

## Loan details

First time buyer(s)?  Yes  No

Mortgage type:  Purchase  Remortgage

If remortgage, date of original purchase:

If remortgage, total amount of mortgage being replaced:

Loan amount:

Loan term:  years

Repayment type:  Interest only  Repayment

Product requested:  Variable  Fixed

If 'Fixed', incentive period:  years

If remortgaging, loan purpose:

<input type="checkbox"/> Replace existing mortgage	<input type="checkbox"/> Home for dependent relative
<input type="checkbox"/> Home improvements	<input type="checkbox"/> Holiday home
<input type="checkbox"/> Business purposes	<input type="checkbox"/> Purchase of buy to let property
<input type="checkbox"/> Purchase second property	<input type="checkbox"/> Capital raising.

If loan purpose is capital raising, please provide a breakdown:

Debt consolidation: <input type="text" value="£"/>	Car purchase: <input type="text" value="£"/>
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Purchase lease: <input type="text" value="£"/>	Transfer of equity: <input type="text" value="£"/>
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Purchase final share of property: <input type="text" value="£"/>	Other: <input type="text" value="£"/>
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If other, please provide details:

If purchase, deposit:

Source of deposit:

## Applicant personal details

Applicant 1

Applicant 2

Title:	<input type="text"/>	<input type="text"/>
First name:	<input type="text"/>	<input type="text"/>
Middle name(s)	<input type="text"/>	<input type="text"/>
Surname:	<input type="text"/>	<input type="text"/>
Have you been known by any other name(s) in the last 3 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, previous surname(s):	<input type="text"/>	<input type="text"/>
Date of birth:	<input type="text"/>	<input type="text"/>
Marital status:	<input type="text"/>	<input type="text"/>
Home telephone:	<input type="text"/>	<input type="text"/>
Work telephone:	<input type="text"/>	<input type="text"/>
Mobile telephone:	<input type="text"/>	<input type="text"/>
Email:	<input type="text"/>	<input type="text"/>
Nationality:	<input type="text"/>	<input type="text"/>
Current resident in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Permanent right to reside in UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Length of UK residency:	Years: <input type="text"/> Months: <input type="text"/>	Years: <input type="text"/> Months: <input type="text"/>
Applicant paid in sterling?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Applicant pays tax only in UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Estimated retirement age:	<input type="text"/>	<input type="text"/>
National insurance number:	<input type="text"/>	<input type="text"/>
Number of dependants under 18:	<input type="text"/>	<input type="text"/>
Number of dependants over 18:	<input type="text"/>	<input type="text"/>
Dependant(s) name(s) and age(s):	<input type="text"/>	
Are you aware of any changes to your income or expenditure that would affect your ability to repay the mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Any criminal convictions?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please provide details:	<input type="text"/>	<input type="text"/>

Applicant(s) current address

	Applicant 1	Applicant 2
Home address line 1:	<input type="text"/>	<input type="text"/>
Home address line 2:	<input type="text"/>	<input type="text"/>
Town:	<input type="text"/>	<input type="text"/>
County:	<input type="text"/>	<input type="text"/>
Postcode:	<input type="text"/>	<input type="text"/>
Residential status, current home address:	<input type="checkbox"/> Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Privately renting <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Tied accommodation <input type="checkbox"/> Local Authority renting/ Housing Association	<input type="checkbox"/> Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Privately renting <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Tied accommodation <input type="checkbox"/> Local Authority renting/ Housing Association
Your current monthly mortgage/rent payment:	£ <input type="text"/>	£ <input type="text"/>
Time at current address:	Years: <input type="text"/> Months: <input type="text"/>	Years: <input type="text"/> Months: <input type="text"/>

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:	<input type="text"/>	<input type="text"/>
Previous address line 2:	<input type="text"/>	<input type="text"/>
Previous address town:	<input type="text"/>	<input type="text"/>
Previous address county:	<input type="text"/>	<input type="text"/>
Previous address postcode:	<input type="text"/>	<input type="text"/>
Residential status, previous home address:	<input type="checkbox"/> Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Privately renting <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Tied accommodation <input type="checkbox"/> Local Authority renting/ Housing Association	<input type="checkbox"/> Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Privately renting <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Tied accommodation <input type="checkbox"/> Local Authority renting/ Housing Association
Time at previous address:	Years: <input type="text"/> Months: <input type="text"/>	Years: <input type="text"/> Months: <input type="text"/>

Names of any additional occupiers aged 17 or over

Name	Relationship to applicant(s)	Date of birth

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
Mortgage held in last 6 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is the mortgage repaid?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Total amount of all other continuing non buy to let/non self funding mortgages:	£ <input type="text"/>	£ <input type="text"/>
Lender name:	<input type="text"/>	<input type="text"/>
Mortgage account number:	<input type="text"/>	<input type="text"/>
Lender address:	<input type="text"/>	<input type="text"/>
Lender postcode:	<input type="text"/>	<input type="text"/>
Lender telephone:	<input type="text"/>	<input type="text"/>
Total balance outstanding:	£ <input type="text"/>	£ <input type="text"/>
Mortgage term remaining:	Years: <input type="text"/> Months: <input type="text"/>	Years: <input type="text"/> Months: <input type="text"/>
Mortgage interest rate:	<input type="text"/> %	<input type="text"/> %
Repayment type: (ie. interest only, repayment, etc)	<input type="text"/>	<input type="text"/>
If interest only, how do you plan to repay the loan at the end of the mortgage term?	<input type="text"/>	<input type="text"/>
Mortgage rate type: (ie. fixed, variable, etc)	<input type="text"/>	<input type="text"/>
Time remaining on rate:	Years: <input type="text"/> Months: <input type="text"/>	Years: <input type="text"/> Months: <input type="text"/>
Any Early Repayment Charges?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, amount:	£ <input type="text"/>	£ <input type="text"/>
If yes, are you willing to repay them?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is this mortgage portable?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Does this mortgage have any other features? (eg. drawdowns, overdraft, overpayments, etc.)	<input type="text"/>	<input type="text"/>
Do you have any other loans or charges secured on this property? If yes, please provide details here or on the additional details page.	<input type="text"/>	<input type="text"/>

Applicant(s) current employment details. *We require a minimum of 12 months' employment history or 36 months' self-employment history (If self-employed please complete page 7)*

**Applicant 1**

**Applicant 2**

Employment type (e.g. permanent, temporary, contract, not working, student):



Employer company name:



Employer address:



Employer postcode:



Employer telephone:



Time at current employment/  
contract:

Years:  Months:

Years:  Months:

Job title:



Total basic salary:

£

£

Total net income:

£

£

Large town/subsidy/car  
allowance:

£

£

Annual guaranteed overtime/  
bonus/commission:

£

£

Annual non-guaranteed  
overtime/bonus/commission:

£

£

Payroll number:



Applicant(s) previous employment details.

*Please use the additional sheets provided if necessary, thank you.*

Previous employment type (e.g. permanent, temporary, contract, not working, student):



Previous employer name:



Previous employer address:



Previous employer postcode:



Previous employer telephone:



Time at previous employment/  
contract:

Years:  Months:

Years:  Months:

Previous job title:



Salary at time of leaving:

£

£

## Applicant(s) self-employment details

### Applicant 1

### Applicant 2

Nature of business:



Self-employment type (e.g. sole trader / partner / Director):



Self-employed company name:



Self-employed address:



Self-employed postcode:



Self-employed telephone:



Date started:



Last 3 years' net profit:

Year:  £

Year:  £

Year:  £

Year:  £

Year:  £

Year:  £

Percentage of business:

 %

 %

If Limited Company Director, last 3 year's salary and dividends:

Year:  £

Year:  £

Year:  £

Year:  £

Year:  £

Year:  £

### Accountants details

Contact Name:

Position:

Address & postcode

Email

Landline

Mobile

Telephone



Qualifications

## Applicant(s) other income

### Applicant 1

### Applicant 2

Other annual income?

Yes  No

Yes  No

Source of other income

Maintenance:

£

£

Dividend:

£

£

Working/child tax credit:

£

£

Private/occupational pension:

£

£

## Applicant(s) income from second job(s)

### Applicant 1

### Applicant 2

Second employer company:

Second employer address:

Second employer postcode:

Second employer telephone:

Second employer payroll  
number:

Second employment job title:

Second employment annual  
income:

£

£



Applicant(s) credit history *\*If any of the questions on this page are answered "Yes", please provide explanation on the additional details page at the back of this form, thank you.*

	<b>Applicant 1</b>	<b>Applicant 2</b>
Have you ever been declared bankrupt/sequestered?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, is it discharged/cleared?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Date of registration:	DD/MM/YY	DD/MM/YY
Date of discharge:	DD/MM/YY	DD/MM/YY
Ever entered into an IVA, DMP, DRO or made arrangements with creditors?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, has this been satisfied?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Date of registration:	DD/MM/YY	DD/MM/YY
Date of discharge:	DD/MM/YY	DD/MM/YY
<i>Please provide details of all IVA/DMP/DRO and credit arrangements entered into on the additional details page</i>		
Number of defaults in last 36 months:		
<i>Please provide details of all defaults on the additional details page</i>		
Have you ever had a property repossessed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, date of repossession:	DD/MM/YY	DD/MM/YY
If repossession has outstanding balance, how much?	£ <input style="width: 80px;" type="text"/>	£ <input style="width: 80px;" type="text"/>
CCJs registered in last 6 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Number of CCJs in last 36 months:		
<i>Please provide details of all CCJs on the additional details page</i>		
Any missed mortgage or second charge mortgage payments in last 36 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, number in last 12 months:		
If yes, number in last 36 months:		
Highest number of missed payments on any mortgage or property rental in last 12 months:		
Number of missed monthly payments on any unsecured credit in the last 12 months:		
Ever convicted of theft, fraud or dishonesty?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, date of conviction:	DD/MM/YY	DD/MM/YY
Nature of conviction:		
Any payday loans in last 12 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If payday loans taken, are they satisfied?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

**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:

Medical Expenses:

Gas:

Education:

Water:

Other Living Costs:

Landline/Mobile Phones:

Motor Insurance:

TV Licence:

Health insurance:

Council Tax:

Payment Protection:

Ground Rent Service Charges:

Life Insurance:

Mortgage Payment Protection:

Dental Insurance:

Endowment:

Buildings Contents Insurance:

Pension Contribution:

Other Insurance:

Childcare:

Child Maintenance:

Food:

Car Maintenance:

Fuel:

Public Transport:

TV Broadband:

Recreation/Holidays:

Clothing:



## Property details

Property location:  England or Wales  Scotland

Year property built:  If Scotland, entry date:

Purchase price/estimated value:  Date of purchase:

Purchasing from a family member?  Yes  No

Security property address:

Security property postcode:

Property type:  Semi-detached house  Maisonette  
 Detached house  Purpose built flat  
 Terraced house  Converted flat  
 End terrace  Bungalow.

Is the property of Standard Construction?  Yes  No

If no, please explain:

Number of bedrooms:  Number of reception rooms:

If this property is not a new build, was it previously unoccupied for the last 18 months?  Yes  No

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

Will the property be your main residence?  Yes  No

Tenure:  Freehold  Leasehold

If leasehold, how many years left of the lease?  years

If flats, number of floors in building?  floors

On which floor is the property?

Does the applicant own any other buy to let properties? If yes, how many?  
(If yes, please provide details in the additional information section at the end of this form, thank you)

Does the property have an annex?  Yes  No

If shared ownership, percentage owned at outset:  %

If shared ownership, how much paid for share:

If shared ownership, valuation at time of purchase:

If shared ownership, percentage owned now (if staircasing, share increased):  %

Has the property ever been council owned?  Yes  No

Is the property in pre-emption?  Yes  No

If yes, discount given:  If yes, date purchased:

## 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.

Registered in England and Wales No. 6700848

Document version: 13 December 2023

## Additional Details

*Please provide any additional information to support this application:*

*Thank you for your enquiry*

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