

#### **DATA CAPTURE FORM**

#### Non-portfolio

August 2018

	is is not an application form. r intermediary use only, for the purpose of collecting the data required to make an online application.
Ву	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 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

We will not consider applications with historic or currently disqualified directors

- · 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 wth 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**





### **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 Mortgaged Owned outright Rented Living with friends/relatives Rented Living with friends/relatives



#### **Employment details**

	APPLICANT 1			APPLICANT 2					
Gross employed income									
Self employed net profit income (Sole trader or partnership, excluding buy-to-let income)									
Limited company / LLP income (Dividend / director's remuneration / member's profit)									
Gross rental income (As of today, including all existing properties and current purchase applications)									
Self employed pre-tax profit income (Buy-to-let income)									
All other taxable income (eg pension, investments, savings etc)									
National Insurance Number									
Employment status		Employed		Housewife		Employed		Housewife	
		Student		Self-employed		Student		Self-employed	
		Retired		Unemployed		Retired		Unemployed	
Contract type		Permanent		Temporary		Permanent		Temporary	
		Contract		Probationary		Contract		Probationary	
		Long-term temp			Long-term temp				
Time employed/time trading if self-employed	Υ	Y M I	M		Υ	Y	M		

#### **Lettings experience**

	APPLICANT 1	APPLICANT 2
Years lettings experience	years	years
Number of residential investment properties currently owned, which are not mortgaged to companies within Paragon Banking Group.		

- 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	Υ	YYY	Property in, or to be	e in, multiple occupation	Y	'es	No
Ex local authority		Yes No	Attached to/above	commercial premises	Y	'es	No

#### Mortgage details



- (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**

Name										
Address										
	Postcode	Postcode								
Telehone number										
Occupation										
•••••		•••••								
If self-employed / accountant	details									
Accountant name										
Accountant address										
		Postcode								
Name of person acting										
Qualification										
Telephone number										
Email address										
Access details										
Contact name										
Address										
		Postcode								
Telephone number (Please provide the best number to contact)										
Email address										

**APPLICANT 1** 

**APPLICANT 2** 

- 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
- If continue is selected you will be asked to provide the information below to complete the application

## **Solicitor details** Solicitor firm name

Originating intermediaries	
Email address	
Fax number	
Telephone number	
	Postcode
Address	
Name of person acting	
Solicitor himmaine	

Did you receive this application throug	res	INO	ii yes, piease provide	
Consultants name				
Company address and postcode				Postcode

#### **Direct debit details**

Telephone number

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)

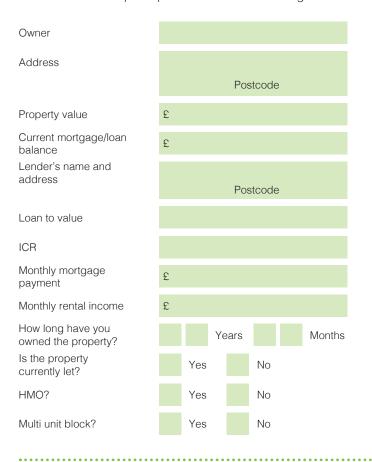
As a responsible lender, when you apply for a mortgage, we have to assess all material facts before an offer is issued. It is your responsibility to disclose any material facts that could influence our decision.

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

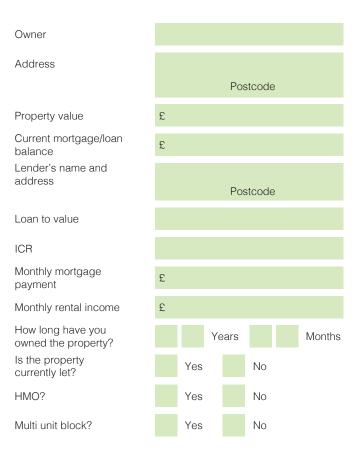
1.	Have you ever been convicted of an offence (other than driving offences)?		Yes		No	
2.	Are you aware of any future changes to your income or expenditure that would affect your ability to repay the mortgage?		Yes		No	
3.	Have you ever incurred mortgage or unsecured credit arrears, been declared bankrupt, 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 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.









# 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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