

# DATA CAPTURE FORM

#### 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:

- Where the application is for more than two applicants I will input the first two applicants details using this online application and will provide the additional applicants(s) details to you using the additional applicants form in the documents section of your website
- 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
- · At least one applicant is permanently employed or, if self employed, has 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 the Paragon Banking Group, in either personal name or corporate entity and whether solely or jointly with others, does not exceed £5,000,000 including this application
- · Any capital raising is being utilised for purposes 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
- · We will not consider applications with historic or currently disqualified directors

If your application does not comply with the above criteria please call us on 0345 849 4040 to discuss this further.

#### Paragon do not accept the following properties, by ticking this box you are confirming that the property is not one of the following:

- A property with more than 20 self contained units
- A freehold flat or maisonette in England or Wales
- A leasehold property in Scotland
- · A shared ownership property (currently or previously)
- · A converted flat where the applicant occupies a property in the same building
- Designated as defective under housing legislation
- · Subject to agricultural or other planning restrictions
- · Subject to notice of mineral extraction, contaminated land or previous mining subsidence and landfill
- Being purchased under the Right to Buy Scheme or Housing Association Scheme
- · Built within the last ten years 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
- · Non traditional construction such as concrete or timber or where existing or possible structural defects are apparent
- · Located within either ten metres of an electrical sub-station or 100 metres of an overhead high voltage cable or communication mast
- · Subject to a pre-emption clause
- · A property with solar panels installed where they are subject to a lease agreement

At our discretion, certain other types of property may be considered on an individual basis. Please see our latest Portfolio lending guidelines for a comprehensive list.

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.

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 the property for the duration of ownership.

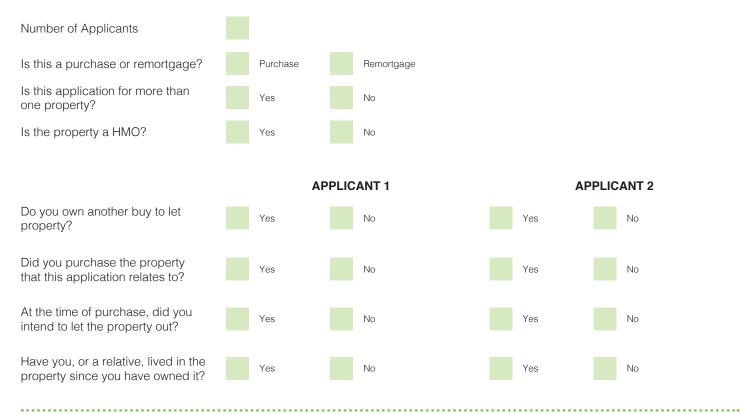
### Limited company / Limited liability partnership (LLP)

Please ensure that the limited company / LLP meets with the criteria published in the latest version of the Portfolio lending guidelines.

Company / LLP name	
Company / LLP number	
Is the company / LLP trading?	Yes No
Company Secretary name	
Telephone number	
Email address	
Address	
	Postcode
Accountant name	
Accountant address	
	Postcode
Name of person acting	
Qualification	
Telephone number	
Email address	

Please note that whilst an automated agreement in principle will be given for the online application, approval of the limited company / LLP will be dependent on a full underwriting assessment.

# **Application details**



# **Personal details**

Personal details		APF	PLIC	ANT 1		AP	PLIC	ANT 2
Title								
Gender								
Forename (s)								
Middle name								
Surname								
Date of birth	D	DM	Μ	Y Y Y Y	D	DM	Μ	ΥΥΥΥ
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
Marital status		Married		Single		Married		Single
		Divorced		Separated		Divorced		Separated
		Widowed				Widowed		
Lettings experience?		Yes		No		Yes		No
Country of birth								

# Current address APPLICANT 1 APPLICANT 2 Address Postcode Postcode Time at address Y Y M

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

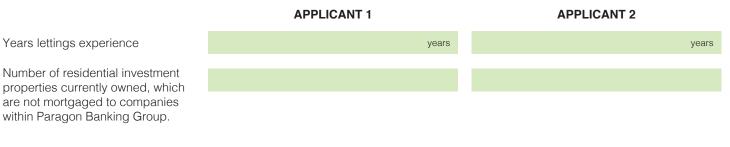
#### **Previous address**

Previous address	APPLICANT 1	APPLICANT 2
Address		
	Postcode	Postcode
Time at address	YYMM	Y Y M M

# **Employment details**

		AP	PLIC	ANT 1		AP	PLIC	ANT 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	Y	Y	Μ		Y	Y	Μ	

#### **Lettings experience**



- 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	YYY	Property in, or to be	e 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	Intere	st only amount	£		Capital and interest amount	£
Loan purpose						
Source of deposit (purchase only)						
Product required (Confirm product required from our current Parag range - see the intermediary section of <b>www.para</b>						

- 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

- 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 throug	h an originating intermediary?	Yes	No	If yes, please provide
Consultants name				
Company address and postcode				Postcode
Telephone number				

# **Direct debit details**

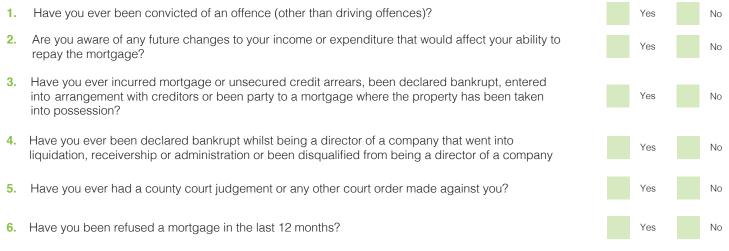
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We require a fully completed direct debit instruction signed by all account holders. Payments must be made from a UK bank/building society account and the applicants must be the account holders.

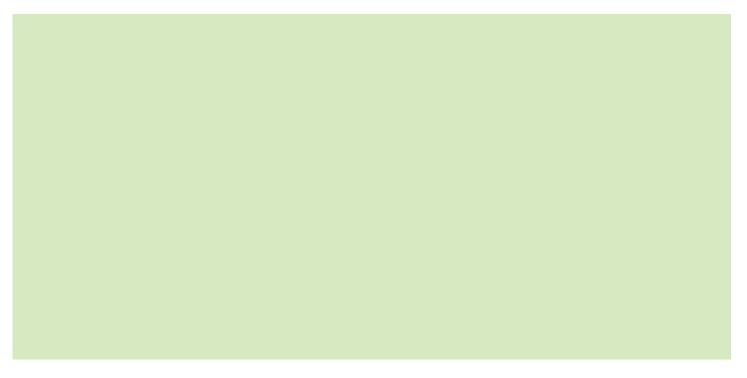
#### Additional information (must be completed in all circumstances)

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.



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.

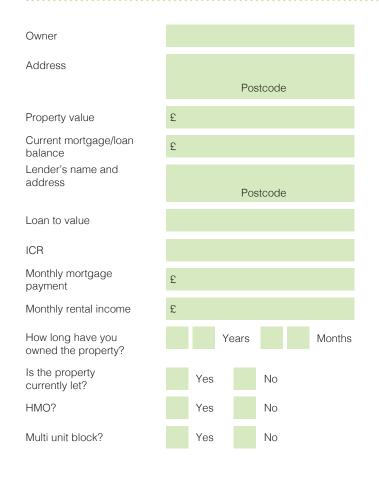
Owner

ICR

HMO?

Owner								
Address								
				Pos	stcode	<del>)</del>		
Property value	£							
Current mortgage/loan balance	£							
Lender's name and address				Pos	tcode	è		
Loan to value								
ICR								
Monthly mortgage payment	£							
Monthly rental income	£							
How long have you owned the property?			Yea	ars			Months	
Is the property currently let?		Yes			No			
HMO?		Yes			No			
Multi unit block?		Yes			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:

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- · 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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