

BUY-TO-LET

Data capture form

For the purpose of limited company applications, the expression 'applicants' should be interpreted to mean guarantors / directors.

By ticking this box you are confirming that:

- This is a first charge application
- The application is not a qualifying consumer buy-to-let mortgage contract
- There are a maximum of two applicants - applications for up to four applicants can be made via paper application
- The applicants have been resident and liable to tax in the UK for a minimum of the last two years and have a permanent right to reside
- At least one applicant is permanently employed or, if self employed, has been trading for at least two years
- The applicants have a minimum combined income of £25,000
- At least one applicant must be the owner of a residential property or residential investment property
- The subject property is located in England or Wales
- The applicants are above a minimum age of 21 and shall not be over 80 years by the end of the mortgage term
- The loan amount falls within the product LTV limits and rental calculation
- The applicants borrowing from companies within the Paragon Group, in either personal or corporate name and whether solely or jointly with others, does not exceed £5,000,000 including this application
- Any capital raising is being utilised for purposes concerned with the owning and renting of residential property
- The property is not being purchased or refinanced through a property investment club or syndicate
- The applicants are not in any way connected to a property investment club or syndicate

If your application does not comply with the above criteria please call us on 0345 849 4040 to discuss this further.

Paragon Mortgages do not accept the following properties, by ticking this box you are confirming that the property is not one of the following:

- A property with more than 20 self contained units
- A freehold flat or maisonette
- Designated as defective under housing legislation
- Subject to agricultural or other planning restrictions
- Subject to notice of mineral extraction, contaminated land or previous mining subsidence and landfill
- An ex local authority flat or maisonette
- Being purchased under the Right to Buy Scheme or Housing Association Scheme
- Built within the last ten years without an NHBC certificate or other guarantee acceptable to us
- Leasehold with less than 85 years unexpired at the start, and/or less than 65 years unexpired at the end, of the mortgage
- Non traditional construction such as concrete or timber or where existing or possible structural defects are apparent
- A shared ownership property (currently or previously)
- Located within either ten metres of an electrical sub-station or 100 metres of an overhead high voltage cable or communication mast
- A converted flat where the applicant occupies a property in the same building
- Subject to a pre-emption clause
- A property with solar panels installed where they are subject to a lease agreement

At our discretion, certain other types of property may be considered on an individual basis. Please see our latest Lending Guidelines for a comprehensive list.

Please note: We may be able to accept certain types of properties on the above list on an alternative product - please contact us on 0345 849 4040 for details. This form should be retained for your records. Please see www.paragon-mortgages.co.uk for full details of our lending criteria, product information and full Terms and Conditions.

If the applicants are existing Paragon Group buy-to-let customers please confirm one of their mortgage account numbers

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 the property for the duration of ownership.

Limited company

Please ensure that the limited company meets with the criteria published in the latest version of the Lending guidelines.

Company name	<input type="text"/>
Company number	<input type="text"/>
Is the company trading?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Company Secretary name	<input type="text"/>
Telephone number	<input type="text"/>
Email address	<input type="text"/>
Address	<input type="text"/> <input type="text"/> <input type="text"/> Postcode
Accountant name	<input type="text"/>
Accountant address	<input type="text"/> <input type="text"/> <input type="text"/> Postcode
Name of person acting	<input type="text"/>
Qualification	<input type="text"/>
Telephone number	<input type="text"/>
Email address	<input type="text"/>

Please note that whilst an automated agreement in principle will be given for the online application, approval of the limited company will be dependent on a full underwriting assessment.

Number of Applicants

Is this a purchase or remortgage?

Purchase

Remortgage

Is this application for more than one property?

Yes

No

Application details - Applicant 1

Do you own another buy-to-let property?

Yes

No

At the time of purchase, did you intend to let the property out?

Yes

No

Did you purchase the property that this application relates to?

Yes

No

Have you, or a relative, lived in the property since you have owned it?

Yes

No

Personal details

Title

Mr

Mrs

Miss

Ms

Other

Gender

Male

Female

First names (in full)

Surname

Date of birth

Home telephone number

Mobile telephone number

Email address

Residential status

Mortgaged

Owned outright

Tenant

With relations / friends

Marital status

Lettings experience?

Yes

No

Country of birth

Current address

Time at address

Years

Months

Previous address

Time at address

Years

Months

Please note: We require a full two year address history, if the applicants have resided at their current address for less than two years please provide previous address(es) above.



Application details - Applicant 1 (continued)

Employment details

Gross employed income	<input type="text"/>
Self employed net profit income <i>(Sole trader or partnership, excluding buy-to-let income)</i>	<input type="text"/>
Limited company income <i>(Dividend / director's remuneration)</i>	<input type="text"/>
Gross rental income <i>(As of today including all existing properties and current purchase applications)</i>	<input type="text"/>
Self employed pre-tax profit income <i>(Buy-to-let income)</i>	<input type="text"/>
All other taxable income <i>(eg pension, investments, savings etc)</i>	<input type="text"/>
National Insurance number	<input type="text"/>
Employment status	<input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Retired
Contract type	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/> Probationary <input type="checkbox"/> Long-term temp
Time employed <i>(Time trading if self-employed)</i>	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months

Lettings experience

Years letting experience	<input type="text"/> <input type="text"/> Years
Please provide the following information in respect of all residential investment properties currently owned, which are not mortgaged to the Paragon Group of Companies.	
Number of properties	<input type="text"/>
Total value of these properties	£ <input type="text"/>
Total value of loans outstanding	£ <input type="text"/>

- Once the information above is entered, you must read and agree to our Terms and Conditions to continue and a credit search and criteria check will then be undertaken
- If the application is agreed in principle you will be asked to provide the information overleaf to submit the application
- If we are unable to give an agreement in principle you will be advised of this and provided with contact details

Application details - Applicant 2

Do you own another buy-to-let property?

Yes No

At the time of purchase, did you intend to let the property out?

Yes No

Did you purchase the property that this application relates to?

Yes No

Have you, or a relative, lived in the property since you have owned it?

Yes No

Personal details

Title Mr Mrs Miss Ms Other

Gender Male Female

First names (in full)

Surname

Date of birth D D M M Y Y Y Y

Home telephone number

Mobile telephone number

Email address

Residential status Mortgaged Owned outright Tenant With relations / friends

Marital status

Lettings experience? Yes No

Country of birth

Current address
Postcode

Time at address Years Months

Previous address
Postcode

Time at address Years Months

Please note: We require a full two year address history, if the applicants have resided at their current address for less than two years please provide previous address(es) above.

Application details - Applicant 2 (continued)

Employment details

Gross employed income	<input type="text"/>
Self employed net profit income <i>(Sole trader or partnership, excluding buy-to-let income)</i>	<input type="text"/>
Limited company income <i>(Dividend / director's remuneration)</i>	<input type="text"/>
Gross rental income <i>(As of today including all existing properties and current purchase applications)</i>	<input type="text"/>
Self employed pre-tax profit income <i>(Buy-to-let income)</i>	<input type="text"/>
All other taxable income <i>(eg pension, investments, savings etc)</i>	<input type="text"/>
National Insurance number	<input type="text"/>
Employment status	<input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Retired
Contract type	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/> Probationary <input type="checkbox"/> Long-term temp
Time employed <i>(Time trading if self-employed)</i>	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months

Lettings experience

Years letting experience	<input type="text"/> <input type="text"/> Years
Please provide the following information in respect of all residential investment properties currently owned, which are not mortgaged to the Paragon Group of Companies.	
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- Once the information above is entered, you must read and agree to our Terms and Conditions to continue and a credit search and criteria check will then be undertaken
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- If we are unable to give an agreement in principle you will be advised of this and provided with contact details

Property details

Address	<input type="text"/> <input type="text"/> <input type="text"/>
Property value (if remortgage)	£ <input type="text"/>
Number of units	<input type="text"/>
Tenure	<input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold
Unexpired lease	<input type="text"/>
Year built	<input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y
Property in, or to be in, multiple occupation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Ex local authority?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Attached to / above commercial premises?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Mortgage details

Loan required	£ <input type="text"/>
Repayment method	<input type="checkbox"/> Interest only <input type="checkbox"/> Capital and interest <input type="checkbox"/> Split loan*
Terms in years	<input type="text"/> <input type="text"/> Years
Application type	<input type="checkbox"/> Purchase <input type="checkbox"/> Remortgage
Purchase price	£ <input type="text"/>
Rental income per month	£ <input type="text"/>
*If split loan required	Interest only amount <input type="text"/> £ <input type="text"/>
	Capital and interest amount <input type="text"/> £ <input type="text"/>
Source of deposit (purchase only)	<input type="text"/>
Product required <small>(Select the product required from our current product range - see www.paragon-mortgages.co.uk)</small>	<input type="text"/>

- If the property and mortgage requirements are agreed in principle you will be asked to provide the information overleaf to submit the application
- If we are unable to give an agreement in principle you will be advised of this and provided with contact details. You will also be given the option to add another property

Employment / business details

	APPLICANT 1	APPLICANT 2
Name	<input type="text"/>	<input type="text"/>
Address	<input type="text"/> Postcode	<input type="text"/> Postcode
Telephone number	<input type="text"/>	<input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>

If self-employed / accountant details

Accountant name	<input type="text"/>
Accountant address	<input type="text"/> Postcode
Name of person acting	<input type="text"/>
Qualification	<input type="text"/>
Telephone number	<input type="text"/>
Email address	<input type="text"/>

Vendor details

Vendor name	<input type="text"/>
Address	<input type="text"/> Postcode
Telephone number	<input type="text"/>

Access details

Contact name	<input type="text"/>
Address	<input type="text"/> Postcode
Telephone number <i>(Please provide the best number to contact)</i>	<input type="text"/>

- Once the property and mortgage details have been agreed in principle you will have the option to add another property or to continue with the application
- If another property is added you will be asked to provide property details, mortgage details, vendor details and access details
- If continue is selected you will be asked to provide the information below to complete the application

Solicitor details

Solicitor firm name	<input type="text"/>
Name of person acting	<input type="text"/>
Address	<input type="text"/> <input type="text"/>
Telephone number	<input type="text"/>
Fax number	<input type="text"/>
Email address	<input type="text"/>

Originating intermediaries

Did you receive this application through an originating intermediary?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	If yes, please provide:
Consultants name	<input type="text"/>
Company address	<input type="text"/> <input type="text"/>
Telephone number	<input type="text"/>

Direct debit details

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.



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

Additional details

Fee payment

At this stage you will be asked to pay any fees. Please ensure that you have credit/debit card details available, together with the clients authority to make the necessary payment. Select 'Make payment' and follow the on screen instructions.

Paragon Mortgages is a trading style of Paragon Mortgages (2010) Limited (Registered in England No: 6595834) and Paragon Bank PLC (Registered in England No: 05390593). Paragon Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Paragon Bank PLC is registered on the Financial Services Register under the Firm Reference No: 604551. Registered office: 51 Homer Road, Solihull, West Midlands B91 3QJ.

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