

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 and **GDPR regulations**, you have the right to obtain a copy of the information held about you upon payment of the appropriate fee.

Also, please note that our copies of all privacy notices and policies can be found on our website to view or download.

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.

Broker Name

Name of Firm

Address

Postcode

Position

FCA Number

Email

Tel

Mob

Signed

Date

Mortgage Purpose

House Purchase

Further Advance

Remortgage

Second Charge

Repayment Options

Interest Only Term of Mortgage

Repayment

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 9 if applicable)

Type of Sale

Was the sale:

Advised

Non-advised

Broker Fee

Are you charging a fee to your client? YES NO

If yes, please state amount. £

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

	Applicant 1	Applicant 2
Surname Mr/Mrs/Miss/Ms/Other	<input type="text"/>	<input type="text"/>
Previous/Former Names	<input type="text"/>	<input type="text"/>
Forename(s)	<input type="text"/>	<input type="text"/>
Marital Status	<input type="text"/>	Relationship to 1st applicant
Gender	<input type="text"/>	<input type="text"/>
Number & age of dependants	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
Do you have diplomatic immunity?	<input type="text"/>	<input type="text"/>
Main country of residence?	<input type="text"/>	<input type="text"/>
How long have you lived in the UK?	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/>	<input type="text"/>
Present address	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Telephone numbers (inc STD code)	Home	Home
	Work	Work
Email address (Applicant 1)	<input type="text"/>	
Email address (Applicant 2)	<input type="text"/>	
How long have you resided at this address?	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
Residential status (homeowner/tenant/other)	<input type="text"/>	<input type="text"/>

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

Personal Details Continued...

	Applicant 1		Applicant 2	
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	
Residential status (homeowner/tenant/other)	Years Months		Years Months	
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 debt made against you?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	YES <input type="checkbox"/>	NO <input type="checkbox"/>
Have you had any arrears on any secured 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 or rental payments ever been in arrears?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	YES <input type="checkbox"/>	NO <input type="checkbox"/>

Employment Details

Employers Name	<input type="text"/>	<input type="text"/>
Contact name for reference	<input type="text"/>	<input type="text"/>
Employers Address		
	Postcode	Postcode
Telephone numbers (inc std code)	<input type="text"/>	<input type="text"/>
How long have you worked for the above for?	Years Months	Years Months
Is employment permanent or contract?	<input type="text"/>	<input type="text"/>
If contract, for how long?	Years Months	Years Months
Nature of business	<input type="text"/>	<input type="text"/>
Job title	<input type="text"/>	<input type="text"/>
Staff number	<input type="text"/>	<input type="text"/>
How Many jobs do you currently have?	<input type="text"/>	<input type="text"/>
What is your anticipated retirement age?	<input type="text"/>	<input type="text"/>
Previous employers name and address (3 year period required, continue on additional information section if necessary)		
	Postcode	Postcode

Employment Details Continued...

	Applicant 1	Applicant 2
Nature of employment	<input type="text"/>	<input type="text"/>
Job title	<input type="text"/>	<input type="text"/>
Period of employment	From: Month: Year:	From: Month: Year:
	To: Month: Year:	To: Month: Year:

Self Employed Details

Name of business	<input type="text"/>	<input type="text"/>
Nature of business	<input type="text"/>	<input type="text"/>
Business address	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
How long business owned by applicant?	Years Months	Years Months
<small>(If less than 3 yrs, details of previous business/employment required. If necessary continue in additional information section)</small>		
Are you self employed/contract worker/controlling director?	<input type="text"/>	<input type="text"/>
Is your business Ltd. Co/partnership/sole trader?	<input type="text"/>	<input type="text"/>
Percentage shareholding or partnership interest	<input type="text"/> %	<input type="text"/> %
Name and address of your accountant	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Certified/chartered	<input type="text"/>	<input type="text"/>
Telephone number (inc STD code)	<input type="text"/>	<input type="text"/>

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

Gross basic income last 3 years net profit or remuneration p.a.	£ <input type="text"/>	£ <input type="text"/>
Overtime	£ <input type="text"/>	£ <input type="text"/>
Bonuses	£ <input type="text"/>	£ <input type="text"/>
Commission	£ <input type="text"/>	£ <input type="text"/>
Dividends	£ <input type="text"/>	£ <input type="text"/>
National Insurance Number	<input type="text"/>	<input type="text"/>
Which rate of tax do you pay:	Basic Rate <input type="checkbox"/> Higher Rate <input type="checkbox"/> Additional Rate <input type="checkbox"/>	Basic Rate <input type="checkbox"/> Higher Rate <input type="checkbox"/> Additional Rate <input type="checkbox"/>

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

Outgoings

Current rent or mortgage payments	£ <input type="text"/> per month	£ <input type="text"/> per month
Names and address of current Mortgagee or Landlord	<input type="text"/>	<input type="text"/>
	Postcode	Postcode

Outgoings Continued...

	Applicant 1	Applicant 2
Telephone number (inc STD code)	<input type="text"/>	<input type="text"/>
Existing mortgage account number	<input type="text"/>	<input type="text"/>
Name and address of your Bank	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Telephone number (inc STD code)	<input type="text"/>	<input type="text"/>
Bank account number	<input type="text"/>	<input type="text"/>
Bank sort code	<input type="text"/>	<input type="text"/>
How long have you had this account?	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
Is it a current account?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>

Credit cards & store cards held? (Please give details)

Applicant 1

Type of Card	Credit Limit	Balance Outstanding	repaid at completion
	£ <input type="text"/>	£ <input type="text"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
	£ <input type="text"/>	£ <input type="text"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
	£ <input type="text"/>	£ <input type="text"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
	£ <input type="text"/>	£ <input type="text"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
	£ <input type="text"/>	£ <input type="text"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
	£ <input type="text"/>	£ <input type="text"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>

Applicant 2

Type of Card	Credit Limit	Balance Outstanding	repaid at completion
	£ <input type="text"/>	£ <input type="text"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
	£ <input type="text"/>	£ <input type="text"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
	£ <input type="text"/>	£ <input type="text"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
	£ <input type="text"/>	£ <input type="text"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
	£ <input type="text"/>	£ <input type="text"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
	£ <input type="text"/>	£ <input type="text"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>

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

Applicant number 1 or 2	Lenders Name	Account Number	Contract Dates To	Loan Amount	Monthly Payment	repaid at completion
				£ <input type="text"/>	£ <input type="text"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
				£ <input type="text"/>	£ <input type="text"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
				£ <input type="text"/>	£ <input type="text"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
				£ <input type="text"/>	£ <input type="text"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
				£ <input type="text"/>	£ <input type="text"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
				£ <input type="text"/>	£ <input type="text"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>

Are you liable for maintenance/alimony/child support payments?

YES

NO

YES

NO

If 'YES' show annual amount £

£

£

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

Is it a private sale? YES NO Are you purchasing from a relative? YES NO

Selling agents name and address

Postcode Telephone

State the name and address for valuer to gain access to inspect the property

Postcode Telephone

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 the block

Living Rooms Reception(s) Bathroom(s) Kitchen(s) W.C(s) Bedroom(s) Garage(s)

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 yrs 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 of the property? YES NO If 'YES' specify

If the property is to be let, will it be let to a relative? YES NO If 'YES' state relationship

Will any business be carried out at 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

Was the property previously owned by a local authority? YES NO If 'YES' specify an expire date

Does the property have a agricultural restrictions? YES NO

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

If You are Purchasing

Are either of you First Time Buyers? 1st Applicant YES 2nd Applicant YES

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)

Is your existing property being sold? YES

Selling price £ Existing mortgage(s) £

Is your existing mortgage being redeemed upon completion? YES

Are you applying for a bridging loan? (If 'YES', please give details)

If you are Remortgaging

Date of purchase	<input type="text"/>	Has the property suffered from subsidence	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
Original purchase price	£ <input type="text"/>	Purpose for which additional finance is required? N.B Documentary evidence of the purpose of additional finance may be required.			
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"/>			

Other Occupants Details of all persons aged 17 or over (other than applicants) who will occupy the property

Name(s)	Date of Birth	Relationship to Applicant

Loan Details

Purchase price / Estimated value £	<input type="text"/>	Loan required £	<input type="text"/>
Is the balance between the loan and the 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	<input type="text"/>	
Address	<input type="text"/>	Postcode <input type="text"/>
Telephone number	<input type="text"/>	DX number (if known) <input type="text"/>
Person dealing	<input type="text"/>	

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 to you

Application Fee

Application Fee for £ Please arrange BACS payment to Active Investments using these details

Active Investments (Reading) Ltd
 Account number 01925307
 Sort code 30 96 96

Credit or debit cards are also acceptable.

Additional Information

Are there any other matters you wish to be taken into account, or anything else we should reasonably be aware of?
If YES please give details

Declaration

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 or any potential lender / 3rd party

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 other wise, 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).

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

Signature of Applicant 1

Date

Signature of Applicant 2

Date