
DATA CAPTURE FORM

Non-portfolio

August 2018

This is not an application form.**For intermediary use only, for the purpose of collecting the data required to make an online application.****By ticking this box you are confirming that:**

- The applicants have no more than three mortgaged residential investment properties, regardless of lender in either personal name or corporate entity, including this application
- The applicant is not purchasing from an associated limited company
- The applicants have been resident and liable to tax in the UK for a minimum of the last two years and have a permanent right to reside
- The applicants are permanently employed or, if self employed, have been trading for at least two years
- At least one applicant must be the owner of a residential property or residential investment property
- The applicants borrowing from companies within Paragon Banking Group, in either personal or corporate name, does not exceed £1,000,000 including this application
- Where the application includes an element of capital raising it is being utilised for a purpose concerned with the owning and renting of residential property
- The property is not being purchased or refinanced through a property investment club or syndicate
- The applicants are not in any way connected to a property investment club or syndicate
- Income from renting property cannot be included for minimum income requirements
- We will not consider applications with historic or currently disqualified directors

We do not accept the following properties, by ticking this box you are confirming that the property is not any of the following:

- A property with more than one self contained unit
- A freehold flat or maisonette in England or Wales
- A shared ownership property (currently or previously)
- A converted flat where the applicant occupies a property in the same building
- A leasehold property in Scotland
- A studio flat of less than 30 square metres
- A property which is commercial
- A property let on any other basis than a private residential tenancy agreement
- A property with an element of "flying freehold"
- A property with restrictions relating to sale or occupancy such as Section 106 notice, pre-emption clause
- Designated as defective under any housing legislation
- Subject to agricultural or other planning restrictions
- A property which is in, or will be in, multiple occupation
- Subject to a HMO licence
- Being purchased under the Right to Buy Scheme or Housing Association Scheme
- Less than 10 years old without an NHBC certificate or other guarantee acceptable to us

- Leasehold with less than 85 years unexpired at the start, and/or less than 65 years unexpired at the end, of the mortgage
- A non-traditional construction such as concrete or timber or where existing or possible structural defects are apparent
- Located within either 10 metres of an electrical sub-station or 100 metres of an overhead high voltage cable or communication mast
- A property with solar panels installed where they are subject to a lease agreement

Please note: We may be able to accept certain types of properties on the above list on an alternative product - please contact us on 0345 849 4040 for details. This form should be retained for your records. Please see the intermediary section of www.paragonbank.co.uk for full details of our portfolio lending criteria, product information and full Terms and Conditions.

If the applicants are existing Paragon Banking Group buy-to-let customers please confirm one of their mortgage account numbers

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.

Application details

Number of Applicants

Is this a purchase or remortgage? Purchase Remortgage

Is this application for more than one property? Yes No

Is the property a HMO? Yes No

APPLICANT 1

APPLICANT 2

Do you own another buy to let property? Yes No Yes No

Did you purchase the property that this application relates to? Yes No Yes No

At the time of purchase, did you intend to let the property out? Yes No Yes No

Have you, or a relative, lived in the property since you have owned it? Yes No Yes No

Personal details

APPLICANT 1

APPLICANT 2

Title

Gender

Forename (s)

Middle name

Surname

Date of birth

Home telephone number

Mobile telephone number

Email address

Residential status Mortgaged Owned outright Rented Living with friends/relatives Mortgaged Owned outright Rented Living with friends/relatives

Personal details (cont.)

APPLICANT 1

APPLICANT 2

Marital status

<input type="checkbox"/> Married	<input type="checkbox"/> Single
<input type="checkbox"/> Divorced	<input type="checkbox"/> Separated
<input type="checkbox"/> Widowed	

<input type="checkbox"/> Married	<input type="checkbox"/> Single
<input type="checkbox"/> Divorced	<input type="checkbox"/> Separated
<input type="checkbox"/> Widowed	

Lettings experience?

<input type="checkbox"/> Yes	<input type="checkbox"/> No
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<input type="checkbox"/> Yes	<input type="checkbox"/> No
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Country of birth

Current address

APPLICANT 1

APPLICANT 2

Address

 Postcode
 Postcode

Time at address

<input type="text"/> Y	<input type="text"/> Y	<input type="text"/> M	<input type="text"/> M
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<input type="text"/> Y	<input type="text"/> Y	<input type="text"/> M	<input type="text"/> M
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Please note: We require a full two year address history, if the applicants have resided at their current address for less than two years please provide previous address(es) overleaf

Previous address

APPLICANT 1

APPLICANT 2

Address

 Postcode
 Postcode

Time at address

<input type="text"/> Y	<input type="text"/> Y	<input type="text"/> M	<input type="text"/> M
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<input type="text"/> Y	<input type="text"/> Y	<input type="text"/> M	<input type="text"/> M
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Employment details

APPLICANT 1

APPLICANT 2

Gross employed income	<input type="text" value="£"/>	<input type="text" value="£"/>
Self employed net profit income <small>(Sole trader or partnership, excluding buy-to-let income)</small>	<input type="text" value="£"/>	<input type="text" value="£"/>
Limited company / LLP income <small>(Dividend / director's remuneration / member's profit)</small>	<input type="text" value="£"/>	<input type="text" value="£"/>
Gross rental income <small>(As of today, including all existing properties and current purchase applications)</small>	<input type="text" value="£"/>	<input type="text" value="£"/>
Self employed pre-tax profit income <small>(Buy-to-let income)</small>	<input type="text" value="£"/>	<input type="text" value="£"/>
All other taxable income <small>(eg pension, investments, savings etc)</small>	<input type="text" value="£"/>	<input type="text" value="£"/>
National Insurance Number	<input type="text"/>	<input type="text"/>
Employment status	<input type="checkbox"/> Employed <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed	<input type="checkbox"/> Employed <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed
Contract type	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/> Probationary <input type="checkbox"/> Long-term temp	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/> Probationary <input type="checkbox"/> Long-term temp
Time employed/time trading if self-employed	<input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> M <input type="checkbox"/> M	<input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> M <input type="checkbox"/> M

Lettings experience

APPLICANT 1

APPLICANT 2

Years lettings experience	<input type="text" value=""/> years	<input type="text" value=""/> years
Number of residential investment properties currently owned, which are not mortgaged to companies within Paragon Banking Group.	<input type="text"/>	<input type="text"/>

- Once the information above is entered, you must read and agree to our Terms and Conditions to continue and a credit quotation search and criteria check will then be undertaken
- If the application is agreed in principle you will be asked to provide the information overleaf to submit the application
- If we are unable to give an agreement in principle you will be advised of this and provided with contact details

For more information on what we do with customer's personal data, why we do it and what rights they have over that data, including how to make a complaint to the ICO, please see the online application declaration, visit online www.paragonbank.co.uk/data-protection or contact us.

Property details

Address

 Postcode

Property value (if remortgage)

 £

Number of units

Tenure

 Freehold / heritable Leasehold

Unexpired lease

Year built

 Y Y Y Y

Property in, or to be in, multiple occupation

 Yes No

Ex local authority

 Yes No

Attached to/above commercial premises

 Yes No

Mortgage details

Loan required

 £

Repayment method

 Interest only Capital & interest Split loan*

Term in years

Application type

 Purchase Remortgage

Purchase price

 £

Owned outright

 Yes No

Existing mortgage balance

 £

Rental income per month

 £

*If split loan required

Interest only amount £ Repayment amount £

Loan purpose

Source of deposit (purchase only)

Product required

(Confirm product required from our current Paragon non-portfolio product range - see the intermediary section of www.paragonbank.co.uk)

- If the property and mortgage requirements are agreed in principle, you will be asked to provide the information overleaf to submit the application
- If we are unable to give an agreement in principle you will be advised of this and provided with contact details. You will also be given the option to add another property

Employment / business details

APPLICANT 1

APPLICANT 2

Name	<input type="text"/>	<input type="text"/>
Address	<input type="text"/> Postcode	<input type="text"/> Postcode
Telephone number	<input type="text"/>	<input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>

If self-employed / accountant details

Accountant name	<input type="text"/>
Accountant address	<input type="text"/> Postcode
Name of person acting	<input type="text"/>
Qualification	<input type="text"/>
Telephone number	<input type="text"/>
Email address	<input type="text"/>

Access details

Contact name	<input type="text"/>
Address	<input type="text"/> Postcode
Telephone number (Please provide the best number to contact)	<input type="text"/>
Email address	<input type="text"/>

- Once the property and mortgage details have been agreed in principle, you will have the option to add another property or to continue with the application
- If another property is added you will be asked to provide property details, mortgage details, vendor details and access details
- If continue is selected you will be asked to provide the information below to complete the application

Solicitor details

Solicitor firm name

Name of person acting

Address

 Postcode

Telephone number

Fax number

Email address

Originating intermediaries

Did you receive this application through an originating intermediary? Yes No If yes, please provide

Consultants name

Company address and postcode

 Postcode

Telephone number

Direct debit details

We require a fully completed direct debit instruction signed by all account holders.

Payments must be made from a UK bank/building society account and the applicants must be the account holders.

Additional information (must be completed in all circumstances)

As a responsible lender, when you apply for a mortgage, we have to assess all material facts before an offer is issued. It is your responsibility to disclose any material facts that could influence our decision.

The following questions we consider to be material and must be answered on behalf of all applicants before we can assess your application.

1. Have you ever been convicted of an offence (other than driving offences)? Yes No
2. Are you aware of any future changes to your income or expenditure that would affect your ability to repay the mortgage? Yes No
3. Have you ever incurred mortgage or unsecured credit arrears, been declared bankrupt, entered into arrangement with creditors or been party to a mortgage where the property has been taken into possession? Yes No
4. Have you ever been declared bankrupt whilst being a director of a company that went into liquidation, receivership or administration or been disqualified from being a director of a company? Yes No
5. Have you ever had a county court judgement or any other court order made against you? Yes No
6. Have you been refused a mortgage in the last 12 months? Yes No

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.

Property schedule

This schedule must include all residential investment properties owned by every applicant in both personal and corporate name. Where the applicant owns three or less properties, completion of this property schedule is compulsory. Where the applicant owns more than three properties, although the property schedule is not compulsory as part of the online application, a fully completed schedule will be required prior to the full underwriting assessment being carried out.

Owner	<input type="text"/>
Address	<input type="text"/>
	<input type="text" value="Postcode"/>
Property value	£ <input type="text"/>
Current mortgage/loan balance	£ <input type="text"/>
Lender's name and address	<input type="text"/>
	<input type="text" value="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
HMO?	<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"/>
	<input type="text" value="Postcode"/>
Property value	£ <input type="text"/>
Current mortgage/loan balance	£ <input type="text"/>
Lender's name and address	<input type="text"/>
	<input type="text" value="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
HMO?	<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"/>
	<input type="text" value="Postcode"/>
Property value	£ <input type="text"/>
Current mortgage/loan balance	£ <input type="text"/>
Lender's name and address	<input type="text"/>
	<input type="text" value="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
HMO?	<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"/>
	<input type="text" value="Postcode"/>
Property value	£ <input type="text"/>
Current mortgage/loan balance	£ <input type="text"/>
Lender's name and address	<input type="text"/>
	<input type="text" value="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
HMO?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Multi unit block?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Fee payment

At this stage you will be asked to pay any fees. Please ensure that you have credit/debit card details available, together with the clients authority to make the necessary payment.

Select 'Make payment' and follow the on screen instructions.

Additional details / comments

Document upload

If you wish to send supporting documents to us electronically, you can either:


- Download our case tracker app and send them to us from your apple or android device
- Send them to us via the desktop version of our case tracker app www.casetracker.paragonbank.co.uk
- Email them to us at btlenquiries@paragonbank.co.uk

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