

### **Paragon Premier**

Paragon Premier Products are available through a limited panel.

To obtain a decision in principle, fully complete and return the application form to [info@buytoletclub.com](mailto:info@buytoletclub.com)

Let Property  
Application form

## Submission requirements

Please tick to indicate which items are enclosed	Enclosed	Not applicable
<b>For all applications:</b>		
Fully completed application form		
Property portfolio schedule (complete pages 9 and 10)		
In respect of both self-employed income and property rental income: - last 2 years accounts prepared by a qualified member of an accountancy body acceptable to us (see lending guidelines) or - last 2 years self-assessment tax returns (SA302) together with corresponding Tax Year Overview		
Last 3 months payslips or most recent P60 in respect of any employed income		
Last 3 months rental bank statements to confirm all rental income and mortgage payments		
<b>In addition, where the applicant is a limited company:</b>		
Last 3 months company bank statements showing business activity and rental income		
<b>In addition, where the property is a house in multiple occupation (HMO):</b>		
A copy of the current licence, if applicable, must be provided evidencing that the property is capable of being let on a multi occupancy basis having regard to the permitted number of occupants and any attached conditions (see lending guidelines)		
<b>In addition, where the property has been altered/converted or had a change of use the following <u>must</u> be provided:</b>		
- Evidence of planning consent for any alteration/conversion and / or change of use. This may be permitted development, a formal planning consent or a lawful development certificate - Evidence of building regulations approvals together with a building regulations completion certificate should also be provided where applicable Please note, we <b>do not</b> accept indemnity insurance in the absence of the above		
<b>In addition, where aggregate lending with Paragon Group is in excess of £2 million:</b>		
Cash flow forecast *		
Summarised business model *		
Interview with a senior underwriter to be arranged following submission of application		
<b>The applicant's most recent residential mortgage statement may be requested where it is not possible to evidence the mortgage by credit reference agency search.</b>		
<b>We reserve the right to contact the applicant(s) and request additional information or references such as an accountant's reference, employment reference, bank/mortgage statements or a bank reference.</b>		

\* electronic copies are available in the literature library at [www.paragon-mortgages.co.uk](http://www.paragon-mortgages.co.uk)

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 property for the duration of ownership.

## Intermediary details

Where this application is being submitted by a professional adviser, this section must be completed in order to avoid processing delays.

### Submitting intermediary

To ensure compliance with any business agreements you have in place, and also that the business is allocated to the correct source, please confirm whether you are submitting:-

<input type="checkbox"/>	As an appointed representative of	<input type="text"/>	Network
<input type="checkbox"/>	As Directly Authorised		
<input type="checkbox"/>	Non regulated based on your CCL and DPA certificate		
Consultant's full name	<input type="text"/>		
Consultant's FCA number	<input type="text"/>		
Company name	<input type="text"/>		
Principal's FCA number	<input type="text"/>		
Intermediary's address	<input type="text"/>		
Telephone number	<input type="text"/>	Fax number	<input type="text"/>
Email address	<input type="text"/>		
Paragon consultant code	<input type="text"/>		

### Originating intermediary

Where this application is being originated by a different intermediary to the submitting intermediary, please complete the following details:

Consultant's full name	<input type="text"/>		
Consultant's FCA number	<input type="text"/>		
Company name	<input type="text"/>		
Principal's FCA number	<input type="text"/>		
Intermediary's address	<input type="text"/>		
Telephone number	<input type="text"/>	Fax number	<input type="text"/>
Email address	<input type="text"/>		
Paragon consultant code	<input type="text"/>		

### Additional information

# Application form for let properties

This form has been designed to cover applications on either a single property or multiple properties, and also from the following types of applicant:

**Private individual(s):** Please ignore references to the company and the limited company details section and begin the application overleaf.

**Limited company:** It should be noted that the expressions "guarantor" or "you" should be interpreted to mean a director of the company or significant shareholder.

In accordance with our lending criteria, full, joint and several personal guarantees must be available from all of the directors, subject to the company having a maximum of 4 directors. We reserve the right to request guarantees on a similar basis from significant shareholders.

**Please complete each section of the application in BLOCK CAPITALS. Where a question does not apply, please state N/A or None.**

## Limited company details

This section should only be completed where the application is to be in the name of a limited company.

**Please note:** The limited company must be registered and trading in England, Wales or Scotland and have been incorporated for the principal purpose of buying and holding residential investment property.

Company name

Is the company an existing Paragon Group mortgage customer?

Yes  No

Is the company trading?

Yes  No

If yes, date trading commenced

Registered office  
(A PO Box number is not acceptable)

Postcode

Telephone number

Fax number

Email address

Company registration number

Company VAT number

Name of company secretary

Is your main place of business in the UK different from the registered office?

Yes  No

If yes, please give business address

Postcode

Telephone number

Fax number

Name and address of accountant/auditors

Postcode

Telephone number

Fax number

Name of individual acting

Their qualification

Name and address of bank where company bank account is held

Postcode

Sort code

-   -

Bank account number

How long has this account been open?

Years

Months

# Personal details

## APPLICANT / GUARANTOR 1

## APPLICANT / GUARANTOR 2

Are you an existing Paragon Group mortgage customer?

Yes  No

Yes  No

Title: Mr/Mrs/Miss/Ms/Other

Gender

Male  Female

Male  Female

First names (in full)

Surname

Other names previously known by

Marital status

Date of birth

Country of birth

Number and ages of children/dependents

Ages

Ages

Current residential address

(Please ensure the postcode is shown in full)

Postcode

Postcode

Home telephone number

Mobile telephone number

Fax number

Email address

Length of time at this address

Years  Months

Years  Months

Residential status

Owner  Tenant  With relations or friends

Owner  Tenant  With relations or friends

Do you have a mortgage/loan on this property

Yes  No

Yes  No

If yes, what is the balance?

£

£

If yes, will you be redeeming this mortgage/loan?

Name and address of current lender or landlord

Postcode

Postcode

Account number

Monthly rent/mortgage payment

£

£

If you have lived at your current address for less than three years, please give previous residential address

(If more than one address please use continuation sheet on page 17)

Postcode

Postcode

Length of time at this address

Years  Months

Years  Months

Residential status at this address

Owner  Tenant  With relations or friends

Owner  Tenant  With relations or friends

Name and address of previous lender or landlord

Postcode

Postcode

Account number



## APPLICANT / GUARANTOR 1

## APPLICANT / GUARANTOR 2

Employment status

Employed  Sub-contractor  Partnership

Employed  Sub-contractor  Partnership

Sole trader  Shareholder/Company director

Sole trader  Shareholder/Company director

If shareholder, shareholding of

%

%

business Occupation

Nature of business

Personnel number

Name of employer or business

Address of employer or business  
(If self-employed, provide business address)

Postcode

Postcode

Telephone number

Fax number

Length of current employment or date  
business established

Is your employment permanent  
and non-probationary

Yes  No

Yes  No

Are you employed on a contract basis?

Yes  No

Yes  No

If yes, length of current contract

Years  Months

Years  Months

Renewal date

If employed, basic gross salary

£  p.a.

£  p.a.

Overtime / Commission / Bonus

£  p.a.

£  p.a.

Total

£  p.a.

£  p.a.

If self-employed, state your personal income  
from the business for the last two trading years

Year      £  
Year      £

Year      £  
Year      £

Amount and source of other income

£

£

If self-employed;

Name and address of accountant

Postcode

Postcode

Accountant telephone number

Accountant email address

Name of individual acting and qualification

Length of time with accountant

Years  Months

Years  Months

Name of bank where business account held

Account number

Sort code

-   -

-   -

How long has this account been open?

Years  Months

Years  Months



## APPLICANT / GUARANTOR 3

## APPLICANT / GUARANTOR 4

Employment status

Employed  Sub-contractor  Partnership

Employed  Sub-contractor  Partnership

If shareholder, shareholding of

Sole trader  Shareholder/Company director

Sole trader  Shareholder/Company director

business Occupation

%

%

Nature of business

Personnel number

Name of employer or business

Address of employer or business  
(If self-employed, provide business address)

Postcode

Postcode

Telephone number

Fax number

Length of current employment or date  
business established

Is your employment permanent  
and non-probationary

Yes  No

Yes  No

Are you employed on a contract basis?

Yes  No

Yes  No

If yes, length of current contract

Years Months

Years Months

Renewal date

If employed, basic gross salary

£ p.a.

£ p.a.

Overtime / Commission / Bonus

£ p.a.

£ p.a.

Total

£ p.a.

£ p.a.

If self-employed, state your personal income  
from the business for the last two trading years

Year £  
Year £

Year £  
Year £

Amount and source of other income

£

£

If self-employed;

Name and address of accountant

Postcode

Postcode

Accountant telephone number

Accountant email address

Name of individual acting and qualification

Length of time with accountant

Years Months

Years Months

Name of bank where business account held

Account number

Sort code

-   -

-   -

How long has this account been open?

Years Months

Years Months

# Existing property portfolio

Where you/the company currently own property(ies) which is/are let or presently vacant which you are intending to let (excluding any main residence), please provide full details on pages 9 and 10.

## APPLICANT / GUARANTOR 1

## APPLICANT / GUARANTOR 2

How long have you/the company been letting property?

 Years

Do you/the company manage the property(ies)?

 Yes  No

If no, please give the name and address of the management company

  
  
 Postcode

 Years

 Yes  No

  
  
 Postcode

How many property(ies) do you/the company currently own?



Owner: Address Applicant/Guarantor 1, 2, 3, 5 or Company	Latest professional valuation and date	Current mortgage/ loan balance	Lender's name and address
<input type="text"/>  <input type="text"/> Postcode	£  Date: / /	£	<input type="text"/>  <input type="text"/> Postcode
<input type="text"/>  <input type="text"/> Postcode	£  Date: / /	£	<input type="text"/>  <input type="text"/> Postcode
<input type="text"/>  <input type="text"/> Postcode	£  Date: / /	£	<input type="text"/>  <input type="text"/> Postcode
<input type="text"/>  <input type="text"/> Postcode	£  Date: / /	£	<input type="text"/>  <input type="text"/> Postcode
<input type="text"/>  <input type="text"/> Postcode	£  Date: / /	£	<input type="text"/>  <input type="text"/> Postcode
<input type="text"/>  <input type="text"/> Postcode	£  Date: / /	£	<input type="text"/>  <input type="text"/> Postcode
<input type="text"/>  <input type="text"/> Postcode	£  Date: / /	£	<input type="text"/>  <input type="text"/> Postcode
<input type="text"/>  <input type="text"/> Postcode	£  Date: / /	£	<input type="text"/>  <input type="text"/> Postcode
<input type="text"/>  <input type="text"/> Postcode	£  Date: / /	£	<input type="text"/>  <input type="text"/> Postcode
<input type="text"/>  <input type="text"/> Postcode	£  Date: / /	£	<input type="text"/>  <input type="text"/> Postcode

continued on page 10

Should you require additional space, please copy these pages and attach to application

**APPLICANT / GUARANTOR 3**

Years

Yes  No

Postcode

**APPLICANT / GUARANTOR 4**

Years

Yes  No

Postcode

**COMPANY**

Years

Yes  No

Postcode

Account number	Monthly payment	Monthly rental income	How long have you been letting the property	Is the property currently let?	Length of agreement	Start date of agreement
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/> Years <input type="text"/> Months	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/> Years <input type="text"/> Months	<input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/> Years <input type="text"/> Months	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/> Years <input type="text"/> Months	<input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/> Years <input type="text"/> Months	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/> Years <input type="text"/> Months	<input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/> Years <input type="text"/> Months	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/> Years <input type="text"/> Months	<input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/> Years <input type="text"/> Months	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/> Years <input type="text"/> Months	<input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/> Years <input type="text"/> Months	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/> Years <input type="text"/> Months	<input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/> Years <input type="text"/> Months	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/> Years <input type="text"/> Months	<input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/> Years <input type="text"/> Months	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/> Years <input type="text"/> Months	<input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/> Years <input type="text"/> Months	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/> Years <input type="text"/> Months	<input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/> Years <input type="text"/> Months	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/> Years <input type="text"/> Months	<input type="text"/>

Should you require additional space, please copy these pages and attach to application

## PROPERTY 1

Product and interest rate required

Loan required

Method of repayment

For part and part, please give loan required on

Loan purpose

If remortgage, please give amount and purpose of additional funds being raised

If purchase, please give name and address of vendor

Purchase price

(if remortgage, please state original purchase price and date purchased)

Estimated value

Will you be in receipt of any discount, price reduction, cash payment or incentive in respect of this property, or be purchasing or re-financing through, or be in any way connected with, an investment syndicate or club?

Address of property

Type of property

Number of self-contained units

If flat or maisonette

If house or bungalow

Number of storeys in block

Tenure

If leasehold: Unexpired term

ground rent

Age of property

If new or less than 10 years old, is the property covered by a guarantee?

Is the property constructed of brick/stone walls with a tile/slate roof?

Is the property attached to, or above, commercial premises?

Is the property ex local authority?

Is the property subject to a home improvement grant?

Is the property to be let or occupied by the current, or a former owner, of the property?

Is the property subject to a HMO licence?

Is the property in, or to be in, multiple occupation?

Anticipated rental/rental income received

Is the property to be let on an assured shorthold tenancy?

Source of deposit (purchases)

Have you/the company applied, or intend to apply, to anyone other than Paragon for a mortgage on this, or any other, property?

Name and address of person to contact to arrange an inspection of the property

Telephone number and mobile number

£		Term	Years
<input type="checkbox"/>	Interest only	<input type="checkbox"/>	Capital and interest
£	Interest only	£	Capital and interest
<input type="checkbox"/>	Purchase	<input type="checkbox"/>	Remortgage
£			
Postcode			
£			
£			
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If yes, give details
Postcode			
<input type="checkbox"/>	House	<input type="checkbox"/>	Flat/Maisonette
		<input type="checkbox"/>	Bungalow
<input type="checkbox"/>	Purpose built	<input type="checkbox"/>	Converted
		<input type="checkbox"/>	Studio
<input type="checkbox"/>	Detached	<input type="checkbox"/>	Semi-detached
		<input type="checkbox"/>	Terraced
			Number of flats in block
<input type="checkbox"/>	Freehold	<input type="checkbox"/>	Leasehold
			Years
£		p.a.	
			Years
<input type="checkbox"/>	NHBC	<input type="checkbox"/>	Other
		<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If no, give details
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If yes, give details
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If yes, give details
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If yes, give details
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If yes, please supply copy licence and planning approvals (see p.2)
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If yes, number of unrelated occupants
			Date first in multiple occupation
£	Per month		
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If no, give details on continuation sheet
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If yes, give details on continuation sheet
Postcode			
Tel			Mob

## PROPERTY 2

Product and interest rate required

Loan required

Method of repayment

For part and part, please give loan required on

Loan purpose

If remortgage, please give amount and purpose of additional funds being raised

If purchase, please give name and address of vendor

Purchase price

(if remortgage, please state original purchase price and date purchased)

Estimated value

Will you be in receipt of any discount, price reduction, cash payment or incentive in respect of this property, or be purchasing or re-financing through, or be in any way connected with, an investment syndicate or club?

Address of property

Type of property

Number of self-contained units

If flat or maisonette

If house or bungalow

Number of storeys in block

Tenure

If leasehold: Unexpired term

ground rent

Age of property

If new or less than 10 years old, is the property covered by a guarantee?

Is the property constructed of brick/stone walls with a tile/slate roof?

Is the property attached to, or above, commercial premises?

Is the property ex local authority?

Is the property subject to a home improvement grant?

Is the property to be let or occupied by the current, or a former owner, of the property?

Is the property subject to a HMO licence?

Is the property in, or to be in, multiple occupation?

Anticipated rental/rental income received

Is the property to be let on an assured shorthold tenancy?

Source of deposit (purchases)

Have you/the company applied, or intend to apply, to anyone other than Paragon for a mortgage on this, or any other, property?

Name and address of person to contact to arrange an inspection of the property

Telephone number and mobile number

£		Term	Years
<input type="checkbox"/>	Interest only	<input type="checkbox"/>	Capital and interest
£	Interest only	£	Capital and interest
<input type="checkbox"/>	Purchase	<input type="checkbox"/>	Remortgage
£			
Postcode			
£			
£			
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If yes, give details
Postcode			
<input type="checkbox"/>	House	<input type="checkbox"/>	Flat/Maisonette
		<input type="checkbox"/>	Bungalow
<input type="checkbox"/>	Purpose built	<input type="checkbox"/>	Converted
		<input type="checkbox"/>	Studio
<input type="checkbox"/>	Detached	<input type="checkbox"/>	Semi-detached
		<input type="checkbox"/>	Terraced
			Number of flats in block
<input type="checkbox"/>	Freehold	<input type="checkbox"/>	Leasehold
			Years
£		p.a.	
			Years
<input type="checkbox"/>	NHBC	<input type="checkbox"/>	Other
		<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If no, give details
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If yes, give details
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If yes, give details
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If yes, give details
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If yes, please supply copy licence and planning approvals (see p.2)
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If yes, number of unrelated occupants
			Date first in multiple occupation
£	Per month		
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If no, give details on continuation sheet
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If yes, give details on continuation sheet
Postcode			
Tel			Mob

**PROPERTY 3**

Product and interest rate required

Loan required

Method of repayment

For part and part, please give loan required on

Loan purpose

If remortgage, please give amount and purpose of additional funds being raised

If purchase, please give name and address of vendor

Purchase price

(if remortgage, please state original purchase price and date purchased)

Estimated value

Will you be in receipt of any discount, price reduction, cash payment or incentive in respect of this property, or be purchasing or re-financing through, or be in any way connected with, an investment syndicate or club?

Address of property

Type of property

Number of self-contained units

If flat or maisonette

If house or bungalow

Number of storeys in block

Tenure

If leasehold: Unexpired term

ground rent

Age of property

If new or less than 10 years old, is the property covered by a guarantee?

Is the property constructed of brick/stone walls with a tile/slate roof?

Is the property attached to, or above, commercial premises?

Is the property ex local authority?

Is the property subject to a home improvement grant?

Is the property to be let or occupied by the current, or a former owner, of the property?

Is the property subject to a HMO licence?

Is the property in, or to be in, multiple occupation?

Anticipated rental/rental income received

Is the property to be let on an assured shorthold tenancy?

Source of deposit (purchases)

Have you/the company applied, or intend to apply, to anyone other than Paragon for a mortgage on this, or any other, property?

Name and address of person to contact to arrange an inspection of the property

Telephone number and mobile number

£		Term	Years
<input type="checkbox"/>	Interest only	<input type="checkbox"/>	Capital and interest
£	Interest only	£	Capital and interest
<input type="checkbox"/>	Purchase	<input type="checkbox"/>	Remortgage
£			
Postcode			
£			
£			
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If yes, give details
Postcode			
<input type="checkbox"/>	House	<input type="checkbox"/>	Flat/Maisonette
		<input type="checkbox"/>	Bungalow
<input type="checkbox"/>	Purpose built	<input type="checkbox"/>	Converted
		<input type="checkbox"/>	Studio
<input type="checkbox"/>	Detached	<input type="checkbox"/>	Semi-detached
		<input type="checkbox"/>	Terraced
			Number of flats in block
<input type="checkbox"/>	Freehold	<input type="checkbox"/>	Leasehold
			Years
£		p.a.	
			Years
<input type="checkbox"/>	NHBC	<input type="checkbox"/>	Other
		<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If no, give details
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If yes, give details
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If yes, give details
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If yes, give details
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If yes, please supply copy licence and planning approvals (see p.2)
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If yes, number of unrelated occupants
			Date first in multiple occupation
£	Per month		
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If no, give details on continuation sheet
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
			If yes, give details on continuation sheet
Postcode			
Tel			Mob



## Bank details

Applicant/Guarantor	Name of bank	Bank account number	Sort code	Length of time account open
1				
2				
3				
4				

## Solicitor details

**Please note:** It is normally possible for the solicitor you/the company appoint to also act for the Lender. However, we can only instruct your solicitor if the firm has been/will be appointed to Paragon's conveyancing panel, having met our criteria. We reserve the right to refuse to instruct your solicitor at our discretion. Please refer to our Lending guidelines and submission requirements for further information.

Name of practice	<input type="text"/>	What (if any) is the relationship between you/the company and the solicitor?	<input type="text"/>
Name of solicitor acting	<input type="text"/>		<input type="text"/>
Address of firm	<input type="text"/>  Postcode	Telephone number	<input type="text"/>
		Fax number	<input type="text"/>
		DX number	<input type="text"/>
Email	<input type="text"/>		<input type="text"/>

## Property insurance (must be completed in all circumstances)

In all cases, index linked buildings insurance must be maintained for the rebuilding cost of the property.

**Insurance information:** As a contract of insurance requires you to disclose any material fact which would influence an insurer in the assessment or acceptance of your proposal, the following questions must be answered:

1. Have you (or any persons normally resident with you):		
a) ever been convicted of any offence (other than driving offences)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b) had any insurer decline or cancel insurance or impose special terms?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
c) claimed on any home or personal insurance in the last three years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Is it your intention to leave the property unoccupied for more than 30 consecutive days a year?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

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 on the continuation sheet. If you give incorrect or misleading information, any future claim, or your cover as a whole, could be affected.



# Declaration

This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully before proceeding. If you do not understand any point please ask for further information.

**By signing I confirm that:**

- a) the information given, whether on the application form or otherwise, is true, accurate, complete and not misleading, and that I will notify you promptly of any changes that may occur before the mortgage is completed;
- b) I have never been refused a mortgage by any other lender during the past three years;
- c) I have never been in arrears with any credit agreement during the past three years;
- d) I have never had a judgement for debt registered against me or been declared bankrupt / sequestrated or failed to maintain payments under any mortgage or other credit agreement;
- e) you may make all enquiries you feel appropriate (including with HM Revenue & Customs under the HMRC Verification Scheme to confirm the income information and documents I have provided are true and genuine, any Credit Reference Agency or any past/present employer, accountant, lender or bank) for deciding whether to proceed with this application and which you consider necessary for confirmation, credit assessment and account management;
- f) if identity and/or immigration papers are provided I/we give permission for you to check my/our status with the Home Office;
- g) I waive any confidentiality or privilege in respect of this application, and the mortgage transaction as a whole, and confirm that any solicitor or other party acting for me is authorised to disclose to you, at any time (whether prior to release or after completion of the mortgage), any information or documentation you request or which ought reasonably to be considered relevant or which might reasonably influence your decision to lend, including the entirety of the solicitor's file(s) (regardless of whether there is a joint file or a separate file for me and you), the financial records and the ledger card;
- h) if you provide me with a copy of, or extract from, your valuation report you make no representation or warranty (express or implied) nor accept any liability or responsibility in respect of its contents;
- i) any payments in respect of the mortgage are made for, and on behalf of, all parties to it;
- j) you may record or monitor any telephone or email communication with me for training purposes or client protection;
- k) you may decline this application or withdraw any subsequent offer without stating a reason;
- l) any additional security insurance arrangements are for your benefit only and that I have no right or claim in relation to them;
- m) I am aware that it is a criminal offence to knowingly provide false information to obtain a mortgage and that it may make me liable for criminal prosecution;
- n) I am aware that to forge a signature may make me liable for criminal prosecution;

- o) I am aware of and consent to the Securitisation and the Use Of Information provisions below.

**Securitisation**

I confirm that you may securitise any mortgage or guarantee that I may have with you. I understand that securitisation typically involves you transferring all or some of the rights and duties that go with the mortgage or guarantee to an investor who normally asks you to carry on administering them as though your own. So that, for example, following securitisation you would normally continue to collect payments and should I experience any difficulties in making payments, or have any queries, I should contact you.

**Use of information**

In considering your application we will search your personal and where applicable, business record at one or more Credit Reference Agencies. They will add to your records details of our search and your application and this will be seen by other organisations that make searches. Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records.

If you are a joint applicant, or if you have told us of some other financial association with another person, you must be sure that you are entitled to:

- disclose information about your joint applicant and anyone referred to by you;
- authorise us to search, link or record information at Credit Reference Agencies about you and anyone referred to by you.

An "association" between joint applicants, and between you and anyone you tell us is your financial partner, will be created at Credit Reference Agencies. This will link your financial records, each of which will be taken into account in all future applications by either, or both, of you. This will continue until one of you successfully files a disassociation at the Credit Reference Agencies.

We will/may use a credit scoring or other automated decision making system when assessing your application.

We will also add to your personal and where applicable, business record with one or more of the Credit Reference Agencies details of your agreement with us, the payment you make under it, any default or failure to keep to its terms and any change of address you fail to tell us about where a payment is overdue. These records will be shared with other organisations and used by us and them to trace debtors, recover debt, and to manage your accounts or insurance policies.

We may also make periodic searches at Credit Reference Agencies and Fraud Prevention Agencies to manage your account with us.

If you are a director, we will seek confirmation, from Credit Reference Agencies, that the residential address that you provide is the same as that shown on the restricted register of directors' usual addresses at Companies House.

Information on applications will be sent to Credit Reference Agencies and will be recorded by them including information on your business and its proprietors and Credit Reference Agencies may create a record of the name and address of your business and its proprietors if there is not one already.

It is important that you give us accurate information. We will check your details with Fraud Prevention Agencies and if you give us false or inaccurate information and fraud is identified, details will be passed to Fraud Prevention Agencies. You may also be liable to criminal prosecution.

Law enforcement agencies may access and use this information. We and other organisations may access and use from other countries the information recorded by Fraud Prevention Agencies. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities;
- managing credit and credit related accounts or facilities;
- recovering debt;
- checking details on proposals and claims for all types of insurance;
- checking details of job applicants and employees.

For these purposes they, or we, may make further searches. These searches may be added to your record and shared with others.

If we are unable to accept your application, we will/may pass it onto other members of our group or selected third parties, who may also search your records at Credit Reference Agencies. The record of these searches will also be kept and seen by other organisations that make searches. The other group members or selected third parties to whom we pass your application may also use automated systems and carry out the checks referred to above.

We, the Credit Reference Agencies and the Fraud Prevention Agencies will also use the records for statistical analysis about credit, insurance and fraud. We may also use information about you to carry out market research.

In addition, we may disclose details held on our records about you, the progress of your application to us, your agreement, or the conduct of your account with us to:

- any actual or prospective insurer under this agreement who may use them to help decide whether or not to offer cover, in fraud prevention and processing claims;
- any actual or prospective purchaser of this agreement who will use them for statistical analysis;
- any actual or prospective lender, ranking in priority below us.

Please telephone us on 0800 375 720 if you want to have details of those Credit Reference and Fraud Prevention Agencies from whom we obtain and to whom we pass information about you. You have a legal right to these details. You have a right to receive a copy of the information we hold about you if you apply to us in writing. A fee will be payable.

## Important - use of your information

1. You have a right to know how we will use your personal information. It is important that you should read the use of information notices above before you apply.
2. We may email, telephone or write to you about products or services of ours, or others, which may be of interest to you.

We will disclose personal details (1) to any proposed guarantor of the loan, to our insurers, auditors, professional advisers, sub contractors or any person providing a service to us who have agreed to treat your personal details as confidential, (2) if required to do so by law or any regulatory body relevant to our business, (3) as envisaged by this application form or (4) otherwise with your consent.

We may pass details about you and the conduct of your account with us to other companies within our group, or selected third parties, who may email, telephone or write to you about their products or services. You have the right at any time to stop us from contacting you or giving your details to others for these purposes.

You may write to our customer services department at 51 Homer Road, Solihull B91 3QJ and/or register your telephone number under the Telephone Preference Service.

**All applicants/guarantors to the mortgage are required to sign the following section. To forge a signature makes you liable to criminal prosecution.**

Signature	<input type="text"/>	Print name	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature	<input type="text"/>	Print name	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature	<input type="text"/>	Print name	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature	<input type="text"/>	Print name	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>

We accept no responsibility for any representations made by any employee or agent of ours or any other person unless these are incorporated in the offer or are subsequently confirmed by us in writing.

Additional details referred to in the relevant sections of this form to be included here in support of your application.

## Debit/credit card details

If you would like to pay any application fee due by credit or debit card please complete the authority below.  
Your account will not be debited until your application is accepted in principle and we proceed to obtain references and a valuation.

I wish to pay by	<input type="checkbox"/> Visa	<input type="checkbox"/> Delta	<input type="checkbox"/> Mastercard	<input type="checkbox"/> Solo	I authorise you to debit my account with the amount of	£
My card number is	<b>DO NOT COMPLETE</b>				Issue number	Expiry date
Name on card	<b>WE WILL CALL TO</b>					
CCV number	<b>COLLECT</b>					
Cardholder's address						Postcode
Signature						Date

## Instruction to your bank or building society to pay by Direct Debit

It is a requirement that mortgage repayments are made by direct debit from a UK bank account in the name(s) of the applicant(s).  
The appropriate direct debit instruction will be sent to you upon receipt of this application. The completed direct debit must be received prior to any offer of loan being issued.

## Reference authority

Please ensure that all the applicants/guarantors sign the reference authority below.

**Please accept this notice as authority to disclose to Paragon Group such information as they may request**

To be completed by Paragon

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

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