

Incorporation application form

For limited companies and limited liability partnerships

Please return for the attention of Buy-to-let Customer Services

Submission requirements

| PLEASE TICK TO INDICATE WHICH ITEMS ARE ENCLOSED | Enclosed | Not applicable |
|--|--------------------------|-------------------------------------|
| For all applications: | | |
| Fully completed application form | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Property portfolio schedule (complete page 13) | <input type="checkbox"/> | <input type="checkbox"/> |

In conjunction with other criteria, we will assess the affordability of this mortgage based on the expected monthly income generated from letting the property to a tenant. The actual income generated may be different and can be influenced over time by changes within the rental market. The applicant(s) will remain responsible for meeting the costs of the mortgage and the additional costs associated with letting property for the duration of ownership.

IMPORTANT INFORMATION REGARDING OUR LIMITED COMPANY LENDING CRITERIA

Applications will be considered from limited companies registered and trading in England, Wales or Scotland, and whose directors should all have been resident and liable to tax in the UK for a minimum of the last two years.

- The company must have been incorporated for the principal activity of buying and holding residential investment property. This must continue to be its principal activity. All other activities must be disclosed at application for further consideration
- Full personal guarantees must be available from all the directors on a joint and several basis, subject to the company having a maximum of four directors

We will assess the affordability of a mortgage based on the expected monthly income generated from letting the property to a tenant. The actual income generated may be different and can be influenced over time by changes within the rental market.

The applicant(s) will remain responsible for meeting the costs of the mortgage and the additional costs associated with letting property for the duration of ownership.

- At least 80% of the applicant company shares should be owned by the directors and guarantors in their personal names

We reserve the right to request full personal guarantees from significant shareholders.

The expression "applicant(s)" should, where appropriate in these guidelines, be interpreted to also mean guarantor(s).

Application form for let properties

Limited company/limited liability partnership (LLP):

It should be noted that the expressions "guarantor" or "you" should be interpreted to mean a director/member of the company/LLP or significant shareholder.

In accordance with our lending criteria, full, joint and several personal guarantees must be available from all of the directors/member, subject to the company/LLP having a maximum of four directors/members. We reserve the right to request guarantees on a similar basis from significant shareholders.

Please complete each section of the application in BLOCK CAPITALS. Where a question does not apply, please state N/A or None.

Limited company/limited liability partnership (LLP) details

| | | |
|---|--|--|
| Company/LLP name | <input type="text"/> | |
| Existing Paragon mortgages to be incorporated <i>(please list all account numbers)</i> | <input type="text"/> | |
| Is the company/LLP trading? | <input type="checkbox"/> Yes <input type="checkbox"/> No | If yes, date trading commenced <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Registered office <i>(A PO Box number is not acceptable)</i> | <input type="text"/> | |
| | | Postcode <input type="text"/> |
| Telephone number | <input type="text"/> | Fax number <input type="text"/> |
| Email address | <input type="text"/> | |
| Company registration number | <input type="text"/> | Company VAT number <input type="text"/> |
| Name of company secretary | <input type="text"/> | |
| Is your main place of business in the UK different from the registered office? | <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| If yes, please give business address | <input type="text"/> | |
| | | Postcode <input type="text"/> |
| Telephone number | <input type="text"/> | Fax number <input type="text"/> |
| Name and address of accountant/auditors | <input type="text"/> | |
| | | Postcode <input type="text"/> |
| Telephone number | <input type="text"/> | Fax number <input type="text"/> |
| Name of individual acting | <input type="text"/> | |
| Their qualification | <input type="text"/> | |



Applicant / Guarantor1

| | | | | | | |
|---|--|---------------------------------|--|-----------------------------|----------------------|----------------------|
| Title | <input type="checkbox"/> Mr | <input type="checkbox"/> Mrs | <input type="checkbox"/> Miss | <input type="checkbox"/> Ms | Other | <input type="text"/> |
| Gender | <input type="checkbox"/> Male | <input type="checkbox"/> Female | | | | |
| First names (in full) | <input type="text"/> | | | | | |
| Any other name(s) known by | <input type="text"/> | | | | | |
| Surname | <input type="text"/> | | | | | |
| Marital status | <input type="text"/> | | | | | |
| Date of birth | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Country of birth | <input type="text"/> | | | | | |
| Number of children/dependents | <input type="text"/> | Their ages | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Current residential address <i>(Please ensure the postcode is shown in full)</i> | <input type="text"/> <hr/> <input type="text"/> Postcode | | | | | |
| Home telephone number | <input type="text"/> | | | | | |
| Mobile telephone number | <input type="text"/> | Fax number | <input type="text"/> | | | |
| Email address | <input type="text"/> | | | | | |
| Length of time at this address | <input type="text"/> | <input type="text"/> | Years | <input type="text"/> | <input type="text"/> | Months |
| Residential status | <input type="checkbox"/> Owner | <input type="checkbox"/> Tenant | <input type="checkbox"/> With relations or friends | | | |
| If you have lived at your current address for less than three years, please give previous residential address <i>(If more than one address please use continuation sheet on page 14)</i> | <input type="text"/> <hr/> <input type="text"/> Postcode | | | | | |
| Length of time at this address | <input type="text"/> | <input type="text"/> | Years | <input type="text"/> | <input type="text"/> | Months |

Applicant / Guarantor 2

| | | | | | | |
|---|--|---------------------------------|--|-----------------------------|----------------------|----------------------|
| Title | <input type="checkbox"/> Mr | <input type="checkbox"/> Mrs | <input type="checkbox"/> Miss | <input type="checkbox"/> Ms | Other | <input type="text"/> |
| Gender | <input type="checkbox"/> Male | <input type="checkbox"/> Female | | | | |
| First names (in full) | <input type="text"/> | | | | | |
| Any other name(s) known by | <input type="text"/> | | | | | |
| Surname | <input type="text"/> | | | | | |
| Marital status | <input type="text"/> | | | | | |
| Date of birth | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Country of birth | <input type="text"/> | | | | | |
| Number of children/dependents | <input type="text"/> | Their ages | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Current residential address <i>(Please ensure the postcode is shown in full)</i> | <input type="text"/> <hr/> <input type="text"/> Postcode | | | | | |
| Home telephone number | <input type="text"/> | | | | | |
| Mobile telephone number | <input type="text"/> | Fax number | <input type="text"/> | | | |
| Email address | <input type="text"/> | | | | | |
| Length of time at this address | <input type="text"/> | <input type="text"/> | Years | <input type="text"/> | <input type="text"/> | Months |
| Residential status | <input type="checkbox"/> Owner | <input type="checkbox"/> Tenant | <input type="checkbox"/> With relations or friends | | | |
| If you have lived at your current address for less than three years, please give previous residential address <i>(If more than one address please use continuation sheet on page 14)</i> | <input type="text"/> <hr/> <input type="text"/> Postcode | | | | | |
| Length of time at this address | <input type="text"/> | <input type="text"/> | Years | <input type="text"/> | <input type="text"/> | Months |

Applicant / Guarantor 3

| | | | | | | |
|---|--|---------------------------------|--|-----------------------------|----------------------|----------------------|
| Title | <input type="checkbox"/> Mr | <input type="checkbox"/> Mrs | <input type="checkbox"/> Miss | <input type="checkbox"/> Ms | Other | <input type="text"/> |
| Gender | <input type="checkbox"/> Male | <input type="checkbox"/> Female | | | | |
| First names (in full) | <input type="text"/> | | | | | |
| Any other name(s) known by | <input type="text"/> | | | | | |
| Surname | <input type="text"/> | | | | | |
| Marital status | <input type="text"/> | | | | | |
| Date of birth | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Country of birth | <input type="text"/> | | | | | |
| Number of children/dependents | <input type="text"/> | Their ages | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Current residential address <i>(Please ensure the postcode is shown in full)</i> | <input type="text"/> <hr/> <input type="text"/> Postcode | | | | | |
| Home telephone number | <input type="text"/> | | | | | |
| Mobile telephone number | <input type="text"/> | Fax number | <input type="text"/> | | | |
| Email address | <input type="text"/> | | | | | |
| Length of time at this address | <input type="text"/> | <input type="text"/> | Years | <input type="text"/> | <input type="text"/> | Months |
| Residential status | <input type="checkbox"/> Owner | <input type="checkbox"/> Tenant | <input type="checkbox"/> With relations or friends | | | |
| If you have lived at your current address for less than three years, please give previous residential address <i>(If more than one address please use continuation sheet on page 14)</i> | <input type="text"/> <hr/> <input type="text"/> Postcode | | | | | |
| Length of time at this address | <input type="text"/> | <input type="text"/> | Years | <input type="text"/> | <input type="text"/> | Months |

Applicant / Guarantor 4

| | | | | | | |
|---|--|---------------------------------|--|-----------------------------|----------------------|----------------------|
| Title | <input type="checkbox"/> Mr | <input type="checkbox"/> Mrs | <input type="checkbox"/> Miss | <input type="checkbox"/> Ms | Other | <input type="text"/> |
| Gender | <input type="checkbox"/> Male | <input type="checkbox"/> Female | | | | |
| First names (in full) | <input type="text"/> | | | | | |
| Any other name(s) known by | <input type="text"/> | | | | | |
| Surname | <input type="text"/> | | | | | |
| Marital status | <input type="text"/> | | | | | |
| Date of birth | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Country of birth | <input type="text"/> | | | | | |
| Number of children/dependents | <input type="text"/> | Their ages | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Current residential address <i>(Please ensure the postcode is shown in full)</i> | <input type="text"/> <hr/> <input type="text"/> Postcode | | | | | |
| Home telephone number | <input type="text"/> | | | | | |
| Mobile telephone number | <input type="text"/> | Fax number | <input type="text"/> | | | |
| Email address | <input type="text"/> | | | | | |
| Length of time at this address | <input type="text"/> | <input type="text"/> | Years | <input type="text"/> | <input type="text"/> | Months |
| Residential status | <input type="checkbox"/> Owner | <input type="checkbox"/> Tenant | <input type="checkbox"/> With relations or friends | | | |
| If you have lived at your current address for less than three years, please give previous residential address <i>(If more than one address please use continuation sheet on page 14)</i> | <input type="text"/> <hr/> <input type="text"/> Postcode | | | | | |
| Length of time at this address | <input type="text"/> | <input type="text"/> | Years | <input type="text"/> | <input type="text"/> | Months |

Existing property portfolio

Where you/the company/LLP currently own property(ies) which is/are let or presently vacant which you are intending to let (excluding any main residence), please provide full details on page 9. The property schedule should include both Paragon and non-Paragon property and clearly identify the Paragon properties you wish to incorporate.

Applicant / Guarantor 1

| | |
|---|--|
| How long have you/the company/LLP been letting property? | <input type="checkbox"/> <input type="checkbox"/> Years |
| Do you/the company/LLP manage the property(ies)? | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| How many properties do you/the company/LLP currently own? | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |

Applicant / Guarantor 2

| | |
|---|--|
| How long have you/the company/LLP been letting property? | <input type="checkbox"/> <input type="checkbox"/> Years |
| Do you/the company/LLP manage the property(ies)? | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| How many properties do you/the company/LLP currently own? | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |

Applicant / Guarantor 3

| | |
|---|--|
| How long have you/the company/LLP been letting property? | <input type="checkbox"/> <input type="checkbox"/> Years |
| Do you/the company/LLP manage the property(ies)? | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| How many properties do you/the company/LLP currently own? | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |

Applicant / Guarantor 4

| | |
|---|--|
| How long have you/the company/LLP been letting property? | <input type="checkbox"/> <input type="checkbox"/> Years |
| Do you/the company/LLP manage the property(ies)? | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| How many properties do you/the company/LLP currently own? | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |

Limited company / limited liability partnership (LLP)

| | |
|---|--|
| How long has the company/LLP been letting property? | <input type="checkbox"/> <input type="checkbox"/> Years |
| Does the company/LLP manage the property(ies)? | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| How many properties does the company/LLP currently own? | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |



Existing property portfolio

Should you require additional space, please copy this page and attach to application.

| | |
|---|--|
| Owner | <input type="text"/> |
| Address | <input type="text"/> ----- Postcode |
| Property value | £ <input type="text"/> |
| Current mortgage/ loan balance | £ <input type="text"/> |
| Lender's name and address | <input type="text"/> ----- Postcode |
| Loan to value | <input type="text"/> |
| ICR | <input type="text"/> |
| Monthly mortgage payment | £ <input type="text"/> |
| Monthly rental income | £ <input type="text"/> |
| How long have you owned the property? | <input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months |
| Is the property currently let? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| House in multiple occupation? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Multi-unit block? | <input type="checkbox"/> Yes <input type="checkbox"/> No |

| | |
|---|--|
| Owner | <input type="text"/> |
| Address | <input type="text"/> ----- Postcode |
| Property value | £ <input type="text"/> |
| Current mortgage/ loan balance | £ <input type="text"/> |
| Lender's name and address | <input type="text"/> ----- Postcode |
| Loan to value | <input type="text"/> |
| ICR | <input type="text"/> |
| Monthly mortgage payment | £ <input type="text"/> |
| Monthly rental income | £ <input type="text"/> |
| How long have you owned the property? | <input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months |
| Is the property currently let? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| House in multiple occupation? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Multi-unit block? | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Credit history

Have you any loans, hire purchase, credit/charge cards or other financial commitments such as maintenance payments?

If yes, please provide details below where the current balance exceeds £500, and/or the commitment will continue for a period exceeding 12 months. If the loan or commitment is to be repaid on or before completion please indicate this.

APPLICANT / GUARANTOR 1 Yes No

APPLICANT / GUARANTOR 2 Yes No

APPLICANT / GUARANTOR 3 Yes No

APPLICANT / GUARANTOR 4 Yes No

Have you/the company been refused a mortgage on this or any other property?

If yes, please provide full details on continuation sheet.

APPLICANT / GUARANTOR 1 Yes No

APPLICANT / GUARANTOR 2 Yes No

APPLICANT / GUARANTOR 3 Yes No

APPLICANT / GUARANTOR 4 Yes No

COMPANY/LLP Yes No

Have you/the company ever had a judgment for debt recorded against you or your business, been declared bankrupt/sequestered or failed to maintain payments under any mortgage or other credit agreement?

If yes, please provide full details on continuation sheet.

APPLICANT / GUARANTOR 1 Yes No

APPLICANT / GUARANTOR 2 Yes No

APPLICANT / GUARANTOR 3 Yes No

APPLICANT / GUARANTOR 4 Yes No

COMPANY/LLP Yes No

Bank details

A new direct debit will be required in the limited company/LLP name.

All mortgage payments must be made by direct debit from a UK bank/building society account, and the applicant must be the account holder.

Name of bank

Sort code

 - -

Account number

How long has this account been open?

 Years Months

Solicitor details

Please note: It is normally possible for the solicitor you/the company appoint to also act for the Lender. However, we can only instruct your solicitor if the firm has been/will be appointed to Paragon's conveyancing panel, having met our criteria. We reserve the right to refuse to instruct your solicitor at our discretion. Please refer to our lending guidelines and submission requirements for further information.

| | |
|--|---|
| Solicitor firm name | <input type="text"/> |
| Name of person acting | <input type="text"/> |
| Address | <input type="text"/> <hr/> <input type="text"/> Postcode |
| Telephone number | <input type="text"/> |
| Fax number | <input type="text"/> |
| Email address | <input type="text"/> |
| DX number | <input type="text"/> |
| What (if any) is the relationship between you/the company and the solicitor? | <input type="text"/> <hr/> <input type="text"/> |



Declaration

This is our standard client agreement upon which we intend to rely. For your own benefit and protection, you should read these terms carefully before proceeding. If you do not understand any point, please ask for further information.

By signing I confirm that:

- a) The information given, whether on the application form or otherwise, is true, accurate, complete and not misleading and that I will notify you promptly of any changes that may occur before the mortgage is completed
- b) I have never been refused a mortgage by another lender
- c) I have never been in arrears with any credit agreement
- d) I have never had a judgement for debt registered against me or been declared bankrupt/ sequestrated or failed to maintain payments under any mortgage or other credit agreement
- e) You may make all enquiries you feel appropriate (including with HM Revenue & Customs under the HMRC Verification Scheme to confirm the income information and documents I have provided are true and genuine, any Credit Reference Agency, or any past/present employer, accountant, lender or bank) for deciding whether to proceed with this application and which you consider necessary for confirmation, credit assessment and account management
- f) If identity and/or immigration papers are provided I give you permission to check my status with the Home Office. I also confirm that in compliance with the 2016 Immigration Act, I give you permission to check my details against the Home office database
- g) I waive any confidentiality or privilege in respect of this application, and the mortgage transaction as a whole, and confirm that any solicitor or other party acting for me is authorised to disclose to you, at any time (whether before or after completion of the mortgage), any information or documentation you request which ought reasonably to be considered relevant or which might reasonably influence your decision to lend, including the entirety of the solicitor's file(s) (regardless of whether there is a joint file or a separate file for me and you), the financial records and the ledger card
- h) If you provide me with a copy of, or extract from, your valuation report you make no representation or warranty (express or implied) nor accept any liability or responsibility in respect of its contents
- i) Any payments in respect of the mortgage are made for, and on behalf of, all parties to it
- j) Where I am not a consumer buy to let borrower, my mortgage is entered in wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by me. I understand that I will not have the benefit of the protection and remedies that would be available to me under the Mortgage Credit Directive Order if the agreement were a regulated mortgage contract under that Order. I am aware that if I am in any doubt as to the consequences of the agreement not being regulated by the Order then I should seek independent legal advice
- k) You may record or monitor any telephone or email communication with me for training purposes or client protection
- l) You may decline this application or withdraw any subsequent offer without stating a reason
- m) Any additional security insurance arrangements are for your benefit only and I have no right or claim in relation to them
- n) I am aware that it is a criminal offence to knowingly provide false information to obtain a mortgage and that it may make me liable to criminal prosecution
- o) I am aware that to forge a signature may make me liable to criminal prosecution
- p) I am aware of and consent to the Securitisation and the Use of Information provisions below

Securitisation

I confirm that you may transfer or securitise any mortgage or guarantee that I 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 queries, I should contact you.

Credit reference agencies (CRA's)

- a) In considering your application we will search your personal and, where applicable, business record at one or more CRA's. They will add to your records details of our search and your application and this will be seen by other organisations that make searches. Information held about you by the CRA's may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any 'associated' records
- b) 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:
 - Disclose information about your joint applicant and anyone referred to by you
 - Authorise us to search, link or record information at CRA's about you and anyone referred to by you
- c) An 'association' between joint applicants and between you and anyone you tell us is your financial partner will be created at the CRA's. 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 the CRA's
- d) We will/may use a credit scoring or other automated decision-making system when assessing your application. You have the right to obtain human intervention on the part of the controller to express his or her point of view and to contest the decision
- e) We will also add to your personal and, where applicable, business record with one or more of the CRA's details of your agreement with us, the payment you make under it, any default or failure to keep to its terms and any change of address you fail to tell us about where a payment is overdue. These records will be shared with other organisations and used by us and them to trace debtors, recover debt and to manage your account or insurance policies
- f) We may make periodic searches at CRA's and fraud prevention agencies to manage your account with us
- g) If you are a director, we will seek confirmation from CRA's that the residential address that you provide is the same as that shown on the restricted register of directors' usual addresses at Companies House
- h) Information on applications will be sent to CRA's and will be recorded by them including information on your business and its proprietors and CRA's may create a record of the name and address of your business and its proprietors if there is not one already
- i) The credit reference agencies we normally use are:
 - Equifax Ltd, Customer Services Centre, PO Box 10036, Leicester LE3 4FS
 - Experian, Consumer Help Service, PO Box 8000, Nottingham, NG1 5GX
 - Callcredit PLC, 1 Park Lane, Leeds, LS3 1EPIf you are a Limited Company Director, in addition to the above we may also share your information with Creditsafe. They can be contacted at Bryn House, Caerphilly Business Park, Van Road, Caerphilly, CF83 3GR
- j) The CRA's have drafted a notice called 'Credit Reference Agency Information Notice' (CRAIN) which sets out how your data will be processed by Callcredit, Equifax and Experian. Please go to www.equifax.co.uk/crain.html, www.callcredit.co.uk/crain or www.experian.co.uk/crain/index.html to read the notice in full



Crime and fraud prevention

- k) 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 fraud is identified, details will be passed to fraud prevention agencies. You may also be liable to criminal prosecution
- l) Law enforcement agencies may access and use this information. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. We and other organisations may also access and use this information to prevent fraud and money laundering for example when:
 - Checking details on applications for credit and credit related facilities
 - Managing credit and credit related accounts or facilities
 - Recovering debt
 - Checking details on proposals and claims for all types of insurance
 - Checking details of job applicants and employees
- m) For these purposes they, or we, may make further searches. These searches may be added to your record and shared with others
- n) If we are unable to accept your application, we will/may pass it onto other members of our group or selected third parties who may search your records at CRA's. The record of these searches will also be kept and seen by other organisations that make searches. The other group members or selected third parties to whom we pass your application may also use automated systems and carry out the checks referred to above
- o) We, the CRA's and fraud prevention agencies will also use the records for statistical analysis about credit, insurance and fraud
- p) We may disclose details on our records about you, the progress of your application to us, your agreement, or the conduct of your account with us to:
 - Any actual or prospective insurer under this agreement who may use them to help decide whether or not to offer cover in fraud prevention and processing claims
 - Any actual or prospective purchaser of this agreement who will use them for statistical analysis
 - Any actual or prospective lender, ranking in priority below us.

Please telephone us on 0800 375 720 if you want to have details of the 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.

Important - Use of your information

1. You have a right to know how we will use your personal information. It is important that you read our fair processing notice before you apply. This can be found at or a copy can be provided to you on request
2. We will disclose personal details (1) to any proposed guarantor of the loan, to our insurers, auditors, professional advisers, sub-contractors or any person providing a service to us who have agreed to treat your personal details as confidential, (2) if required to do so by law or by any regulatory body relevant to our business, (3) as envisaged by this application form or (4) otherwise with your consent
3. We may pass details about you and/or the conduct of your account with us to other companies within our group, or selected third parties, who may email, telephone or write to you about their products or services
4. We may email, telephone or write to you about products or services of ours, which may be of interest to you
5. You have the right to stop us from contacting you or giving your details to others for Marketing activity. Please contact us at any time to make this request. You may also wish to register your telephone number under the Telephone Preference Service
6. Paragon accepts no responsibility for any representations made by any employee or agent of Paragon or any other person unless these are incorporated in the offer or are subsequently confirmed by Paragon in writing.

All applicants/guarantors to the mortgage are required to sign the following section. To forge a signature makes you liable to criminal prosecution.

| | | |
|-----------|------------|------|
| Signature | Print name | Date |
| Signature | Print name | Date |
| Signature | Print name | Date |
| Signature | Print name | Date |

We accept no responsibility for any representations made by any employee or agent of ours or any other person unless these are incorporated in the offer or are subsequently confirmed by us in writing.

Continuation sheet


Additional details referred to in the relevant sections of this form to be included here in support of your application.


A large rectangular area with a light gray border and horizontal dotted lines, intended for providing additional details in support of the application.

Paragon Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England number 05390593. Registered office 51 Homer Road, Solihull, West Midlands B91 3QJ. Paragon Bank PLC is registered on the Financial Services Register under the firm reference number 604551

PARAGON 51 HOMER ROAD, SOLIHULL, WEST MIDLANDS B91 3QJ

ACORN16936 (07/2018)

 0345 849 4060

 0345 849 4061

 btlcs@paragonbank.co.uk

 www.paragonbank.co.uk