Brick Walls Stone Walls Tiled Roof Slate Roof

If none of the above what materials have been used?

Walls: Roof:

If the property is a flat or maisonette:

Is it purpose built? Yes No Number of floors in the block?

Which floor is the property on? Number of flats in the block?

Number of lifts in the block?

Is it above a Shop or Office? Yes No (If yes, then this may be unacceptable. Please check with us for exceptions).

If yes, please give details

Are you going to make any immediate improvements to the property?

Yes No

If yes, please give details

As of today is the property habitable and suitable for letting?

Yes No (If no, please give details)

Expected MONTHLY rental income

£

You may have to pay a mortgage arrangement fee. Would you like this added to your loan?

Yes No

7 Purchase

Purchase price of property

£

Loan amount required £

Funds provided from your own or other resources for the deposit

£ (e.g. savings, proceeds of sale)

Source

Are tenants in occupation?

Yes

No

Insurance

Would you like a quotation/information regarding our Landlord Mortgages Buildings and Contents insurance scheme?

Yes

No

8 Remortgage

Are you remortgaging?

Yes

No

Date of original purchase

-

Who owns the property being remortgaged?

Original purchase price

£

Existing balance of mortgage

£

Original amount borrowed for purchase

£

Additional funds*

£

Start date of loan

-

Total new loan required

£

Current estimated value

£

*Please explain what you will use the extra money for

Existing lender

Address

Postcode

Account number

Date mortgage started

-

Your previous lender (if applicable)

Insurance

Would you like a quotation/information regarding our Landlord Mortgages Buildings and Contents insurance scheme?

Yes

No

If you already have insurance in place, but would like a quotation when your current insurance is due to expire, please confirm your current insurance expiry date and a quote will be sent to you in advance of this date.

-

9 Valuation

Name of agent or person with whom the valuer can arrange to inspect the property

Full address

Telephone number

Is the person the owner of the property to be inspected?

Postcode	
<input type="checkbox"/> Yes	<input type="checkbox"/> No

This inspection will enable the valuer to prepare a report for the lender's own purposes in allowing the amount of any mortgage advance to be determined. It is not, and therefore must not be treated or relied upon as, a detailed report or survey on the existing or future condition of a property. Neither the lender nor the valuer accept any responsibility towards any prospective purchaser or other third party to whom the report may be disclosed in respect of anything which may be contained in the report. The lender strongly recommends that any prospective purchaser considers instructing a more comprehensive type of inspection on his/her own behalf.

10 Existing Mortgages

(if second applicant's details are different, please add to additional details page at the back)

a YOUR HOME MORTGAGE

Lender name

Lender address

Amount of mortgage outstanding

Account number

Monthly mortgage payment

Your previous lender

Lender name

Lender address

Postcode		
£	Estimated value of property	£
£	Start date of mortgage	- -
<i>If you have had any other mortgages on this property within the last year, please provide details on the additional details page at the back</i>		
Postcode		

10 Existing Mortgages

b OTHER MORTGAGES

DECLARATION

i

Property address	<input type="text"/>		
	<input type="text"/>		
	Postcode		
Lender name	<input type="text"/>		
Lender address	<input type="text"/>		
	<input type="text"/>		
	Postcode		
Amount of mortgage outstanding	£ <input type="text"/>	Estimated value of property	£ <input type="text"/>
Account number	<input type="text"/>		
Monthly mortgage payment	£ <input type="text"/>	Start date of mortgage	<input type="text"/> - <input type="text"/>
Existing insurer	<input type="text"/>	Renewal date	<input type="text"/> - <input type="text"/>

ii

Property address	<input type="text"/>		
	<input type="text"/>		
	Postcode		
Lender name	<input type="text"/>		
Lender address	<input type="text"/>		
	<input type="text"/>		
	Postcode		
Amount of mortgage outstanding	£ <input type="text"/>	Estimated value of property	£ <input type="text"/>
Account number	<input type="text"/>		
Monthly mortgage payment	£ <input type="text"/>	Start date of mortgage	<input type="text"/> - <input type="text"/>
Existing insurer	<input type="text"/>	Renewal date	<input type="text"/> - <input type="text"/>

iii

Property address	<input type="text"/>		
	<input type="text"/>		
	Postcode		
Lender name	<input type="text"/>		
Lender address	<input type="text"/>		
	<input type="text"/>		
	Postcode		
Amount of mortgage outstanding	£ <input type="text"/>	Estimated value of property	£ <input type="text"/>
Account number	<input type="text"/>		
Monthly mortgage payment	£ <input type="text"/>	Start date of mortgage	<input type="text"/> - <input type="text"/>
Existing insurer	<input type="text"/>	Renewal date	<input type="text"/> - <input type="text"/>

b OTHER MORTGAGES continued

iv

Property address	<input type="text"/>		
	<input type="text"/>		
	Postcode		
Lender name	<input type="text"/>		
Lender address	<input type="text"/>		
	<input type="text"/>		
	Postcode		
Amount of mortgage outstanding	£ <input type="text"/>	Estimated value of property	£ <input type="text"/>
Account number	<input type="text"/>		
Monthly mortgage payment	£ <input type="text"/>	Start date of mortgage	<input type="text"/> - <input type="text"/>
Existing insurer	<input type="text"/>	Renewal date	<input type="text"/> - <input type="text"/>

v

Property address	<input type="text"/>		
	<input type="text"/>		
	Postcode		
Lender name	<input type="text"/>		
Lender address	<input type="text"/>		
	<input type="text"/>		
	Postcode		
Amount of mortgage outstanding	£ <input type="text"/>	Estimated value of property	£ <input type="text"/>
Account number	<input type="text"/>		
Monthly mortgage payment	£ <input type="text"/>	Start date of mortgage	<input type="text"/> - <input type="text"/>
Existing insurer	<input type="text"/>	Renewal date	<input type="text"/> - <input type="text"/>

c NET WORTH

Assets minus liabilities including all private and business equity

£

11 Solicitors Details

Name of solicitor acting for you
(Licensed Conveyancers may be unacceptable, please check with us for exceptions)

Name of firm

Full address

Telephone number

DX address

<input type="text"/>		
<input type="text"/>		
<input type="text"/>		
<input type="text"/>		
Postcode		
<input type="text"/>	Fax number	<input type="text"/>
<input type="text"/>	DX number	<input type="text"/>

Please note - the lender may use their own solicitor to act on their behalf. In such circumstances you will be responsible for our solicitor's costs as well as those of your own solicitor.

12 Additional Questions

Please confirm if you intend to let this property to a close relative?

Yes No

If 'Yes' please confirm details

For this purpose a close relative is a spouse, another person of either sex whose relationship with the borrower has the characteristics of a relationship between husband and wife, your parent, brother, sister, child, grandparent or grandchild.

Please confirm applicant(s) intended retirement age

Where the term of the mortgage is beyond applicants retirement age, please confirm what provisions each applicant has in place to maintain the monthly payment

Does either applicant know of any future changes to your circumstances which will affect this mortgage?

Yes No

If 'Yes' please confirm details

Please sign and date below

Signature of 1st Applicant

Date.....

Signature of 2nd Applicant *(if applicable)*

Date.....

CUSTOMER DECLARATION

**DECLARATION TO LANDLORD MORTGAGES LTD
I/WE DECLARE THAT:**

- 1. The information given in this form is true to the best of my/our knowledge and belief and I/we will notify you promptly of any changes that may occur before the mortgage is completed.
- 2. Landlord Mortgages may make appropriate enquiries (including with the Inland Revenue, any credit reference agency or any past/present employer, accountant, lender or bank) for deciding whether to proceed with this application.
- 3. I/we understand that:
 - a. My/our valuation fee may be committed prior to obtaining full and satisfactory references.
 - b. Any valuation fee is payable in advance which will not be refundable once expended (whether or not any offer of Mortgage is made) and that a copy of the valuation report may be provided, but no warranty, representation or assurance is given by Landlord Mortgages that the statements, conclusions or comments expressed or implied in the valuation report are accurate or reliable, and that neither Landlord Mortgages nor any valuer appointed by Landlord Mortgages has any responsibility to me/us or any other person as to the value, state or condition of the property.

Applications by Limited Companies

Where the applicant is a limited company, in addition to 1-3 above, in my capacity as a director of the applicant company and a guarantor I confirm that:

- I am the only director of the company or each of the people signing below is a director and together we are the only directors.
- The company has the power to borrow the advance applied for and to mortgage the property(ies) set out in the application as security.

Data protection Act 1998 Notice

Landlord Mortgages Ltd will use your information for the purposes of considering your mortgage application and packaging the application form on behalf of the lender.

Landlord Mortgages Ltd will treat all your personal information as private and confidential (even when you are no longer a customer). Nothing about your accounts, nor your name and address, will be disclosed to external companies other than in four exceptional cases permitted by the law.

These are:

- where we are legally compelled to do so
- where there is a duty to the public to disclose
- where our interest requires disclosure
- where disclosure is made at your request or with your consent

You consent to Landlord Mortgages Ltd contacting any of your other existing or previous lenders about existing or previous loans or mortgages you may have obtained from them. Landlord Mortgages Ltd will ask the lender to search your record at credit reference agencies. They will add to your record details of the lenders search and your application. This will be seen by other organisations carrying out later searches.

**BY SIGNING THIS FORM YOU GIVE YOUR CONSENT TO LANDLORD MORTGAGES LTD AND THE
LENDER TO USE YOUR PERSONAL INFORMATION FOR THESE PURPOSES.**

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Signature of 1st Applicant

Date.....

Signature of 2nd Applicant *(if applicable)*

Date.....

OPTIONAL
AUTHORITY FOR LANDLORD MORTGAGES LTD TO DISCLOSE INFORMATION TO A THIRD PARTY

I authorise Landlord Mortgages to disclose information about my mortgage application, by telephone, fax or in writing to:

<input type="checkbox"/> Broker	<input type="text"/>	<i>(name of individual/company)</i>
<input type="checkbox"/> Estate Agent	<input type="text"/>	<i>(name of individual/company)</i>
<input type="checkbox"/> Accountant	<input type="text"/>	<i>(name of individual/company)</i>
<input type="checkbox"/> Other, i.e. family member	<input type="text"/>	<i>(name of individual)</i>

Signature of 1st Applicant

Date.....

Signature of 2nd Applicant *(if applicable)*

Date.....

13 Additional Details

If you need more space, please attach additional sheets.

Section Number	Your Answer

Cyberhouse

Molly Millars Lane
Wokingham
Berkshire
RG41 2PX

Freephone: 0800 917 3324

Int'l: 00 44 118 377 4692

Email: enq@lml.co.uk

Website: www.lml.co.uk

Facsimile: 0118 978 6748

Your home may be repossessed if you do not keep up repayments on your mortgage.

Landlord Mortgages and Home are trading names of Landlord Mortgages Limited who are authorised and regulated by the Financial Services Authority. Our Financial Services Authority number is 301705. Please note that not all Buy to Let mortgages are regulated. Details of the specific criteria can be supplied upon request.

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