



Application Form

Please tick which area(s) are required

- Commercial**
- Specialist BTL**
- Bridging/Short Term Finance**
- Development Finance**
- Ltd Company / LLP**
(Please complete supplementary section)

Telephone: 01273 495420 **Email:** info@rhluk.co.uk **website:** www.rhluk.co.uk

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Specialist BTL/Commercial/Bridging/Short Term Finance

Application form

Introducer details

Name	<input type="text"/>	Company name	<input type="text"/>
Address	<input type="text"/>	Telephone number	<input type="text"/>
		Mobile number	<input type="text"/>
		Fax number	<input type="text"/>
		Email	<input type="text"/>
	Postcode	<input type="text"/>	
I am	Appointed rep <input type="checkbox"/>	Directly authorised <input type="checkbox"/>	Not authorised <input type="checkbox"/>
Network name (if applicable)	<input type="text"/>	FCA number	<input type="text"/>
Data Protection/ICO number	<input type="text"/>		

Section A: personal details

Applicant 1

Title (mr/miss/mrs)	<input type="text"/>
Surname	<input type="text"/>
First name	<input type="text"/>
Previous surname (If applicable)	<input type="text"/>
Date changed	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y
Date of birth	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female
Status	<input type="checkbox"/> Married <input type="checkbox"/> Single
	<input type="checkbox"/> Widowed <input type="checkbox"/> Partner
	<input type="checkbox"/> Divorced <input type="checkbox"/> Separated
	<input type="checkbox"/> Civil partner <input type="checkbox"/> Co-habiting

Applicant 2

Title (mr/miss/mrs)	<input type="text"/>
Surname	<input type="text"/>
First name	<input type="text"/>
Previous surname (If applicable)	<input type="text"/>
Date changed	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y
Date of birth	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female
Status	<input type="checkbox"/> Married <input type="checkbox"/> Single
	<input type="checkbox"/> Widowed <input type="checkbox"/> Partner
	<input type="checkbox"/> Divorced <input type="checkbox"/> Separated
	<input type="checkbox"/> Civil partner <input type="checkbox"/> Co-habiting

Relationship to joint applicant

Nationality

How long have you lived in the UK? Years Months

Dependants/children Number Ages

Present address

Postcode

Time at present address? Years Months

Home telephone

Work telephone

Mobile telephone

Email

Residential Status Owner Tenant With family

Other

National insurance number

Tax district/reference number

Most recent previous address
(if less than 3 years at current address)

Postcode

Time at previous address Years Months

Residential status Owner Tenant With parents

Relationship to joint applicant

Nationality

How long have you lived in the UK? Years Months

Dependants/children Number Ages

Present address

Postcode

Time at present address? Years Months

Home telephone

Work telephone

Mobile telephone

Email

Residential Status Owner Tenant With family

Other

National insurance number

Tax district/reference number

Most recent previous address
(if less than 3 years at current address)

Postcode

Time at previous address Years Months

Residential status Owner Tenant With parents

Section B: bank details

Applicant 1

Name of bank

Address of bank

Postcode

Sort code

Account number

Applicant 2

Name of bank

Address of bank

Postcode

Sort code

Account number

Account held for Years Months Account held for Years Months

Is this the account you would like us to use for the direct debit? (if no please provide details in the additional information section)

Yes No Yes No

Section C: present accommodation

Applicant 1

Applicant 2

Name of present lender/landlord

Address of present lender/landlord

Postcode

Residential Status Lender Landlord

Present monthly payment £

Date mortgage/tenancy taken out M M Y Y

Account/roll number

Outstanding balance £

Estimated value of property £

Will you be redeeming your present mortgage? Yes No

If no, please state the reason

Name of present lender/landlord

Address of present lender/landlord

Postcode

Residential Status Lender Landlord

Present monthly payment £

Date mortgage/tenancy taken out M M Y Y

Account/roll number

Outstanding balance £

Estimated value of property £

Will you be redeeming your present mortgage? Yes No

If no, please state the reason

Section D: employment

Applicant 1

Applicant 2

Employment status Employed Self-employed Retired

Other

IF SELF-EMPLOYED PLEASE GO STRAIGHT TO SECTION F: IF AN EMPLOYEE PLEASE COMPLETE SECTIONS D & E THEN CONTINUE TO SECTION G

Employer's name

IF EITHER APPLICANT HAS SPENT LESS THAN 3 MONTHS WITH EXISTING EMPLOYER PLEASE PROVIDE DETAILS IN THE ADDITIONAL INFORMATION SECTION

Employer's address

Postcode

Nature of business

Employment status Employed Self-employed Retired

Other

Employer's name

Employer's address

Postcode

Nature of business

Occupation

Type of contract Permanent Contract Temporary

Date employment started

If contract, date contract ends N/A

If contract, provide details

Occupation

Type of contract Permanent Contract Temporary

Date employment started

If contract, date contract ends N/A

If contract, provide details

Section E: income and employment

Applicant 1

Basic gross income	£ <input type="text"/>	per annum
Regular overtime	£ <input type="text"/>	per annum
Regular bonuses	£ <input type="text"/>	per annum
Commission	£ <input type="text"/>	per annum
Bonuses	£ <input type="text"/>	per annum
Other income	£ <input type="text"/>	per annum
Gross income	£ <input type="text"/>	per annum

Applicant 2

Basic gross income	£ <input type="text"/>	per annum
Regular overtime	£ <input type="text"/>	per annum
Regular bonuses	£ <input type="text"/>	per annum
Commission	£ <input type="text"/>	per annum
Bonuses	£ <input type="text"/>	per annum
Other income	£ <input type="text"/>	per annum
Gross income	£ <input type="text"/>	per annum

Section F: self-employment (including contract workers or controlling directors owning more than 20% of their business)

Applicant 1

Nature of self-employment Sole trader Partner Limited company Other

Name of business

Registration number

Nature of business

Address of business

Postcode

Telephone number

How long has business been established Years Months

How long has business been owned Years Months

Applicant 2

Nature of self-employment Sole trader Partner Limited company Other

Name of business

Registration number

Nature of business

Address of business

Postcode

Telephone number

How long has business been established Years Months

How long has business been owned Years Months

% Partnership/
business interest

 %

Name of accountant

Address of accountant

Postcode

Telephone of
accountant

Fax of
accountant

Email of
accountant

Accountant's
qualification

Period accountant has
acted for you

Years

Months

% Partnership/
business interest

 %

Name of accountant

Address of accountant

Postcode

Telephone of
accountant

Fax of
accountant

Email of
accountant

Accountant's
qualification

Period accountant has
acted for you

Years

Months

Section G: income from self-employment

LIST THE LAST 3 YEARS NET PROFIT FROM SELF-EMPLOYMENT (OR, IF LESS, AS MANY YEARS THE BUSINESS HAS BEEN TRADING)

Applicant 1

Year	£
------	---

Year	£
------	---

Year	£
------	---

Applicant 2

Year	£
------	---

Year	£
------	---

Year	£
------	---

Section H: details of any other income (eg pensions, investments etc)

PLEASE PROVIDE DETAILS OF ANY OTHER INCOME. PLEASE NOTE INCOME DERIVED FROM RENTAL INCOME SHOULD BE SHOWN IN THE SCHEDULE OF PROPERTIES SECTION.

Section I: personal statement of assets and liabilities

Assets

Home	
	Value
Postcode	£

Other property	
(Please also complete attached schedule)	Total Value
	£

Businesses owned	
Nature of business	Value
	£

Bank/building society accounts	
	Value
	£

Other investments	
	£

Vehicles	
	£
	£

Other assets	
	£
	£

Total assets	£
--------------	---

Liabilities

Mortgages/charges	
	Outstanding
	£

Mortgages/charges	
(Total outstanding all properties)	£
	£

Business liabilities	
	£
	£
	£

Bank loans and overdrafts	
	£
	£

Credit/store cards	
	£
	£

HP and loans	
	£
	£

Tax and other liabilities	
	£
	£

Total liabilities	£
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Section K: credit history

Have you ever

	Applicant 1		Applicant 2	
Been made bankrupt?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Entered into a voluntary arrangement?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Made arrangements with creditors?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Had any county court judgements (or decree) against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Had defaults registered against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Failed to keep up repayments on any existing or previous credit agreement?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Been in arrears with a mortgage in the last 12 months?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Been party to a mortgage where the property has been repossessed	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

IF YOU HAVE ANSWERED 'YES' TO ANY OF THE ABOVE QUESTIONS PLEASE PROVIDE DETAILS IN THE ADDITIONAL INFORMATION SECTION

Section L: loan requirements

Type of loan

<input type="checkbox"/> Purchase	<input type="checkbox"/> Remortgage	<input type="checkbox"/> Development finance
<input type="checkbox"/> Commercial	<input type="checkbox"/> Buy to let	<input type="checkbox"/> Trading business
		<input type="checkbox"/> Semi-commercial

If bridging or development finance, please confirm exit route. e.g. sale/re-finance

Purchase price

£

Remortgage (estimated value)

£

Date of purchase

D	D	M	M	Y	Y
---	---	---	---	---	---

Original purchase price

£

Current mortgage lender

Purpose of loan

Loan required

£ Term Years/months (Delete appropriate)

Repayment Interest only Part and part

Section M: property details

Address of property to be mortgaged

Postcode

Description of property

<input type="checkbox"/>	House	<input type="checkbox"/>	Flat	<input type="checkbox"/>	Maisonette	<input type="checkbox"/>	Retail	<input type="checkbox"/>	Leisure		
<input type="checkbox"/>	Industrial	<input type="checkbox"/>	HMO	<input type="checkbox"/>	Student let	<input type="checkbox"/>	Offices	<input type="checkbox"/>	Pub	<input type="checkbox"/>	Other

If the property is a flat or maisonette is it

<input type="checkbox"/>	Purpose built	<input type="checkbox"/>	Converted	<input type="checkbox"/>	Studio flat	<input type="checkbox"/>	Ex local authority
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Tenure

<input type="checkbox"/>	Freehold	<input type="checkbox"/>	Leasehold	<input type="checkbox"/>	Commonhold	<input type="checkbox"/>	Owned (Scotland)
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Do you intend to let the property?

<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	If yes, expected annual rental income	£ <input type="text"/>
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Do you intend to conduct your business in the property or any outbuilding?

<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
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If yes, please provide details

Contact details for valuer to gain access to property

Section N: solicitors details

Name of solicitor firm

Telephone number

Address of solicitor

Fax number

Solicitors email

Postcode

DX

Person acting for you

Number of partners in firm

Section O: Limited Company Supplementary Section

Company name

Date of incorporation

D	D	M	M	Y	Y
---	---	---	---	---	---

Company number

Nature of business

Registered address

Correspondence address

Directors

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Shareholders*

<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No

% held

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

*Please note that all shareholders with 20% or more shareholding will need to be party to the application and will need to complete our RHL Application Form

Section P: customer declaration

I/we understand that Residential Home Loans 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 Residential Home Loans 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 Residential Home Loans Ltd.

I/We confirm that I/We have received a copy of Residential Home Loans Ltd Terms of Business and Privacy Notice.

Applicant 1 signature

Print name

Date

D	D	M	M	Y	Y
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Applicant 2 signature

Print name

Date

D	D	M	M	Y	Y
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YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE



Telephone: 01273 495420

Email: info@rhluk.co.uk

Fax: 01273 490169

website: www.rhluk.co.uk

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