

Commercial



Banking &



Mortgage



Services



# RESIDENTIAL INVESTMENT MORTGAGE APPLICATION FORM

<http://www.cbams.net>

Tel/Fax: *01269 822709*



Est 1992

Member of the  
National Association of  
Commercial Finance Brokers

# FOR INTERNAL USE ONLY

*(Please do not write on this page)*

Consultant

Company Code

Consultant Code:

Address

Postcode

Telephone

Fax

## Details of Professional Introducer (if applicable)

Name

Firm

Address

Postcode

Telephone

Fax

CML Reference No.

CCL No.

PRODUCT

# ABOUT YOU

*Are you applying as an individual, a partnership or a limited company?*

Individual

Partnership  
(Number of Partners)

Limited Company  
(Number of Directors)

Proposed borrower (*trading name*)

Main point of contact

Daytime telephone number

E-mail address

Address for correspondence

Postcode

## PERSONAL DETAILS OF EACH OWNER/ PARTNER/DIRECTOR

*FIRST APPLICANT*

*SECOND APPLICANT  
(if applicable)*

Surname

Forenames

Maiden name (if applicable)

Date of birth

Marital status    Single  Married  Widower   
                                  Separated  Divorced

Single  Married  Widower   
                                  Separated  Divorced

Nationality

How long resident in UK  years

years

Relationship to other applicant

Dependants  Yes / No

Yes / No

If yes  Number      Ages

Number      Ages

Present address

Postcode

Postcode

How long at this address  years

years

Who owns the above property

Telephone numbers  Home

Home

Work

Work

If less than 3 years give previous addresses) to cover the last 3 years

Postcode

Postcode

How long at this address  years

years

# YOUR OCCUPATION

**TO BE COMPLETED IF YOU ARE AN EMPLOYEE OF A BUSINESS COMPANY  
IN WHICH YOU DO NOT OWN MORE THAT A 25% STAGE**

## FIRST APPLICANT

## SECOND APPLICANT

*(if applicable)*

Job title			
Employer's name			
Employer's address			
	Postcode	Postcode	
Nature of business			
Length of service			
Telephone number			
Contact name for reference			

### ***Is employment:***

Permanent	<b>Yes / No</b>		<b>Yes / No</b>	
Under contract	<b>Yes / No</b>	<i>If 'YES', no. of years remaining</i>		<b>Yes / No</b>
				<i>If 'YES', no. of years remaining</i>
Pensionable	<b>Yes / No</b>		<b>Yes / No</b>	
Under notice of pending redundancy	<b>Yes / No</b>		<b>Yes / No</b>	

# YOUR INCOME

Basic gross income	£		Per annum	
Guaranteed income	£		Per annum	
Regular overtime	£		Per annum	
Other income <i>(state whether guaranteed)</i>				

**If current employment is less than three years, provide employment details to cover last three years  
*(use the continuation sheet if necessary)***

Job title			
Employer's name			
Employer's address			
	Postcode	Postcode	
Length of service			
Basic gross income	£		Per annum
			Per annum

# YOUR BUSINESS

## TO BE COMPLETED BY INDIVIDUALS WHO OWN 25% OR MORE OF TOTAL SHARE CAPITAL OR MAJORITY SHAREHOLDER

Details of all businesses of which you have such a shareholding to be given (use continuation sheet if necessary)

	<i><b>FIRST APPLICANT</b></i>	<i><b>SECOND APPLICANT</b></i> <i>(if applicable)</i>
Name of business	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
Nature of business	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
Company registration number <i>(if applicable)</i>	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
Business address	<input style="width: 95%; height: 60px;" type="text"/>	<input style="width: 95%; height: 60px;" type="text"/>
	Postcode	Postcode
Telephone number	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
How long established	Years	Years
How long self employed	Years	Years
Percentage of shareholding	%	%
Income for last 3 years <i>(including salaries, dividends and your share of net profit)</i>	Yr. 1 £ Year	£ Year
	Yr. 2 £ Year	£ Year
	Yr. 3 £ Year	£ Year
Accountant's practice	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
Chartered/Certified or other	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
Contact name	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
Accountant's address	<input style="width: 95%; height: 60px;" type="text"/>	<input style="width: 95%; height: 60px;" type="text"/>
	Postcode	Postcode
Telephone number	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
Fax number	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>

## SELF CERTIFICATION OF AFFORDABILITY

### DECLARATION *(to be completed for Self-Certification Loans only)*

I certify that my income is sufficient to service and repay existing commitments and the commitment under this proposal and that I will not be reliant upon the rental income from this purchase/mortgage to subsidise my personal income.

<b>Signature</b>	<b>Print name</b>	<b>Date</b>
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<b>Signature</b>	<b>Print name</b>	<b>Date</b>
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# TAX AND BANK DETAILS

## *FIRST APPLICANT*

## *SECOND APPLICANT*

*(if applicable)*

National Insurance Number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Tax district & reference number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Name of bank	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Bank account number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Sort code	/ /	/ /
Time with bank	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

## CREDIT

Please provide details of all Hire Purchase, or loan agreements other than mortgages.

Applicant 1 or 2 <small>(delete as applicable)</small>	Credit grantor / lender	Purpose of loan	Monthly repayments	Outstanding balance
1 / 2			£	£
1 / 2			£	£
1 / 2			£	£
1 / 2			£	£

## CREDIT CARDS

Please provide details of all credit/debit cards.

Applicant 1 or 2 <small>(delete as applicable)</small>	Card company	Card type e.g. Visa, Mastercard	Credit Limit	Cleared Monthly?
1 / 2			£	Yes / No
1 / 2			£	Yes / No
1 / 2			£	Yes / No
1 / 2			£	Yes / No

Have you:

	<i>FIRST APPLICANT</i>	<i>SECOND APPLICANT</i> <small>(if applicable)</small>
• Ever been refused a mortgage	<input style="width: 80%;" type="text" value="Yes / No"/>	<input style="width: 80%;" type="text" value="Yes / No"/>
• Had a judgement for bad debt recorded against you	<input style="width: 80%;" type="text" value="Yes / No"/>	<input style="width: 80%;" type="text" value="Yes / No"/>
• Any pending/imminent court proceedings against you	<input style="width: 80%;" type="text" value="Yes / No"/>	<input style="width: 80%;" type="text" value="Yes / No"/>
• Failed to keep up payments under any loan	<input style="width: 80%;" type="text" value="Yes / No"/>	<input style="width: 80%;" type="text" value="Yes / No"/>
• Ever been declared bankrupt (or had a bankruptcy petition presented against you)	<input style="width: 80%;" type="text" value="Yes / No"/>	<input style="width: 80%;" type="text" value="Yes / No"/>

Do you:

• Receive income support or any other social payments	<input style="width: 80%;" type="text" value="Yes / No"/>	<input style="width: 80%;" type="text" value="Yes / No"/>
• Pay or receive any child maintenance	<input style="width: 80%;" type="text" value="Yes / No"/>	<input style="width: 80%;" type="text" value="Yes / No"/>

If you have answered **yes** to any of the above questions, please give details on the continuation sheet.

# MORTGAGE REQUIREMENTS

Property address		
Postcode		
Property type		
Purchase price £ <i>(if purchasing)</i>	Estimated value £ <i>(if refinancing)</i>	Monthly rental income £
Loan required	Loan term	Interest only / Capital Repayment <i>(delete as applicable)</i>
Details of who to contact to arrange a valuation of the property: Name: Telephone number:		

Property address		
Postcode		
Property type		
Purchase price £ <i>(if purchasing)</i>	Estimated value £ <i>(if refinancing)</i>	Monthly rental income £
Loan required	Loan term	Interest only / Capital Repayment <i>(delete as applicable)</i>
Details of who to contact to arrange a valuation of the property: Name: Telephone number:		

Property address		
Postcode		
Property type		
Purchase price £ <i>(if purchasing)</i>	Estimated value £ <i>(if refinancing)</i>	Monthly rental income £
Loan required	Loan term	Interest only / Capital Repayment <i>(delete as applicable)</i>
Details of who to contact to arrange a valuation of the property: Name: Telephone number:		

Property address		
Postcode		
Property type		
Purchase price £ <i>(if purchasing)</i>	Estimated value £ <i>(if refinancing)</i>	Monthly rental income £
Loan required	Loan term	Interest only / Capital Repayment <i>(delete as applicable)</i>
Details of who to contact to arrange a valuation of the property: Name: Telephone number:		

If you wish to purchase/remortgage additional properties please use a separate sheet.

## FORWARD BUYING FACILITY

Where an applicant can demonstrate an appropriate level of experience, the lender will consider offering a facility arrangement. Such an arrangement is normally agreed where property details have not been finalised but you require an indication that mortgage facilities may be available. In these instances, it is the lender's practice to complete enquires upon you, and issue a Facility Letter which will enable the lender to issue an offer of loan on suitable properties, with a minimum of further work.

Where you require a mortgage facility, please complete the details below:

What is the total value of the facility that you wish the Company to consider? £

How many properties do you anticipate purchasing? £

## YOUR SOLICITOR'S DETAILS

Name of firm	<input type="text"/>		
Solicitor acting	<input type="text"/>		
Address of firm	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
Postcode	<input type="text"/>	DX	<input type="text"/>
Telephone	<input type="text"/>	Fax	<input type="text"/>

The lender will normally instruct your solicitors to act on their behalf in respect of both the conveyance and compilation of their requirements with regard to letting the property, provided the firm:

- Has a minimum of two partners
- The solicitor acting holds a current practicing certificate
- Is shown in the current edition of the "Solicitors & Barristers Directory and Diary"
- Has commercial premises, from where business is conducted

## TERMS OF BUSINESS

- It's members, directors and shareholders are fully paid members of the National Association of Commercial Finance Brokers (NACFB) and have agreed to abide by the Code of Practice of the NACFB in respect of arranging commercial funding and residential investment mortgages.
- It's members, directors and shareholders makes no guarantee of the procurement of a finance facility.
- It's members, directors and shareholders do not, nor do they purport to, offer advice as to whether it is appropriate for their clients to proceed with any finance facility. This is a matter for the client to decide upon.
- Fees payable to your brokerage are in addition to other costs relating to obtaining the finance facility.
- Your brokerage is entitled to receive remuneration from lenders and/or insurance companies.
- Your Brokerage reserves the right to withdraw any recommendation to any lender.

## MUST BE COMPLETED IN ALL CIRCUMSTANCES - PROPERTY INSURANCE

In all cases index-linked building insurance must be maintained for the rebuilding cost of the property. To simplify and speed your application we or the lender can arrange suitable cover on your behalf under a competitively priced block policy.

Insurance Information: Because of our special arrangements with Insurers a detailed proposal form is not required. However, as a contract of insurance requires you to disclose any material fact which would influence an insurer in the assessment or acceptance of your proposal, the following questions should be answered:

- |  |  |                              |                             |
|--|--|------------------------------|-----------------------------|
| 1. Have you or any persons normally resident with you:                           |  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (a) ever been convicted of any offence (other than driving offences)             |  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (b) had any insurer decline or cancel insurance or impose special terms          |  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (c) claimed on any home or personal insurance in the last three years            |  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 2. Will the property be left unoccupied for more than 30 consecutive days a year |  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

If you have answered "Yes" to any of the above questions, or if you are in doubt as to whether any fact is material, you should provide full details on the continuation sheet. If you give incorrect or misleading information any future claim, or your cover as a whole could be affected.

Insurers and their agents share information with each other to prevent fraudulent claims. They decide whether to accept your application and if so, on what terms, by using the Claims and Underwriting Exchange register. If you make a claim, the information you give on this form along with other information about the claim will be put on the register and made available to participants,

### DECLARATION

#### General

By signing below I confirm to you, CBMS & your lender that:

- a) the information given in this form is true and I will notify you promptly of any changes that may occur before the mortgage is completed;
- b) you may make all enquiries you feel appropriate (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;
- c) any solicitor acting for both you and I may disclose to you any information or documentation he/she or you considers relevant in your decision to lend and I waive any duty of confidentiality or privilege which may otherwise exist in relation to this mortgage transaction;
- d) if you provide me with a copy of, or extract from your Security Assessment and Valuation Report you make no representation or warranty (expressed or implied) nor accept any liability or responsibility in respect of its contents;
- e) any payments in respect of the mortgage are made for and on behalf of all parties to it;
- f) any additional security insurance arrangements are for your benefit only and that I have no right or claim in relation to them;
- g) you may decline this application without stating a reason.

#### Applications by Limited Companies

Where the applicant is a limited company, in addition to (a)-(g) above. In my capacity as a director of the applicant company and a guarantor I confirm that:-

- h) 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;
- i) The company has the power to borrow the advance applied for and to mortgage the property(ies) set out in the application as security.

#### Insurance

I/We understand that you will pass the information on this form and about an incident I/We may give details of to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches you may make in connection with this application or any incident I/We have given details of, IDS Ltd may pass you information it has received from other insurers about other incidents involving anyone insured under the policy.

#### Use of Information

In considering your application we will search your record at one or more credit reference agencies, They will add to your record details of our search and your application and this will be seen by other organisations that make searches,

We will use a credit scoring or other automated decision making system when assessing your application.

It is important that you give us accurate information, We will check your details with fraud prevention agencies and if you give us false or inaccurate information and we suspect fraud, we will record this.

If we are unable to accept your application we will/may pass in onto other members of our group or selected third parties who may also search your records at credit reference agencies. The record of these searches will also be kept and seen by other organizations that make searches, The other group members or selected third parties to whom we pass your application may also use automated systems to carry out the checks referred to above for the purposes set out below,

Your records will be shared with other organisations and used by us and them to:-

- Help make decisions about credit for you and members of your household;
- Trace debtors, recover debt, prevent money laundering and fraud.

We and the credit reference agencies and the fraud prevention agencies will also use the records for statistical analysis about credit, insurance and fraud

Fraud prevention agency records will also be shared with other organizations to help make decisions on motor, household, credit, life insurance and other insurance proposals and insurance claims, for you and other members of your household,

In addition we may disclose details held on our records about you or this application to any prospective insurer who may use them to help decide whether or not to offer cover and in fraud prevention.

You may telephone us on the number quoted on the inside cover of this form and we will provide you with the lender's telephone number, if you want to have details of those credit reference and fraud prevention agencies from whom we obtain and to whom we pass information about you, You have a legal right to these details,

You have a right to receive a copy of the information we hold about you if you apply to us in writing. A fee will be payable

#### Securitisation

I confirm that you may securitise any mortgage or guarantee that I or the company may have with you, I understand that securitisation typically involves you transferring all or some of the rights and duties that go with the mortgage or guarantee to an investor who normally asks you to carry on administering them as though your own. So that, for example, following securitisation you would normally continue to collect payments and should I experience any difficulties in making payments, or have any other queries, I should contact you.

#### BACS Advance Notice Waiver Agreement

By signing the Direct Debit Instruction I/We:

- a) Agree to waive the BACS 10 working day written advance notice requirement;
- b) Acknowledge that (1) first part month payment will be collected by direct debit from my/our bank/building society account and thereafter on agreed collection date(s) following completion of the mortgage and (2) you may initiate specific direct debit(s) should the need arise following my/our agreement which may be made by telephone or written contact.

### IMPORTANT - USE OF YOUR INFORMATION

- 1 You have a right to know how we will use your personal information. It is important that you should read the "Use of your information" notice before you sign.
- 2 We may telephone or write to you about products or services of ours or others which may be of interest to you, We may pass details about you and the conduct of your account with us to other companies within our group or selected third parties who may telephone or write to you about their products or services. You have the right at any time to stop us from contacting you or giving your details to others for these purposes, You may write to us at the address on the inside of the front cover of the application form, and we will provide you with the lender's Customer Services Department address and/or register your telephone number under the telephone preference scheme.

**ALL APPLICANTS/GUARANTORS TO THE MORTGAGE ARE REQUIRED TO SIGN THE FOLLOWING SECTION.**

Signature	Print name	Date
Signature	Print name	Date

# PROPERTY SCHEDULE

How long have you been letting property?

Do you manage the properties yourself?

If not, please give the name and address of the management company

How many let properties do you currently own?

Are all properties let on assured shorthold tenancies?

Where properties are not let on assured shorthold tenancies, please give details.

Please give details of all properties owned, excluding your home in the following format:

	Property Value	Rental Income	Mortgage Outstanding
<b>PROPERTY ADDRESS</b>	Term Outstanding	Monthly Repayment	Account Number
	Existing Lender		
	House inc. shared <input type="checkbox"/> Flat <input type="checkbox"/> Maisonette <input type="checkbox"/> Block of flats <input type="checkbox"/> Bedsits <input type="checkbox"/> No. of Tenancies		

	£	£	£
	<b>Years Months</b>	£	
<b>Postcode</b>	House inc. shared <input type="checkbox"/> Flat <input type="checkbox"/> Maisonette <input type="checkbox"/> Block of flats <input type="checkbox"/> Bedsits <input type="checkbox"/> No. of Tenancies		

	£	£	£
	<b>Years Months</b>	£	
<b>Postcode</b>	House inc. shared <input type="checkbox"/> Flat <input type="checkbox"/> Maisonette <input type="checkbox"/> Block of flats <input type="checkbox"/> Bedsits <input type="checkbox"/> No. of Tenancies		

	£	£	£
	<b>Years Months</b>	£	
<b>Postcode</b>	House inc. shared <input type="checkbox"/>	Flat <input type="checkbox"/>	Maisonette <input type="checkbox"/> Block of flats <input type="checkbox"/> Bedsits <input type="checkbox"/> No. of Tenancies

	£	£	£
	<b>Years Months</b>	£	
<b>Postcode</b>	House inc. shared <input type="checkbox"/>	Flat <input type="checkbox"/>	Maisonette <input type="checkbox"/> Block of flats <input type="checkbox"/> Bedsits <input type="checkbox"/> No. of Tenancies

	£	£	£
	<b>Years Months</b>	£	
<b>Postcode</b>	House inc. shared <input type="checkbox"/>	Flat <input type="checkbox"/>	Maisonette <input type="checkbox"/> Block of flats <input type="checkbox"/> Bedsits <input type="checkbox"/> No. of Tenancies

	£	£	£
	<b>Years Months</b>	£	
<b>Postcode</b>	House inc. shared <input type="checkbox"/>	Flat <input type="checkbox"/>	Maisonette <input type="checkbox"/> Block of flats <input type="checkbox"/> Bedsits <input type="checkbox"/> No. of Tenancies

	£	£	£
	<b>Years Months</b>	£	
<b>Postcode</b>	House inc. shared <input type="checkbox"/>	Flat <input type="checkbox"/>	Maisonette <input type="checkbox"/> Block of flats <input type="checkbox"/> Bedsits <input type="checkbox"/> No. of Tenancies

**CONTINUATION SHEET**