

## Mortgage Application Form

Please duplicate this form if there are more than two applicants.

Applicant Type	
What type of applicants are applying for the loan?	
<input type="checkbox"/> Personal <input type="checkbox"/> Partnership <input type="checkbox"/> Trust <input type="checkbox"/> Corporate <input type="checkbox"/> Other	
Company Name:	
Registered Number:	Name of Trust:
Date of Partnership:	Date of Trust Deed:
Has any person named on this application ever applied for a mortgage with Hampshire Trust Bank? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, please provide additional detail:	

Applicant(s) - Personal Information	
Applicant 1	Applicant 2
Applicant type:	Applicant type:
<input type="checkbox"/> Director <input type="checkbox"/> Guarantor <input type="checkbox"/> Individual <input type="checkbox"/> Shareholder	<input type="checkbox"/> Director <input type="checkbox"/> Guarantor <input type="checkbox"/> Individual <input type="checkbox"/> Shareholder
Title:	Title:
First Name:	First Name:
Middle Name(s):	Middle Name(s):
Surname:	Surname:
Previous Name:	Previous Name:
Marital Status:	Marital Status:
<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Cohabiting <input type="checkbox"/> Civil Partnership	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Cohabiting <input type="checkbox"/> Civil Partnership

Applicant(s) – Personal Information (cont.)	
Applicant 1	Applicant 2
Date of Birth:	Date of Birth:
Nationality:	Nationality:
Right to reside in the UK? <input type="checkbox"/> Yes <input type="checkbox"/> No	Right to reside in the UK? <input type="checkbox"/> Yes <input type="checkbox"/> No
Applicant(s) – Current Address	
Current Home Address:	Current Home Address:
Postcode:	Postcode:
No. of Years in Address:	No. of Years in Address:
No. of Months in Address:	No. of Months in Address:
Residential Status: <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Tenant <input type="checkbox"/> Living with Family/Friends	Residential Status: <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Tenant <input type="checkbox"/> Living with Family/Friends
<i>Please provide previous 3 years' address history if number of years in current address is less than 3.</i>	
Applicant(s) – Previous Address	
Previous Home Address:	Previous Home Address:
Postcode:	Postcode:
Town:	Town:
County:	County:
Country:	Country:
No. of Years in Address:	No. of Years in Address:
No. of Months in Address:	No. of Months in Address:
<i>Please use the Notes section to provide details of any further previous addresses.</i>	

Applicant(s) – Residency Information	
Applicant 1	Applicant 2
Has the applicant ever filed or been required to file a tax return for another Country? <input type="checkbox"/> Yes <input type="checkbox"/> No	Has the applicant ever filed or been required to file a tax return for another Country? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, where?	If yes, where?
Does the applicant own companies overseas? <input type="checkbox"/> Yes <input type="checkbox"/> No	Does the applicant own companies overseas? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please list the Countries:	If yes, please list the Countries:

Applicant(s) – Employment Details	
<b>Employment Status:</b> <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Fixed Term Contract <input type="checkbox"/> Temporary Contract <input type="checkbox"/> Home Maker <input type="checkbox"/> Retired	<b>Employment Status:</b> <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Fixed Term Contract <input type="checkbox"/> Temporary Contract <input type="checkbox"/> Home Maker <input type="checkbox"/> Retired
Does the applicant own any other BTL properties excluding this security? <input type="checkbox"/> Yes <input type="checkbox"/> No	Does the applicant own any other BTL properties excluding this security? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, how many?	If yes, how many?
Does the applicant own commercial properties? <input type="checkbox"/> Yes <input type="checkbox"/> No	Does the applicant own commercial properties? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, how many?	If yes, how many?
Has the applicant let a property for more than 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No	Has the applicant let a property for more than 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No

<b>Applicant(s) – Employment Details (cont.)</b>	
<b>Applicant 1</b>	<b>Applicant 2</b>
<b>Only to complete if Employed, Fixed Term or Temporary Contract:</b>	
Occupation/Sector:	Occupation/Sector:
Employer Name:	Employer Name:
Basic Gross Income: £	Basic Gross Income: £
Other Annual Income: £	Other Annual Income: £
<b>Only to complete if Self-employed:</b>	
Nature of Business:	Nature of Business:
Business Name:	Business Name:
Business Address:	Business Address:
Postcode:	Postcode:
Gross Income: £	Basic Gross Income: £
Other Annual Income: £	Other Annual Income: £
Please provide details:	Please provide details:
<b>Only to complete if Retired:</b>	
Other Annual Income: £	Other Annual Income: £
Please provide details:	Please provide details:

Applicant(s) – Credit History	
Applicant 1	Applicant 2
Has the applicant ever: Been Bankrupt? <input type="checkbox"/> Yes <input type="checkbox"/> No	Has the applicant ever: Been Bankrupt? <input type="checkbox"/> Yes <input type="checkbox"/> No
Failed to maintain repayments on a mortgage, credit card or other financial agreement? <input type="checkbox"/> Yes <input type="checkbox"/> No	Failed to maintain repayments on a mortgage, credit card or other financial agreement? <input type="checkbox"/> Yes <input type="checkbox"/> No
Had a County court judgment (CCJ) for debt registered against them? <input type="checkbox"/> Yes <input type="checkbox"/> No	Had a County court judgment (CCJ) for debt registered against them? <input type="checkbox"/> Yes <input type="checkbox"/> No
Been subject to an Individual voluntary arrangement (IVA)? <input type="checkbox"/> Yes <input type="checkbox"/> No	Been subject to an Individual voluntary arrangement (IVA)? <input type="checkbox"/> Yes <input type="checkbox"/> No
Had an application for credit refused? <input type="checkbox"/> Yes <input type="checkbox"/> No	Had an application for credit refused? <input type="checkbox"/> Yes <input type="checkbox"/> No
Had a property repossessed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Had a property repossessed? <input type="checkbox"/> Yes <input type="checkbox"/> No
Been subject to arrangements with creditors (CVA), liquidation or administration? <input type="checkbox"/> Yes <input type="checkbox"/> No	Been subject to arrangements with creditors (CVA), liquidation or administration? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide additional details:	If yes, please provide additional details:

Applicant(s) – Criminal Convictions	
Please state whether the applicant has any criminal convictions: <input type="checkbox"/> Yes <input type="checkbox"/> No	Please state whether the applicant has any criminal convictions: <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details:	If yes, please provide details:

**Intermediary Declaration**
**I can confirm:**

- i. that I have been authorised by the applicant(s) to complete this application on their behalf;
- ii. all information entered is true to the best of my knowledge;
- iii. that I have carried out all relevant identity checks and required certification, and seen all originals or certified copies of all documents submitted in support of this application;
- iv. that I have provided all the applicants and other individuals whose personal data has been collected with the HTB Fair Processing Notice for customers and suppliers; and
- v. I confirm that I have been provided with and read the HTB Fair Processing Notice.
- vi. I have read and understand the Broker Terms of Business

 I accept the above declaration

**Loan Type**

Type of Loan:  Term Loan  Bridge

Only to complete if Bridge:

Bridge Type:

 Refurbishment  Development Exit  Standard Short Term (STL)

Purchase or Refinance?  Purchase  Refinance

Only to complete if Term Loan:

Purchase or Remortgage?  Purchase  Remortgage

**Security Details (please duplicate this form if there are more than two)**
**Security Address 1**

Security Type:

 Residential BTL  HMO  
 Semi-Commercial  Short Term Let  
 Other

**Security Address 2**

Security Type:

 Residential BTL  HMO  
 Semi-Commercial  Short Term Let  
 Other

Security Details (cont.)	
Security Address 1	Security Address 2
Other security type:	Other security type:
Security Address:	Security Address:
Postcode:	Postcode:
Is the security a multi unit freehold block? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is the security a multi unit freehold block? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, how many flats are within the freehold block?	If yes, how many flats are within the freehold block?
Annual rental income: £	Annual rental income: £
Has the applicant or any member of their family ever resided in this property? <input type="checkbox"/> Yes <input type="checkbox"/> No	Has the applicant or any member of their family ever resided in this property? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide their name(s) and date(s) of residence	If yes, please provide their name(s) and date(s) of residence
<b>Only to complete if Short Term Let:</b>	
Are there occupancy restrictions on the property? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are there occupancy restrictions on the property? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please specify:	If yes, please specify:
Tenure: <input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold	Tenure: <input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold
<b>Only to complete if HMO:</b>	
How many bedrooms?	How many bedrooms?

Security Details (cont.)	
Only to complete if Semi-commercial:	
Is the residential element of each property at least 60% of the overall value? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is the residential element of each property at least 60% of the overall value? <input type="checkbox"/> Yes <input type="checkbox"/> No
Business use or type of commercial tenant?	Business use or type of commercial tenant?
Will the applicant be trading from this property? <input type="checkbox"/> Yes <input type="checkbox"/> No	Will the applicant be trading from this property? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details:	If yes, please provide details:
<b>Commercial Tenant 1</b>	<b>Commercial Tenant 2</b>
Company Name:	Company Name:
Registered Number:	Registered Number:
Title:	Title:
First Name:	First Name:
Middle Name(s):	Middle Name(s):
Surname:	Surname:
Only to complete if Bridge:	
Projected end value (GDV) if refurb: £	Projected end value (GDV) if refurb: £
Estimated timescales if refurb (months):	Estimated timescales if refurb (months):
Exit Strategy & Timescales:	
Only to complete if Remortgage or Refinance:	
Current Lender:	Current Lender:
Loan Amount Outstanding: £	Loan Amount Outstanding: £



Loan Details	
Loan Amount Required: £	
Arrangement Fee Added?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If no, how does the applicant wish to pay the arrangement fee?	<input type="checkbox"/> Deduct from loan <input type="checkbox"/> Pay up front
Only to complete if Term Loan:	
Repayment Type:	<input type="checkbox"/> Interest Only <input type="checkbox"/> Capital Repayment <input type="checkbox"/> Interest Only followed by Capital Repayment
Only to complete if Interest Only or Capital Repayment:	
Term (years):	
Only to complete if Interest Only followed by Capital Repayment:	
Interest Only Term (years):	Repayment Term (years):
Total Term (years):	
Only to complete if Purchase:	
Purchase Price: £	Estimated Value: £
Deposit Amount: £	Deposit Type:
Deposit Source:	
Only to complete if Remortgage or Refinance:	
Estimated Value: £	
Purpose of Funds (provide breakdown and details of amounts):	
If other, please provide additional detail:	
Amount: £	
Original Purchase Date:	Original Purchase Amount: £
Only to complete if Bridge:	
Is this an Interest Roll-Up or Serviced Loan?	<input type="checkbox"/> Interest Roll Up <input type="checkbox"/> Serviced Loan

**Solicitor's Details:**

Would you like a HTB Solicitor to provide dual representation:

Yes

No

If no, please provide the Solicitor's details below.

Company Name:

Solicitor's Name:

Telephone:

Solicitor's Address:

Postcode:

Notes

**Declaration and Authorisation**

- i. The agreement is entered into by them wholly or predominantly for the purposes of a business carried on, or intended to be carried on by them;
- ii. They understand that they will not have the protection and remedies that would be available to them under the MCD Order if the agreement were a consumer buy-to-let under the MCD Order; and
- iii. They understand if they are in any doubts as to the consequences of the agreement not being regulated by the MCD Order, then they should seek independent advice.

Further that they understand and acknowledge that the agreement is to be presumed to have been entered into by them wholly or predominantly for the purposes specified in sub-paragraph (i).

**Credit Search Application(s) Consent and Intermediary Declaration**

At this stage of the application HTB would like to carry out a credit search. HTB can only carry out the credit search if it has the applicant(s) permission to do so and the permission of anyone with whom they have a financial link.

- i. I confirm that the applicant(s) and where appropriate his/her/their financial link have provided consent to a credit search being carried out by HTB.

**Adequate Explanation**

- i. I confirm that I have provided the applicant with a copy of the Mortgage Application form and the importance of reading and understanding it.
- ii. To the best of my knowledge the information contained in this application is true;
- iii. I have seen all originals or certified copies of all documents that have or will be uploaded to support this application;
- iv. All documents uploaded are true copies of the originals;
- v. I have provided the applicant(s) with a copy of the signed Mortgage Application Form and retained the original on my file;
- vi. I have read to the applicant(s) all the required information and statements set out in this portal;
- vii. The applicant(s) have been made aware and accept that the standard valuation report will now be instructed for the sole purpose of enabling HTB to assess the suitability of the proposed security and to decide on the amounts (if any) that can be advanced on the mortgage; and
- viii. The applicant(s) is fully aware that the valuation fee is collected is non-refundable

I accept the above declaration

### Declaration and Authorisation

**Please note that it is a criminal offence to knowingly or recklessly give false, inaccurate or misleading information when applying for a loan. If you provide such information, you may be reported to the police and prosecuted.**

As a responsible lender Hampshire Trust Bank Plc will carefully assess the information you have provided or which has been provided by your agent whether in the application form or in other correspondence, emails and conversations, in order to decide whether or not to make you an offer of a Loan.

It is important you ensure that all statements you make in this form and other documents in connection with your application are full and accurate and are correct and that you have read and understood the contents of this declaration.

- I/We authorise Hampshire Trust Bank Plc (the “Bank”) to:
- (a) make such enquiries of any person or organisation (including my/our existing or previous mortgage lenders), as the Bank considers necessary in connection with this application; and
  - (b) give out information about me/us if you have a duty to do so or if law allows you to do so.
- I/We acknowledge and understand that the Bank needs to be able to contact some or all of the following in connection with any Loan that I/We may have with the Bank, or any potential loan that I/we have applied for with the Bank, namely: my/our solicitors, (where appropriate) the intermediary who introduced me/our Loan to the Bank and the insurance company(ies) that has/have insured the property(ies) that I/We have provided to the Bank as security for my/our loan or potential loan.

#### **Important information – Credit decisions and also the prevention of fraud and money laundering**

We may use credit reference and fraud prevention agencies to help us make decisions. A short guide to what we do and how both we and credit reference and fraud prevention agencies will use your information is detailed below.

We will also undertake searches and make enquiries as part of our obligations to prevent money laundering; although you may see these on your credit record, they will not affect your credit rating or score.

#### **How we will use your information and personal data**

Please read this section carefully; it tells you how we will use your information and personal data and with whom we may share it in order to manage your application and any facility that is made available.

We are a regulated bank and we have a legitimate interest as well as legal and regulatory responsibilities to ensure that we know who we are dealing with, to combat financial crime and to be a responsible lender.

You will receive a copy of our Fair Processing Notice when you complete this Decision in Principle Proposal Form.

You can obtain a further copy from us at any time or you can download or read it on our website at <https://www.htb.co.uk/>

**This will explain in more detail how we process your personal data and explains your rights in relation to your personal data. Please read this carefully before submitting this form**

**Declaration and Authorisation (cont.)**

We will pass your details on to credit reference agencies and fraud prevention agencies and we will receive scores and reports from them. You will receive a copy of the Credit Reference Agency Information Notice with this application which will explain how the three main credit reference agencies Callcredit, Equifax and Experian each use and share personal data they receive about you and/or your business that is part of or derived from or used in credit activity. You can also download or read it by visiting <http://www.experian.co.uk/crain/>

**Please read this carefully before submitting this form.**

Searches we make with credit reference agencies will leave a 'footprint' on your file and we will also provide them with information relating to your performance under the facility. These 'footprints' and performance details may be accessed by other financial companies in connection with any applications for credit that you may make to them and may affect your ability to obtain credit with them.

Your application will be assessed using credit reference agency records relating to anyone with whom you have a joint account or similar financial association. If this is a joint application and such a link does not already exist then one may be created now. These links will remain until you file a "notice of disassociation" at the credit reference agencies.

We will also receive information from, process and share it with other people involved in your application or the transactions in respect of which you are making your application, these can include, for example, your legal representatives, licensed conveyancers, valuers, estate agents, brokers and intermediaries, bankers, insurers, other professional advisers and similar people representing us and other parties to the transaction.

We may transfer or assign our rights in the facility we make to you to another bank or financial institution and in that case we may provide them with your information.

If you give us false or incomplete information and we identify or suspects fraud, then we will record this and notify such parties as is necessary for us to comply with our legal and regulatory responsibilities, including fraud prevention agencies.

**Note: You have the right to object to us processing your personal data. If you do not wish us to process your personal data then do not submit this Decision in Principle Proposal Form. If you change your mind after submitting this form then please contact us as soon as possible to tell us.**

**Declaration and Authorisation (cont.)**

I/We, the undersigned, have read and agree with the above terms.

**Applicant/Director 1**

Signature:

Print name:

Date of Signature:

     **Applicant/Director 2**

Signature:

Print name:

Date of Signature:

     

Where signed by a broker or intermediary on behalf of the applicant(s):

**Broker/Intermediary Declaration and Indemnity:**

I have brought the above declaration and credit reference and anti-money laundering enquiry information to the attention of the applicant(s), ensured that they understand the information provided and the declaration being made, and have obtained consent from them to sign this declaration on their behalf in the above terms.

I will indemnify and hold the Bank harmless against any claim made by the applicant against the Bank for the Bank acting and/or relying on the above declarations and key information.

Broker/Intermediary Signature:

Print Name:

Date of Signature: