

Loan details

How much would you like to borrow: £

What is the purpose of your loan?

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:

Home telephone number:

Number of dependants?

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: £

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

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

Tenure: Freehold Leasehold If leasehold, years remaining on lease: YearsIf 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

Additional property details

Do you own any additional properties: Yes No

Applicant(s) personal details

Applicant 1:

Title:

First name:

Middle name(s):

Surname:

Previous name(s):

Date of birth:

Marital status:

Nationality:

National Insurance no:

Tax code:

Occupation:

Mobile telephone:

Email:

Applicant 2:

Title:

First name:

Middle name(s):

Surname:

Previous name(s):

Date of birth:

Marital status:

Nationality:

National Insurance no:

Tax code:

Occupation:

Mobile telephone:

Email:

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: £

Right to reside in the UK? Yes No

Any criminal convictions? Yes No

Self-emp, last year's figures: £

Self-emp, previous year's figures: £

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: £

Right to reside in the UK? Yes No

Any criminal convictions? Yes No

Self-emp, last year's figures: £

Self-emp, previous year's figures: £

Employment details

Applicant 1:

Planned retirement age:

Any additional income received: £

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

Applicant 2:

Planned retirement age:

Any additional income received: £

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

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:

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

Buildings & contents insurance: £

Ground rent/service charge: £

Maintenance/child support: £

Council tax: £

Gas/electricity/fuel: £

Water charges: £

Shopping including food, drinks & tobacco:
£

Transport including fares, petrol, maintenance,
tax & insurance: £

School related expenses: £

Communications: phones, internet & TV: £

Clothing & footwear: £

Entertainment & recreation: £

Pension contributions: £

Life assurance/critical illness cover: £

Household good/services: £

Memberships/club subscriptions: £

Savings/investments: £

Other expenditure: £

Please enter loan and credit commitments on the next page.

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 Mortgages, 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 Mortgages is a trading style of Positive Lending (UK) Limited authorised and Regulated by the Financial Conduct Authority FRN 607682

Registered and Trading Office: Positive House, GP Centre, Yeoman Road, Ringwood, Hampshire BH24 3FF | 01202 850 830.

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Additional details

Please provide any additional information to support this application:

Thank you for your enquiry

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