



Application form

REGISTERED COMPANY DETAILS

Registered company name:

Registered company number:

Trading since:

Nature of business:

Current year end:

Registered address:

Shareholders

Shareholder name: 1. 2. 3. 4.

Shareholder status:

Shareholding:

Financials

Year end:

Turnover:

Net profit before tax:

Application form

APPLICANT PERSONAL DETAILS

Title: _____

First name: _____

Last name: _____

Maiden name (if applicable): _____

Date of birth: _____

Retirement age of applicant: _____

Marital status: _____

Number of dependants: _____

Ages of dependents: 1 - 2 - 3 - 4 -

Nationality: _____

Email address: _____

Phone number: _____

Country of residence: _____

Time resided in the UK: _____

Do you have the right to live in the UK?: _____

Are you a first time landlord?: _____

APPLICANT PERSONAL DETAILS

Title: _____

First name: _____

Last name: _____

Maiden name (if applicable): _____

Date of birth:

Retirement age of applicant:

Marital status:

Number of dependants:

Ages of dependents: 1 - 2 - 3 - 4 -

Nationality:

Email address:

Phone number:

Country of residence:

Time resided in the UK:

Do you have the right to live in
the UK?:

Are you a first time landlord?:

APPLICANT ADDRESS

Current residential address:

Date moved to this address:

Residential Status:

(If you have lived at this current address less than 3 years)

Previous residential addresses:

Correspondence address:

RENTAL INCOME

	Latest Tax Year	Previous Tax Year	Previous Tax Year
Year end:			
Annual rental income:			
Net profit before tax:			

CREDIT CARD COMMITMENTS

LOAN COMMITMENTS

PERSONAL MORTGAGE COMMITMENTS

Lender name:

Property value:

Repayment type:

Mortgage type:

Fixed term:

Original loan amount:

Outstanding balance:

Mortgage start date:

Monthly payment:

Any further advances?:

Please provide details of further
advances:

Is the account up to date?:

If no, please provide full details
and explanation:

Has the account been in arrears at
all in the last 2 years?:

If yes, please provide full details
and explanation:

Do other applicants have shared
responsibility in this mortgage?:

If any of the other applicants have
shared responsibility for this
mortgage, please specify the
applicant names:

OTHER INCOME

Details	Amount	Frequency	Guaranteed?

Pension income

Monthly Pension Income:

SELF EMPLOYED APPLICANT INCOME

Name of business:

Nature of business:

Business type:

Percentage owned:

Date established:

Date self-employment
commenced:

Registered address:

Telephone number:

Trading address:

Trading telephone number:

Current year end:

	Current income	Previous income	Previous income
Year end:			
Turnover:			
Net profit:			
Net assets:			
Accountant's practice:			
Contact name:			
Accountant's address:			
Telephone number:			
Certified, Chartered or Other:			
Membership number:			

EMPLOYED APPLICANT INCOME

Current Employer

Job title/Occupation:

Company name:

Nature of business:

Length of time at employer:

Reference contact:

Reference e-mail:

Employer telephone number:

Employers address:

Employment status:

Contract? Please confirm end date of
your contract:

Basic gross income (pa):

Tax payer?:

Previous Employer

Job title/Occupation:

Company name:

Nature of business:

Length of time with company:

Date left:

Employer telephone number:

Basic gross income:

Employer address:

EXISTING PROPERTY PORTFOLIO

Total number of properties:

Total market value (£):

Total outstanding balance (£):

Portfolio LTV (£):

Total monthly repayments (£):

Total monthly rent (£):

Portfolio rental coverage (%):

Do any other parties share ownership in this property? If yes, please declare their respective name and percentage owned.

SECURITY DETAILS

Security address:

Property type:

Where is the property located?

Number of floors:

Number of bedrooms:

Number of kitchens:

Number of living rooms:

Number of bathrooms:

Number of tenants:

Square meters:

Is there a lift?:

If HMO, is it licenced?:

If HMO, does the property have
planning permission?:

If HMO, are all bedrooms over
10m?:

Brick and tile construction?:

If not, then please give details
here:

Approx. year built:

What is the property tenure?:

Remaining lease:

Ground rent:

Service charge:

Credit profile matching for:

Sector experience:

Will you be in receipt of any discount, price reduction, case
payment or incentive in respect of this property or be
purchasing or re-financing through or be in anyway connected
with an investment syndicate or club? If so, please give details:

Is there a garage?:

Notes:

MORTGAGE REQUIREMENTS

Re-mortgage:

Existing mortgage lender:

Outstanding balance:

Purchase date:

Purpose of re-mortgage:

Estimated value:

Purchase:

If purchasing, where will the deposit come from?:

Purchase price:

Loan required:

Monthly rental income:

Repayment method:

Exit strategy:

Please provide details on who
to contact to arrange the valuation
of the property:

Telephone number:

Is this a distressed sale?:

Is the property being purchased below market value?:

Is the property being purchased as a sale and rent back?:

Is property ready to let out?:

Vendor's name:

Is the intention to let out the property?:

Proposed tenants:

Lease type:

How was the sale made?:

Is this purchase part of a government initiative?:

PRODUCT DETAILS

Number of years to repay the loan:

How do you want to pay the product fee?:

The loan amount you requested:

The property value you specified:

You are expecting a rental income pcm of (£):

Product selected

Product:

ERCs:

Initial rate:

Reversion rate:

APR:

Monthly repayment:

Based on product selected

LTV:

ICR (pay rate):

Rental coverage (stress rate):

Monthly repayment:

Fees that must be paid

Estimated legal fee:

Product fee:

Application fee (paid up-front):

Valuation fee:

TT Fee:

Title Insurance fee:

Broker fee payable by Borrower:

Procuration fee split

Procuration fee:

Commission split:

Packager fee:

Associated Broker fee:

Network fee:

CONVEYANCING SOLICITOR DETAILS

Do you wish to opt for dual representation?:

Is your solicitor a member of the conveyancing Quality Scheme and have at least 3 SRA approved managers?:

Name of firm:

Name of solicitor acting:

Telephone number:

Email address:

Address:

CUSTOMER DECLARATION

1. By signing this declaration, you confirm that:

- 1.1 The information given, whether in this Lendco Loan Application Form or otherwise, is true, accurate, complete and not misleading, and that you will notify us promptly of any changes that may occur prior to completion.

- . 1.2 This is an application for investment purposes through property and that the mortgage will not be regulated by the Financial Conduct Authority.
- . 1.3 You will, at no time during the Lendco Loan term, use the mortgaged property as a personal residence for you, your spouse, civil partner or any other person whose relationship with you has the characteristics of marriage, or a parent, brother, sister, child, grandparent or grandchild.
- . 1.4 You have taken out landlord property insurance for the amount stated in the valuation report.
- . 1.5 You have read and agreed to the use of information at section 3 below.
- . 1.6 You acknowledge that we may make appropriate enquiries in accordance with the privacy notice referred to below (the "Privacy Notice") regarding immigration status to the Home Office, validation of information supplied within the application process to HM Revenue & Customs under the HMRC Verification Scheme, any Credit Reference Agency (CRA), any Fraud Protection Agency (FPA) or any past /present employer, accountant, lender or bank or any referee or guarantor provided in connection with this application in order to assess whether to accept your buy-to-let mortgage application, and also at periodic stages during the term of your mortgage.
- . 1.7 You waive any confidentiality or privilege in respect of this Lendco Loan Application and confirm that any solicitor or other party acting for you is authorised to disclose to us, at any time any information or documentation we request or which we consider reasonably to be relevant;
- . 1.8 Any payments in respect of your Lendco Loan Application are made for, and on behalf of, all parties to it.
- . 1.9 If we provide you with a copy of, or extract from, your valuation report we make no representation or warranty (express or implied), nor accept any liability or responsibility in respect of its contents;
- . 1.10 We may record or monitor any telephone or email communication with you for training purposes or client protection.
- . 1.11 We may decline this Lendco Loan Application or withdraw any subsequent offer made to you prior to execution of the mortgage and the transfer of funds without stating a reason.
- . 1.12 Any additional security insurance arrangements are made for Lendco benefit only and you have no right or claim in relation to them.
- . 1.13 You are aware that mortgage payment will be made via Direct Debit from the bank detailed in the application form.
- . 1.14 You are aware that forging a signature or completing an application using false details/information may make you liable for criminal prosecution.

2. Transfers of rights and duties

By signing this agreement /completing an online application, you acknowledge that you are aware of the possibility that we may enter into a Financing Transaction (as defined below) in relation to your mortgage, and/or a transfer of our rights and duties under your mortgage and you agree to the conditions below:

- . 2.1 We can make an assignment or transfer, in whole or in part, of our rights and/or duties under the mortgage at any time.

2.2 You consent to such transfers in this application form and we can make a transfer of our rights, in law or in equity, without any further consent from, or notice to you.

2.3 You consent to any assignment or transfers of our rights and duties and agree that you will on demand do such thing or execute such documents as we require in order to give full effect to any such assignment or transfer, and further agree that we may (acting as your agent) execute such documents on your behalf as are necessary to give full effect to any such assignment or transfer.

2.4 We may provide to any actual or potential assignee or transferee of any of the rights and/or duties under your mortgage or any party to or investor in a Financing Transaction with information in accordance with the Privacy Notice. A "Financing Transaction" means any securitisation, loan or other financing, sale, derivative or any transaction with a similar effect to any of the foregoing which involves your mortgage.

3. Use of Information

BY SIGNING THIS APPLICATION, YOU THE UNDERSIGNED:

1. Agree that Lendco Limited ('Lendco') will use the information that you have provided for the purpose of assessing the prospect of providing a loan to you, by Lendco and organisations with which Lendco are affiliated or represented;
2. Agree to notify Lendco of any changes which have, or are likely to have an effect on the continuing accuracy of the information in this application and supporting documentation which may affect our willingness to provide you with a mortgage;
3. Agree that Lendco and organisations with which Lendco are affiliated or represented, that at any time provides or has any interest or prospective interest in this application may:
 - a. Provide information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default.
 - b. Seek from and use or give to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information about your creditworthiness, credit standing, credit history or credit capacity. In particular, we may provide a credit opinion in relation to you.
 - c. Provide any information contained in this application (and all information associated with this application) to any originator, finance consultant, financier, accountant, Credit Reference Agency (CRA), Fraud Prevention Agency (FPA), lawyer or third party involved with the prospective finance to be provided to you.
 - d. Provide information to guarantors, any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.
4. You acknowledge and understand that any telephone calls and emails relating to your application or mortgage may be recorded and monitored for security, quality and/or training purposes.
5. When you apply to Lendco for a mortgage and to open an account, Lendco will check the following records about you and others (see 2 below)
 - a. our own;
 - b. those at CRAs.

When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.

- c. those at FPAs.

We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. Lendco may also register information about you and the conduct of your account with CRAs and FPAs and make periodic searches at CRAs and FPAs to manage your account with us.

6. If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully file for a disassociation with the CRAs to break that link.

7. Information on this application will be sent to CRAs and will be recorded by them. Where you borrow from Lendco, we will give details of your accounts and how you manage it/them to CRAs and to other third parties including other lenders. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.

8. Lendco may make searches of records at FPAs who may provide Lendco with information about other applications made and any data recorded and they will record information about your application so that other users of the agencies may use the information in making their decisions.

9. The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found here www.lendco.co.uk/privacy.

10. If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.

11. We and other organisations may access and use from other countries the information recorded by FPAs.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee:

CALLCREDIT, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414

EQUIFAX PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to www.myequifax.co.uk.

EXPERIAN, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to www.experian.co.uk.

If you want to receive details of the relevant FPAs this can be obtained by writing to the Compliance Officer, Lendco Limited, City Place House, 55 Basinghall Street, London EC2V 5DX or visiting our website at www.lendco.co.uk/privacy

First Applicant

Print name:

Date:

Signature:

Second Applicant

Print name:

Date:

Signature:

Third Applicant

Print name:

Date:

Signature:

Fourth Applicant

Print name:

Date:

Signature:

EXPENDITURE

Utilities:

Transport:

Insurance:

Care for dependents:

Other:

Total Expenditure:

Summary of outgoings

Total secured monthly repayments:

Total unsecured monthly repayments:

CREDIT PROFILE

Defaults (missed payments):

If none of the options is suitable,
please provide details:

County Court Judgment (CCJ):

If none of the options is suitable,
please provide details:

Missed Mortgages / Secured
Payments:

If none of the options is suitable,
please provide details:

Unsecured Loan Arrears:

If none of the options is suitable,
please provide details:

Bankruptcy or IVA - None in the
last 6 years:

COMPANY CREDIT PROFILE

County Court Judgment (CCJ):

Please provide explanation and status of the CCJs

If none of the options is suitable, please provide details:

Bankruptcy or IVA - None in the last 6 years:
