

INTERMEDIARY DETAILS:

FCA Registration Number:

## Please note:

**DATA PROTECTION ACT.** Your application will be assessed by the lender using a credit assessment process and by searching the files of credit reference agencies who will record this search. Any details provided by you or relating to your agreement will be held in the lenders computer records. The lender will disclose details about you and your agreement to credit reference agencies who may make them available to subscribing lenders for future credit assessment or fraud prevention. The lender may use these details and may disclose them to others for marketing and other purposes subject to the provisions of the **DATA PROTECTION ACT 1998** if you do not want these details to be used for marketing please inform the lender in writing. Under the terms of the data protection act you have the right to obtain a copy of the information held about you upon payment of the appropriate fee.



## To be completed by Intermediary

I have undertaken a detailed assessment of the applicant(s) income and expenditure, and I believe that the applicant(s) will be able to maintain the mortgage payments, including the increased payments after any benefit period has expired. I confirm I have supplied an illustration to the applicant(s) for the mortgage product applied for in this application. If the mortgage term extends into retirement, I confirm that the customer has arrangements in place to enable them to maintain their mortgage repayments in retirement. If the mortgage is to be repaid on an interest only basis I confirm that I have discussed repayment methods with the applicant(s) and that arrangements have been or will be made to repay the capital. I confirm I hold the appropriate permissions from the Financial Conduct Authority (FCA) for the regulated activities I have undertaken in relation to this application.

Signed:

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Print name:

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Position:

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Name of Firm:

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Date:

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Any other third parties involved in arranging this mortgage (if any, for example network, introducer)

	Company 1	Company 2	Company 3
Company			
Address			
Postcode			
Adviser's name			
Telephone number			
Contact email address			
FCA registration number			
Appointed Representative FCA firm reference number (if applicable)			
Nature of company (e.g. network, introducer)			
Adviser number (if applicable e.g. for networks)			

If fees are being paid by the applicant in relation to this mortgage, which are not directly payable to the Lender. e.g. broker fee, administration fee, packager application fee, please answer the following:

Company Name			
Name of fee			
Amount of fee	£	£	£
Amount of fee refundable if case does not proceed prior to:	Amount refundable (%) or (£)	Amount refundable (%) or (£)	Amount refundable (%) or (£)
Valuation			
Offer			
Completion			
Other (please state)			

Lender	Product	Period/end date	Type of Mortgage e.g fixed, variable, discounted etc

AIP Number	Initial Rate	Reversionary Rate

### Mortgage Purpose

House Purchase

Further Advance

Remortgage

Second Charge

### Repayment Options

Please provide details in page 6

Endowment  Interest Only  Other specify

Pension  Repayment  Term of Mortgage

For interest only please indicate how you intend to repay the loan at the end of the mortgage:

Savings  Investment income  Sale of Property  Other  (Please provide policy details on page 8 if applicable)

### Type of Sale

Was the sale advised

non-advised

### Commissions

Procuration Fee to be paid to the Intermediary: £

or any other firm(s) involved in arranging the mortgage: £

### Mortgage Type

Residential  Buy to Let

If there are more than two applicants, completion of a second application form is required (omitting property details)

## Personal Details

	First Applicant	Joint Applicant
Surname Mr/Mrs/Miss/Ms/Other		
Previous/Former Names		
Forename (s)		
Marital status:- if separated or divorced has a settlement been agreed? Please give details use additional information section if necessary.		Relationship to first applicant
Gender		
Number and age of dependents		
Nationality		
Do you have diplomatic immunity		
Main country of residence		
How long have you lived in the UK?		
Date of birth		
Present address		
	Postcode	Postcode
Telephone numbers (include STD code)	H                      W	Home                      Work
E Mail addresses		
How long have you resided at this address?	Years                      Months	Years                      Months
Residential status (Homeowner/Tenant/Other)		
Do you have a mortgage on this or any other property?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Do you own any other residential property?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Previous address (es) covering the last three years (if less than three years complete the additional information section if necessary)		
	Postcode	Postcode
	Years                      Months	Years                      Months
Residential status (Homeowner/Tenant/Other)		
Will the mortgage be for the exclusive benefit of all named applicants?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Have you any convictions by a court whether civil or military for offences other than minor motoring offences which are not spent convictions within the meaning Rehabilitation of Offenders Act 1974 or have you ever been subject to penalties for tax evasion?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Have you ever had a County Court Judgement or any other court order for non payment of a debt made against you ?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Have you had a cumulative total of 3 months or more arrears on any secured or unsecured loan at any time in the last 2 years or had a property repossessed credit declined or been declared bankrupt or entered into any arrangement with creditors?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Have any mortgage/rental payments ever been in arrears?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>

## Employment details

	First Applicant	Joint Applicant
Employers name		
Contact name for reference		
Employers address		
	Postcode	Postcode
Telephone numbers (inc std code)		
Fax number		
How long have you worked for the above?	Years      Months	Years      Months
Is employment permanent or contract?		
If contract for how long?	Years      Months	Years      Months
Nature of business		
Job title		
How many jobs do you currently have?		
What is your anticipated retirement age?		
Staff number		
Percentage shareholding or partnership interest?	%	%
Previous employers name and address (Three years period required continue at additional information section if necessary)		
	Postcode	Postcode
Nature of employment		
Job title		
How long did you work for the above?	From:      Month:      Year: To:      Month:      Year:	From:      Month:      Year: To:      Month:      Year:

## Self employed details

	First Applicant	Joint Applicant
Name of business		
Nature of business		
Business address		
	Postcode	Postcode
How long business owned by applicant? (If less than three years details of previous business/employment required.) If necessary continue at additional information section.	Years      Months	Years      Months
Are you self employed/Contract worker/Controlling Director?		
Is your business Ltd. Co/Partnership/Sole Trader?		
Percentage shareholding or partnership interest	%	%
Name and address of your accountant		
	Postcode	Postcode
Certified/chartered		
Telephone number (inc STD code)		
Fax number		

## Income details

(All applicants to complete) Make sure you can afford your mortgage if your income falls

	First Applicant	Joint Applicant
Gross Basic income last three years net profit or remuneration p.a.	£	£
Overtime	£	£
Bonuses	£	£
Commission	£	£
Are you self certifying your income?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Tax Reference number and Tax District		
National Insurance Number		

### Which rate of tax do you pay:

Basic Rate  Higher Rate  Additional Rate  Basic Rate  Higher Rate  Additional Rate

If the mortgage term extends beyond retirement age, please provide details of how you propose to maintain mortgage payments in retirement or any other intended arrangement:

## Outgoings

	First Applicant	Joint Applicant
Current rent or mortgage payments	£ per month	£ per month
Names and address of current Mortgagee or Landlord		
	Postcode	Postcode
Telephone number (inc STD code)		
Fax Number		
Existing mortgage account number		
Have you previously owned a property?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Give details of all previous mortgages covering the last three years on current or previous property (ies). If a tenant, provide details of previous landlord covering the last 12 months		
	Postcode	Postcode
	Years Months	Years Months
(Continue at additional information section if necessary)		
Previous Mortgage account number		
Name and address of your Bank		
	Postcode	Postcode
Telephone number (inc STD code)		
Bank account number		
Bank sort code		
How long have you had this account?	Years Months	Years Months
Is it a current account?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Credit card and store cards held? (Please give details)	Type of card Credit limit Balance Outstanding	Type of card Credit limit Balance Outstanding
	£ £	£ £
	£ £	£ £
	£ £	£ £
	£ £	£ £
	£ £	£ £
	£ £	£ £
Are you liable for maintenance/alimony/child support payments?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
If "YES" show annual amount £	£	£



## Both applicants Any credit agreements, and second/subsequent charges on your property

Applicant name	Lenders name	Account number	Contract Dates From To	Loan amount	Monthly payment	If loan, secured, please give lenders address If not please state "UNSECURED"
1				£	£	
2				£	£	

Are any of these loans/agreements to be repaid at completion If yes, indicate which ones

YES  NO

## Property details it is important that your Postcode is stated accurately for insurance purposes

Address of property to be mortgaged		Postcode
Present owner's name and address		
Postcode	Telephone number (STD code) ( )	
Is it a private sale?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
Are you purchasing from a relative?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
Selling agent's name and address		
Telephone number (STD code) ( )		

State contact name and address for Valuer to gain access to inspect property:-	
Telephone number (STD code) ( )	

Please fully describe the type of property (e.g. house / bungalow / purpose built or converted flat / maisonette and whether detached / semi-detached or terrace if applicable)

Age of property  years if new, state whether in course of construction YES  NO

Construction of property  
 Stone walls  Brick walls  Other (specify)   
 Tiled roof  Slate roof  Other (specify)

If flat or maisonette, please state:- which floor in block  number of floors in block

### Accommodation Number of:-

Habitable Rooms	Reception(s)	Bathroom(s)	Kitchen(s)	W.C.(s)	Bedroom(s)	Garage(s)
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Tenure:- Feuhold  Freehold  Leasehold  Commonhold  If leasehold, unexpired term of lease  years

If Feuhold - Chief rent £  FEU duty fee £  Ground rent £  per  Service charge £  per

Where the property is under 10 / 15 years old, is there a valid NHBC/Foundation 15 certificate? YES  NO  State which

Was the property architect supervised? YES  NO

Has the property been extended or altered in the last 10 years? YES  NO

Will the property be your primary residence? YES  NO  if "NO" specify

Do you intend to let any part of the property? YES  NO  if "YES" specify

If the property is to be let, will the property be let to a relative? YES  NO  If so what is the relationship?

Will any business be carried out on the property? YES  NO  if "YES" specify

If the property is a new construction, will you receive discounts or incentives as part of the purchase? (Please give details and amounts) YES  NO  if "YES" specify

Right to Buy or Rent to Mortgage? YES  NO  discount £

Was property previously owned by a Local Authority? YES  NO  if "YES" state and expire date

Does the property have agricultural restrictions? YES  NO

Will you or your immediate family occupy at least 40% of the property? YES  NO

Do you want the lender to instruct the solicitor on your behalf? YES  NO

## If you are Remortgaging

Date of purchase	<input type="text"/>
Original purchase price	£ <input type="text"/>
Original mortgage	£ <input type="text"/>
Current mortgage outstanding	£ <input type="text"/>
Are there any 2nd charges?	YES <input type="checkbox"/> NO <input type="checkbox"/>
Will 2nd charges be repaid on completion?	YES <input type="checkbox"/> NO <input type="checkbox"/>
Has the mortgage been D.W.P. assisted in the last 12 months?	YES <input type="checkbox"/> NO <input type="checkbox"/>
Has the property suffered from subsidence?	YES <input type="checkbox"/> NO <input type="checkbox"/>
Purpose for which additional finance is required? N.B. Documentary evidence of the purpose of additional finance may be required	<input type="text"/>

## If you are Purchasing

Are either of you First Time Buyers?

1st Applicant YES  NO  2nd Applicant YES  NO

In whose name(s) will the property be purchased?

On completion will there be any other loans secured against this or any other property (if "YES" give details) YES  NO

Is your existing property being sold? YES  NO

Selling price £  Existing mortgage(s) £

Is your existing mortgage being redeemed upon completion? YES  NO

Are you applying for a bridging loan? YES  NO

If "YES", please give details

## Other Occupants Details of all persons aged 17 or over (other than applicants) who will occupy the property. If necessary continue at additional information section.

Name(s)	Date of birth	Relationship to applicant
<input type="text"/>	<input type="text"/>	<input type="text"/>

## Loan Details

Purchase price or if it is a remortgage give the Estimated Value	£ <input type="text"/>	Loan required	£ <input type="text"/>
Is the balance between the loan and purchase price/value, stamp duty, Solicitors and Surveyors fees to be met from your own resource without further borrowing? (if "NO" give details)	YES <input type="checkbox"/> NO <input type="checkbox"/>	<input type="text"/>	
Are you purchasing an Equity Share?	YES <input type="checkbox"/> NO <input type="checkbox"/>		
Are you a leaseholder purchasing the freehold?	YES <input type="checkbox"/> NO <input type="checkbox"/>		
Are you applying to any other lender for a loan? (if "YES" give details)	YES <input type="checkbox"/> NO <input type="checkbox"/>	<input type="text"/>	
Have you ever had a mortgage on this or any other property refused? (if "YES" give details)	YES <input type="checkbox"/> NO <input type="checkbox"/>	<input type="text"/>	

## Solicitors/Licensed Conveyancers Sole Practitioners may not be instructed by the lender

Name of firm		
Address		Post code
Telephone number ( )	DX number (if known)	Fax (if known)
Person dealing		

Please note that the lender reserves the right to instruct its own solicitor. In such cases the lender can advise on obtaining an Estimate of the Cost, which will be payable by you.

## Application Fee

Application Fee cheque enclosed for £  Please make cheques payable to Active Investments. Credit card payments are acceptable

This application fee is non-refundable once a valuation has been carried out.



## Declaration

PLEASE NOTE THAT TERMS AND CONDITIONS OF THE LOAN WILL BE NOTIFIED TO YOU BY THE LENDER WITH ANY MORTGAGE OFFER

I/we understand that Active Investments (Reading) Ltd or any of their lender partners may

1. Obtain credit reference searches, which will be recorded and disclosed on any other credit search
2. Take up such reference to verify the information provided
3. Release information relating to this application to me

I/we agree that the information contained in this application form and any other information I/we supply to you may be held on computer and in other forms. I/we understand that you will update all of my/our records, unless I/we instruct you otherwise, when I/we inform you of a change to personal details.

I/we understand that you or the Lender will disclose personal details to credit reference agencies, fraud prevention agencies and if necessary to any repossessions register. Details of how I/we conduct the account may be given to these agencies. Repossession information held on any register may be shared with other lenders and used for credit assessment, debt tracing, fraud detection and to protect me/us from theft or fraud. The Lender and/or you will add to these records details of my/our agreement with the Lender, the payments made under it and any default in payment or failure to keep to it's terms.

I/we give consent to you and the Lender to use my/our data for the processing of this mortgage. You and/or the Lender may pass this information, documents and any data held to any party the Lender is considering entering a contractual arrangement in relation to the mortgage loan, any introducer of mortgages to the Lender, the buildings and contents insurer, as the Lender may decide.

I/we confirm we understand that Active Investments (Reading) Ltd charge a non-refundable application fee. In addition, a valuation fee may be required which is non- refundable once a valuation has been instructed.

I/we declare that the information provided in this application is true and correct to the best of my/our knowledge and may be relied upon by Active Investments (Reading) Ltd.

I/We confirm that I/We have received a copy of the Active Investments (Reading) Ltd Terms of Business and Privacy Notice, along with the Lender Privacy Notice. (which are all available to download at [www.active-investments.co.uk](http://www.active-investments.co.uk))

**IMPORTANT:** Each applicant must have read and understood the Declaration and Authorisation before signing this application

Signature of Applicant 1

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Date

Signature of Applicant 2

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Date

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