

# Limited Company Buy-to Let Mortgage Application Form

Effective 31th August 2018





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**● INTERMEDIARY USE ONLY - To be fully completed by the intermediary in all cases**

Intermediary Full Name Firm Address		Adviser's Full Name  Telephone No.  Mobile No.  Email Address	
----------------------------------------	--	---------------------------------------------------------------------------------	--

Please note that the Society will use this email address to communicate with you in connection with the processing of the application unless you specifically advise us to the contrary

Network FCA number if applicable:

Intermediary Firm FCA registration number:

Mortgage Club (if applicable):

Product Code (Must be completed) Please refer to the Mortgage Product Guide

Amount of fee the applicant will pay you for arranging this mortgage (Enter nil if no fee is being charged)?  (Must be completed)

When is this fee payable?  On application  On offer  On completion

On what basis was this mortgage arranged?  Advised sale  Non-advised sale  Face to face  non face to face

If terms have been discussed and agreed by the Society, please state with whom, the date and give details of the agreement

If a quotation has been produced for you by Monmouthshire Building Society please provide the reference number

**Details of Customer**

Full Name of Customer

Type of entity (corporate, trust, etc)

Location of Business (Full operating address)

Registered Office in Country of Incorporation

Registered Number if any (or appropriate)

Relevant Company Registry or regulated market listing authority

Names of Directors (or equivalent) and dates of birth, if known

Names\* of principal beneficial owners (over 25%) and dates of birth, if known

\* Note that this certificate must be signed by the person who has seen the original documentary evidence

**Confirmation**

I/we confirm that

(a) this information was obtained by me/us in relation to the customer;

(b) the evidence I/we have obtained to verify the identity of the customer: (tick one only)

meets the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG ; or

exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

**Adviser Declaration:**

I confirm that I have/my company has the necessary permissions from the FCA/PRA to advise (where applicable), complete and submit this application on behalf of my/our clients

I confirm that I am acting on behalf of the applicant(s) and have their permission to access their information

I certify that all documents, whether electronically attached or posted, are genuine copies of the original documents which I have seen

I confirm that to the best of my knowledge, the information contained in this application is true and accurate

Adviser Name	<input style="width: 90%;" type="text"/>
Adviser Signature	<input style="width: 90%; height: 20px;" type="text"/>
Position	<input style="width: 100%;" type="text"/>
Date	<input style="width: 100%;" type="text"/>

## Business Details

### PLEASE PROVIDE THE FOLLOWING INFORMATION ON YOUR BUSINESS

Trading/Business name

How long have the company been trading?

 Years  Months

Business address

Postcode

Correspondence address (if different to business address)

Postcode

Email address

Business website if applicable

Registered address (Limited Companies)

Postcode

Company registration number (if applicable)

Date the company was incorporated

 /  / 

Type of business (please tick the type of business)

SIC Codes

Number of Beneficiaries  Limited Company

Number of Directors  Other

Please advise of the number of shareholders

and your percentage shareholding  %  %

%  %

### Has the business ever

Made a composition with creditors (where they have accepted a proportion of a debt in full settlement including a Company Voluntary Arrangement (CVA)?

Yes  No

Had a property repossessed?

Yes  No

Had a court order for debt registered against it?

Yes  No

Failed to keep up repayments on a mortgage, credit card or other financial arrangement?

Yes  No

Broken any credit agreements?

Yes  No

Name and address of your accountant

Postcode

How long has he/she acted for you?  years

If yes to any of the questions opposite, please give details below

**This section MUST be completed for all parties involved in the mortgage**

(Director / partner / Individual Application)

**Applicant 1**

**Applicant 2**

Surname

First name

Middle names

Title Mr  Mrs  Miss  Ms  Other

Marital Status

Nationality

Date of Birth

Previous names (last 3 years)

Email Address

Contact Telephone Number

NI Number

Mr  Mrs  Miss  Ms  Other

**3 Years Address History**

Current Address

If at this address for less than 3 years please provide previous addresses

Postcode

How long have you lived at this address? From  /  /  to  /  /

Postcode

From  /  /  to  /  /

**If less than 3 Years at Current Address**

Previous Address 1 If less than 3 years at current address

Postcode

How long have you lived at this address? From  /  /  to  /  /

Postcode

From  /  /  to  /  /

Previous Address 2 If less than 3 years at current address and previous address 1

Postcode

How long have you lived at this address? From  /  /  to  /  /

Postcode

From  /  /  to  /  /

Previous Address 3 If less than 3 years at current address and previous address 1 & 2

Postcode

How long have you lived at this address? From  /  /  to  /  /

Postcode

From  /  /  to  /  /

**Residential Status**

Basis of Occupation at your present address

Owned outright  Owned subject to mortgage

Rented  With Parents / Relatives / Other

Owned outright  Owned subject to mortgage

Rented  With Parents / Relatives / Other

**Answer the remainder of this section only if applicable**

Lender's / Landlord's Name

Lender's / Landlord's Address

Postcode

Loan / Rent Account No.

Monthly Payment / Rent  £

Approximate balance outstanding (Mortgage only)  £

Sale Price / Value  £

Postcode

£

£

£

**Applicant 3**

**Applicant 4**

Surname

First name

Middle names

Title Mr  Mrs  Miss  Ms  Other

Marital Status

Nationality

Date of Birth

Previous names (last 3 years)

Email Address

Contact Telephone Number

NI Number

Mr  Mrs  Miss  Ms  Other

**3 Years Address History**

Current Address   
 If at this address for less than 3 years please provide previous addresses

Postcode

How long have you lived at this address? From  /  /  to  /  /

Postcode

From  /  /  to  /  /

**If less than 3 Years at Current Address**

Previous Address 1 If less than 3 years at current address

Postcode

How long have you lived at this address? From  /  /  to  /  /

Postcode

From  /  /  to  /  /

Previous Address 2 If less than 3 years at current address and previous address 1

Postcode

How long have you lived at this address? From  /  /  to  /  /

Postcode

From  /  /  to  /  /

Previous Address 3 If less than 3 years at current address and previous address 1 & 2

Postcode

How long have you lived at this address? From  /  /  to  /  /

Postcode

From  /  /  to  /  /

**Residential Status**

Basis of Occupation at your present address

Owned outright  Owned subject to mortgage

Rented  With Parents / Relatives / Other

Owned outright  Owned subject to mortgage

Rented  With Parents / Relatives / Other

**Answer the remainder of this section only if applicable**

Lender's / Landlord's Name

Lender's / Landlord's Address

Postcode

Loan / Rent Account No.

Monthly Payment / Rent  £

Approximate balance outstanding (Mortgage only)  £

Sale Price / Value  £

Postcode

£

£

£

# Your Employment Details/Company Directors with No Shareholding

(If Self-Employed, please complete Section 4)

For employed applicants, a minimum of 6 months employment with the same employer is required. If not employed for 6 months, evidence of continuous employment in a similar role of 12 months or more is required.

	Applicant 1	Applicant 2
Occupation	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Basis	Employee <input type="checkbox"/> Self Employed <input type="checkbox"/> Non-shareholding Director <input type="checkbox"/> Director <input type="checkbox"/>	Employee <input type="checkbox"/> Self Employed <input type="checkbox"/> Non-shareholding Director <input type="checkbox"/> Director <input type="checkbox"/>
Anticipated retirement age	<input style="width: 50%;" type="text"/>	<input style="width: 50%;" type="text"/>
Are you employed by a Relative?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is your employment	Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Fixed contract <input type="checkbox"/> Sub contract <input type="checkbox"/>	Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Fixed contract <input type="checkbox"/> Sub contract <input type="checkbox"/>
Other	<input style="width: 90%;" type="text"/> Please state	<input style="width: 90%;" type="text"/> Please state
Employer's Name	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Nature of the Business	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Employer's Business Address	<input style="width: 100%; height: 50px;" type="text"/>	<input style="width: 100%; height: 50px;" type="text"/>
	Post Code <input style="width: 50%;" type="text"/>	Post Code <input style="width: 50%;" type="text"/>
Employer Tel. No.	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Employer email address	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
How long have you been employed by this company?	<input style="width: 20%;" type="text"/> Years <input style="width: 20%;" type="text"/> Months	<input style="width: 20%;" type="text"/> Years <input style="width: 20%;" type="text"/> Months

Annual Basic Salary	£ <input style="width: 50%;" type="text"/>	Per annum		£ <input style="width: 50%;" type="text"/>	Per annum
Overtime	£ <input style="width: 50%;" type="text"/>	Per annum		£ <input style="width: 50%;" type="text"/>	Per annum
Commission	£ <input style="width: 50%;" type="text"/>	Per annum		£ <input style="width: 50%;" type="text"/>	Per annum
Shift allowance	£ <input style="width: 50%;" type="text"/>	Per annum		£ <input style="width: 50%;" type="text"/>	Per annum
Other pay	£ <input style="width: 50%;" type="text"/>	Per annum		£ <input style="width: 50%;" type="text"/>	Per annum
Total gross income	£ <input style="width: 50%;" type="text"/>	Per annum		£ <input style="width: 50%;" type="text"/>	Per annum

	SOURCE:	AMOUNT:		SOURCE:	AMOUNT:
Other Income. e.g. pension, rents, maintenance etc.	<input style="width: 50%;" type="text"/>	£ <input style="width: 20%;" type="text"/>	Per annum	<input style="width: 50%;" type="text"/>	£ <input style="width: 20%;" type="text"/>
	<input style="width: 50%;" type="text"/>	£ <input style="width: 20%;" type="text"/>	Per annum	<input style="width: 50%;" type="text"/>	£ <input style="width: 20%;" type="text"/>
	<input style="width: 50%;" type="text"/>	£ <input style="width: 20%;" type="text"/>	Per annum	<input style="width: 50%;" type="text"/>	£ <input style="width: 20%;" type="text"/>

What is your Total NET monthly income (your income after tax is deducted)?

£ <input style="width: 30%;" type="text"/>	Per month
£ <input style="width: 30%;" type="text"/>	Per month

For Company Director's, please provide details of your company Accountant's name, address and contact details

Accountants name & Address	<input style="width: 100%; height: 50px;" type="text"/>	<input style="width: 100%; height: 50px;" type="text"/>
	Post Code <input style="width: 50%;" type="text"/>	Post Code <input style="width: 50%;" type="text"/>
Email Address	<input style="width: 100%;" type="text"/>	
Telephone Number	<input style="width: 100%;" type="text"/>	



**Applicant 3**

Occupation

Basis Employee  Self Employed   
 Non-shareholding Director  Director

Anticipated retirement age

Are you employed by a Relative? Yes  No

Is your employment Permanent  Temporary   
 Fixed contract  Sub contract

Other  Please state

Employer's Name

Nature of the Business

Employer's Business Address

Post Code

Employer Tel. No.

Employer email address

How long have you been employed by this company?  Years  Months

**Applicant 4**

Occupation

Basis Employee  Self Employed   
 Non-shareholding Director  Director

Anticipated retirement age

Are you employed by a Relative? Yes  No

Is your employment Permanent  Temporary   
 Fixed contract  Sub contract

Other  Please state

Employer's Name

Nature of the Business

Employer's Business Address

Post Code

Employer Tel. No.

Employer email address

How long have you been employed by this company?  Years  Months

Annual Basic Salary  £  Per annum

Overtime  £  Per annum

Commission  £  Per annum

Shift allowance  £  Per annum

Other pay  £  Per annum

Total gross income  £  Per annum

Annual Basic Salary  £  Per annum

Overtime  £  Per annum

Commission  £  Per annum

Shift allowance  £  Per annum

Other pay  £  Per annum

Total gross income  £  Per annum

Other Income. e.g. pension, rents, maintenance etc.

SOURCE:	AMOUNT:	
<input type="text"/>	£ <input type="text"/>	Per annum
<input type="text"/>	£ <input type="text"/>	Per annum
<input type="text"/>	£ <input type="text"/>	Per annum

SOURCE:	AMOUNT:	
<input type="text"/>	£ <input type="text"/>	Per annum
<input type="text"/>	£ <input type="text"/>	Per annum
<input type="text"/>	£ <input type="text"/>	Per annum

What is your Total NET monthly income (your income after tax is deducted)?  £  Per month

£  Per month

For Company Director's, please provide details of your company Accountant's name, address and contact details

Accountants name & Address

Post Code

Email Address

Telephone Number

Accountants name & Address

Post Code

Email Address

Telephone Number

# Your Self-Employed Income Details/Company Directors who are Shareholders

## Applicant 1

Basis Self-Employed

Director  - Please state % shareholding  %

Anticipated retirement age  Years

Company name, address and contact details

Post Code

Telephone number

Nature of business

On what basis do you trade? (Sole Trader, Partnership etc)

If limited company, please give details - i.e. company number

Date business started

Is this business currently solvent and trading as a going concern? Yes  No

What is your share of the Company's net taxable Profit for the last 2 tax / trading years?

£  Per annum yr ending

£  Per annum yr ending

## Applicant 2

Basis Self-Employed

Director  - Please state % shareholding  %

Anticipated retirement age  Years

Company name, address and contact details

Post Code

Telephone number

Nature of business

On what basis do you trade? (Sole Trader, Partnership etc)

If limited company, please give details - i.e. company number

Date business started

Is this business currently solvent and trading as a going concern? Yes  No

What is your share of the Company's net taxable Profit for the last 2 tax / trading years?

£  Per annum yr ending

£  Per annum yr ending

If you receive a salary in addition to your share of the net taxable profit, how much is this:

a) **gross per year?** (before tax) £  Per annum

b) **net per month?** (after tax) £  Per month

£  Per annum

£  Per month

Other income	SOURCE:	AMOUNT:
Pension	<input type="text"/>	£ <input type="text"/> Per annum
Rent	<input type="text"/>	£ <input type="text"/> Per annum
Maintenance	<input type="text"/>	£ <input type="text"/> Per annum
Other	<input type="text"/>	£ <input type="text"/> Per annum

SOURCE:	AMOUNT:
<input type="text"/>	£ <input type="text"/> Per annum
<input type="text"/>	£ <input type="text"/> Per annum
<input type="text"/>	£ <input type="text"/> Per annum
<input type="text"/>	£ <input type="text"/> Per annum

Company Accountant's name, address and contact details

Post Code

Company Accountant's name, address and contact details

Post Code

Accountant's qualifications

Company Accountant's email address

Telephone number

How long has your Accountant acted for you?

Accountant's qualifications

Company Accountant's email address

Telephone number

How long has your Accountant acted for you?

What is your TOTAL NET monthly income? (your income after tax is deducted) £  Per month

£  Per month

### Applicant 3

Basis Self-Employed   
Director  - Please state % shareholding  %

Anticipated retirement age  Years

Company name, address and contact details  
  
Post Code

Telephone number

Nature of business

On what basis do you trade?  
(Sole Trader, Partnership etc)

If Limited company, please give details - i.e. company number

Date business started

Is this business currently solvent and trading as a going concern?  
Yes  No

What is your share of the Company's net taxable Profit for the last 2 tax / trading years?  
£  Per annum yr ending   
£  Per annum yr ending

If you receive a salary in addition to your share of the net taxable profit, how much is this:

a) **gross per year?** (before tax) £  Per annum

b) **net per month?** (after tax) £  Per month

Other income	SOURCE:	AMOUNT:
Pension	<input type="text"/>	£ <input type="text"/> Per annum
Rent	<input type="text"/>	£ <input type="text"/> Per annum
Maintenance	<input type="text"/>	£ <input type="text"/> Per annum
Other	<input type="text"/>	£ <input type="text"/> Per annum

Company Accountant's name, address and contact details  
  
Post Code

Accountant's qualifications

Company Accountant's email address

Telephone number

How long has your Accountant acted for you?

What is your TOTAL NET monthly income? (your income after tax is deducted) £  Per month

### Applicant 4

Basis Self-Employed   
Director  - Please state % shareholding  %

Anticipated retirement age  Years

Company name, address and contact details  
  
Post Code

Telephone number

Nature of business

On what basis do you trade?  
(Sole Trader, Partnership etc)

If Limited company, please give details - i.e. company number

Date business started

Is this business currently solvent and trading as a going concern?  
Yes  No

What is your share of the Company's net taxable Profit for the last 2 tax / trading years?  
£  Per annum yr ending   
£  Per annum yr ending

If you receive a salary in addition to your share of the net taxable profit, how much is this:

a) **gross per year?** (before tax) £  Per annum

b) **net per month?** (after tax) £  Per month

Other income	SOURCE:	AMOUNT:
Pension	<input type="text"/>	£ <input type="text"/> Per annum
Rent	<input type="text"/>	£ <input type="text"/> Per annum
Maintenance	<input type="text"/>	£ <input type="text"/> Per annum
Other	<input type="text"/>	£ <input type="text"/> Per annum

Company Accountant's name, address and contact details  
  
Post Code

Accountant's qualifications

Company Accountant's email address

Telephone number

How long has your Accountant acted for you?

What is your TOTAL NET monthly income? (your income after tax is deducted) £  Per month

## Financial Details

Please give details of all substantial financial commitments

	Applicant 1			Applicant 2			If joint please tick
	Amount outstanding	Monthly payments	To be repaid*	Amount outstanding	Monthly payments	To be repaid*	
Personal Loans*	£	£	£	£	£	£	<input type="checkbox"/>
Credit Cards*	£	£	£	£	£	£	<input type="checkbox"/>
Bank overdraft*	£	£	£	£	£	£	<input type="checkbox"/>
Hire Purchase*	£	£	£	£	£	£	<input type="checkbox"/>
Mortgage/Secured loans*	£	£	£	£	£	£	<input type="checkbox"/>
Child/maintenance/CSA	£	£	£	£	£	£	<input type="checkbox"/>

	Applicant 3			Applicant 4			If joint please tick
	Amount outstanding	Monthly payments	To be repaid*	Amount outstanding	Monthly payments	To be repaid*	
Personal Loans*	£	£	£	£	£	£	<input type="checkbox"/>
Credit Cards*	£	£	£	£	£	£	<input type="checkbox"/>
Bank overdraft*	£	£	£	£	£	£	<input type="checkbox"/>
Hire Purchase*	£	£	£	£	£	£	<input type="checkbox"/>
Mortgage/Secured loans*	£	£	£	£	£	£	<input type="checkbox"/>
Child/maintenance/CSA	£	£	£	£	£	£	<input type="checkbox"/>

### Anticipated changes

Might your income or expenditure change significantly in the near future? Yes  No

Do you anticipate moving or any other significant changes in the foreseeable future? Yes  No

Are you aware of any changes to your circumstances that are likely to impact on your ability to meet your monthly mortgage repayments? Yes  No

If 'Yes' to any of the above, please provide details:

## Credit History

	Applicant 1	Applicant 2
Have you ever owned a property which has been taken into possession by a lender, either as a result of a voluntary arrangement or Court Action?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever missed a payment, made a late payment or defaulted on any credit agreement?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever had a judgement for debt recorded against you (County Court Judgement)? Or, if Self-employed/controlling Director, against your company?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever been party to insolvency proceedings, bankruptcy, IVA or made a formal arrangement with your creditors? Or is there an outstanding bankruptcy petition against you?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever been involved in any court proceedings for debt or do you have any unspent convictions relating to money laundering, theft, fraud, tax evasion, robbery, bribery, drugs, fire arms or human trafficking?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you currently the subject of any criminal proceedings or allegations of involvement in money laundering, theft, fraud, tax evasion, robbery, bribery, drugs, fire arms or human trafficking?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever had a mortgage application declined/refused?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Please complete the details below for all defaults and County Court Judgements registered against you (the certificate of satisfaction should be attached, where applicable)

Applicant 1	Applicant 2	Amount	Date Registered	Registered by whom	Date satisfied (if applicable)
<input type="checkbox"/>	<input type="checkbox"/>	£			
<input type="checkbox"/>	<input type="checkbox"/>	£			
<input type="checkbox"/>	<input type="checkbox"/>	£			
<input type="checkbox"/>	<input type="checkbox"/>	£			

Please explain the reasons for the financial difficulties:

## Purchase and Remortgage

Complete this section if you are either purchasing the security property or if you are the legal owner of the secured property

Is this a new purchase or remortgage?

Purchase  Remortgage

Purchase Price/Estimated Valuation

£

Estimated Value

£

Deposit (if applicable)

£

LOAN REQUIRED

£

Do you own the property outright with no current mortgage?

Yes  No

If No, please confirm name of current lender and amount of mortgage balance

Name of Lender

Mortgage Balance

£

Original purchase price

£

Date of Purchase

If you have selected any element of the loan on INTEREST ONLY, please give details of how you intend to repay the capital and state why interest only is required. Please note: you will be required to provide evidence.

Endowment  Downsizing  Sale of another UK property  Pension  Savings

Reason for additional borrowing (if debt consolidating, complete details in the debt consolidation section below)

### DEBT CONSOLIDATION

If you are repaying any existing loans or credit cards i.e. combining them with your Buy-to-Let/HMO mortgage, please provide the following information

Original reason /purpose for the loan/credit card etc.	Balance	Provider	Account number	To be repaid in full Yes / No
<input type="text"/>	£ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> <input type="checkbox"/>
<input type="text"/>	£ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> <input type="checkbox"/>
<input type="text"/>	£ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> <input type="checkbox"/>
<input type="text"/>	£ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> <input type="checkbox"/>

Source of Deposit  
(The Society will require proof)

Savings/inheritance

£

Equity/sale proceeds

£

Non-refundable gift

£

Who the gift is coming from

Please indicate if any of the following discounts/incentives apply:

Sale at undervalue i.e. Family discount  Shared ownership  Part Exchange/Builder's incentive  
 Vendor Cashback

Other (please explain)

Total incentive

£

Do you envisage carrying out any improvements to the property?

Yes  No

(if 'Yes' please give details of the improvements and how they will be funded)

Monmouthshire Building Society does not currently grant BTL mortgages on properties which cannot be immediately let upon legal completion.

Are you connected to the vendor or are they a family member?

Yes  No

If Yes, please provide details

Is the vendor a Ltd Co?

Yes  No

If Yes, are you connected to this Ltd Co?

Yes  No

PRODUCT CODE	Existing Borrowers only: Are you transferring this Product? Yes / No	Amount of loan on CAPITAL & INTEREST	Amount of loan INTEREST ONLY	TOTAL	MORTGAGE REPAYMENT TERM Years
<input type="text"/>	<input type="checkbox"/> <input type="checkbox"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> <input type="checkbox"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> <input type="checkbox"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>

Product fee (if applicable to the product terms)

£

If the product fee is to be added to the mortgage loan, has this been agreed by the applicant(s)

Yes  No

## Mortgage Details

Applicants must be at least 20 years of age.

If you have any queries whilst filling in this form please contact the Broker Help Desk 01633 844 380

Amount of loan requested £

Repayment term required  years  months

Interest only period required (Subject to terms)  years  months

Purpose of mortgage (please tick the appropriate box below)

Purchase  Remortgage

Unencumbered/Capital raising  Further Advance

Remortgage/s Capital raise

If capital raising how will the funds be used?

### Solicitors Information

Please provide details of the solicitor who will be acting for you in respect of this mortgage

Name

Address

Postcode

Phone number (including area code)

Email address

## Property Details

### PLEASE PROVIDE DETAILS OF THE FIRST OR PRINCIPAL PROPERTY TO BE OFFERED AS SECURITY

PRINCIPAL

Full address of the property to be mortgaged

Post Code

Type of property

Detached  Semi-detached  End of Terrace   
Terrace  Purpose built Flat/maisonette   
Converted Flat  Maisonette

Description of the Property

Monmouthshire Building Society does not currently consider BTL mortgages secured on ex-local authority flats/maisonettes, flats/maisonettes above retail/business premises, studio flats, flats/maisonettes higher than 4th floor and freehold flats/maisonettes. LTV on new build flats/maisonettes (those less than 3 years old) is restricted to 65%.

If the flat/maisonette is in a block, please give details (Number of flats in block, Number of floors in block, On what floor is the flat)

Does the property have a garage?

Yes  No

If yes, does it form part of the title?

Yes  No

Is the property next to or above retail/business premises?  
If 'Yes', we may not be able to proceed with your application  
– please give details and refer to us or your Adviser

Yes  No

Position of retail or business premises in relation to your property:

Type of premises

Tenure

Freehold  Leasehold

Vacant possession on completion?

Yes  No

**IF LEASEHOLD, PLEASE PROVIDE DETAILS**

Unexpected term

Ground rent

£  p.a.

**Property Details (all property types)**

What is the tenure of the property?

If leasehold, please give details on the additional information page

The Society will lend on leasehold properties with a minimum of 80 years remaining on the lease at the time of completion.

Leasehold  Maintenance Charge  Freehold

Remaining term  Ground rent per year £

A surveyor will need to value the property. Please let us know who to contact in order for the surveyor to gain access (see below)

Name

Phone number (including area code)

Email address

**If you are purchasing the property please complete this section**

Purchase price

£

Current value (if different)

£

Deposit

£

Source of deposit, please detail where all funds are from  
(The Society may ask for proof).

Gift loan/Family loan  Cash/Savings

Other finance  Other

**If you already own the property please complete this section**

Date property acquired

Date purchased

Estimated value of bricks and mortar, ie. excluding goodwill trade fixtures and fittings and stock etc.

Outstanding mortgage

Name of current lender

Address of current lender

Postcode

Mortgage account number

Are there any other charges secured against the property (eg, overdraft)?

Yes  No

If yes, please give details

**If you are mortgaging more than one property to the Society please complete the Buy-to-let additional security form.**

Will/do you also own the freehold/shares in the management company that owns the freehold?

Please give details of the accommodation.

Yes  No

Number of living rooms  Number of bedrooms  Number of kitchens

Number of bathrooms  Number of separate toilets  Number of outbuildings

Other

Are the walls and roof of a standard construction?

**For a comprehensive list of acceptable construction types, please visit [www.mbs-intermediaries.com](http://www.mbs-intermediaries.com).**

Yes  No

When was the property built? If you don't know the exact year, please give the approximate year that it was built

Does the property comprise more than one self-contained unit?

Yes  No  If Yes, how many units

Please confirm tenancy details

Single family unit  Student Let  Professional Individuals

Is the property currently let on, or will it be let on, an Assured Shorthold Tenancy?

Others (please specify)  Number of tenants

Yes  No

If No, please advise the type of tenancy and the name of the tenant

Is the property currently defined, or will it be defined, as a house in multiple occupation (HMO) and subject to local authority licensing?

Yes  No

Please confirm the estimated gross monthly rental income. Remortgage – state actual monthly rent received



Where existing tenancies are in place at completion, Buy-to-Let applicants who take deposits in their capacity as a Landlord are required to provide evidence that a statutory Tenancy Deposit Scheme (TDS) is in place.

Where Buy-to-Let applicants are purchasing a property with the intention of letting but who have no tenant in place at the time of completion, evidence of the Tenancy Deposit Scheme will be required by the Society within six months of completion.

If you intend collecting deposits from tenants in your capacity as landlord, please indicate which tenancy deposit scheme you will be using. Alternatively, please state which Letting Agent will deal with deposit and rent collection on your behalf

If this is a new build property, are you receiving any discounts or incentives as part of the package?

Yes  No

If 'Yes', please give details:

Please give the name of the builders who built, or are building the property

Are these builders registered with the NHBC or Buildzone scheme?

Yes  No

If not NHBC or Buildzone, please state the scheme used

If no, please give details of the chartered architect or chartered surveyor who supervised, or are supervising the build

## Valuation and Inspection

The Society is legally obliged to obtain a Valuation Report to determine the value of your property for mortgage purposes. Since the valuer's inspection will be limited you are strongly advised, for your own protection, to obtain a fuller inspection and report. Details are provided in the Society's Mortgage Guide Leaflet and Tariff of Mortgage Charges. If you wish to obtain a fuller report, please indicate below the type required and we will arrange for the Valuer to contact you with a quotation. All applicants must pay the appropriate fee for the Society's Valuation Report for mortgage purposes.

Valuation and Report for Mortgage purposes  Homebuyers Report & Mortgage Valuation  Building Survey & Mortgage Valuation

Please note: The Homebuyers Report or Building Survey Report are fuller inspection reports undertaken at your request by an appointed surveyor and this is a contract between you and the surveyor and not the Society. You will pay the Surveyor direct for these reports.

Name of estate agent selling the property, or of the Seller if a private sale

Address of estate agent, or seller

Tel. No.

Post Code

Mobile No.

Email

### FEE PAYMENT

Valuation Fee

Administration Fee

Product Fee £  Total  to be added to mortgage

Fees

### PAYMENT METHOD

You can either pay by debit/credit card on our website at [www.monbs.com/pay](http://www.monbs.com/pay) or over the phone by calling **01633 844 344**.

If you would prefer to be contacted for payment, please indicate below and we will contact the applicants based on the contact details provided in section 1

Daytime contact number:





**RESIDENTIAL USE DECLARATION**

I confirm that neither I nor any member of my immediate family currently occupies, or is intending to occupy as a dwelling, a property or properties (buildings and land) which will comprise 40% or more of the total property or properties (buildings and land) over which the Society has or will have a first charge. I understand that immediate family means anyone who is a spouse, parent, brother, sister, child, grandparent or grandchild; or any other person whose relationship has the characteristics of the relationship between husband and wife.

**INSOLVENCY DECLARATION**

This must be completed by all individual applicant(s) and those completing applications on behalf of companies, other corporate bodies and trustees of pension schemes.

- Have you (or, in the case of an applicant which is a company or other body corporate or pension scheme, any other person who is a director or other officer of the applicant) ever been made insolvent, bankrupt, made any voluntary arrangements with creditors or been involved in any court proceedings for debt?
- Have you ever been involved in any court proceedings for debt or do you have any unspent convictions relating to money laundering, theft, fraud, tax evasion, robbery, bribery, drugs, fire arms or human trafficking?
- Are you currently the subject of any criminal proceedings or allegations of involvement in money laundering, theft, fraud, tax evasion, robbery, bribery, drugs, fire arms or human trafficking?
- If you are a director or officer of a company or other corporate body, have you ever been a director or officer of a company or other corporate body which has been insolvent or entered into liquidation, whether compulsory or voluntary (except for the purpose of amalgamation or reconstruction of a solvent

Yes  No  If yes please provide full details in the additional information section

- This must be completed in all cases where the applicant is a company or other corporate body.

Has the company or other corporate body ever been insolvent or entered into liquidation, whether compulsory or voluntary (except for the purpose of amalgamation or reconstruction of a solvent company), or had a receiver appointed of its undertakings or been involved in any court proceedings for

Yes  No  If yes please provide full details in the additional information section

**USE OF MY DECLARATION**

I/we consent to the Society making enquiries with any other person or body which it considers necessary as part of its assessment and underwriting of this application, and I give my/our consent and instruct such other person or body to give a full and accurate reply to the Society.

I/we authorise the Society to supply a copy of the Offer of Advance and to provide any other information about my/our application and any subsequent loan advanced by the Society to an insurer.

I/we authorise my/our solicitor to disclose to the Society all information relevant to the Society's decision to lend and I/we waive any right to claim Solicitor/Client confidentiality or legal privilege in respect of such information.

The personal and business 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 in our Privacy Notice available from all branches and on our website at [www.monbs.com/privacy](http://www.monbs.com/privacy)

If you apply for a mortgage we will supply your personal and business information to Credit Reference Agencies and they will provide us with information about your financial situation and history. They will keep a record of each search, even if your application is not successful, and this could affect your ability to get credit from other organisations within a short period of time. The identities of the Credit Reference Agencies, their role also as Fraud Prevention Agencies, the data they hold, the ways in which they use and share personal information, their data retention periods and your data protection rights with them are explained in our 'Credit Reference Agency Information Notice' available from all branches and on our website at [www.monbs.com/privacy](http://www.monbs.com/privacy)

An "association" between the joint applicants and/or any individual identified as your financial associate, will be created at credit reference agencies which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either or both of you.

In making your application, you acknowledge that you have received and read the summary of our full Privacy Notice contained in our 'Important Information About Your Personal Data' leaflet. Our full Privacy Notices are available from all our offices and on our website at [www.monbs.com/privacy](http://www.monbs.com/privacy)

Information provided in this application form

I declare that the information that I have given or which has been given about me and/or the company is correct to the best of my knowledge and belief and acknowledge that the Society will rely upon it when deciding whether or not to offer any loan to be secured on the property.

**OTHER DECLARATIONS**

I understand that the payment of any fees relating to this application shall not bind the Society to making an advance and those fees are not refunded whether or not my application is successful.

I understand that the Society will keep any commission, fees or allowances that might become due to it from its insurers.

I confirm that the deposit towards the purchase price, stamp duty, legal and other fees and charges will be provided by me without recourse to additional borrowing unless already known to and agreed in writing with the Society beforehand.

I understand that the first named applicant shall be the representative joint borrower entitled to exercise the rights of membership.

I undertake to notify the Society of any changes in my circumstances e.g. redundancy, change of employment etc. which arise following the completion of this form.

I confirm that all payments made in respect of any loan granted will be made for and on behalf of all applicants detailed in this application form, whoever makes them.

I agree that, if I have given any information (or if any information has been given on my or on the company's behalf) which I know to be incorrect or which I have not checked and which is subsequently shown to be incorrect, I/the company will pay all reasonable fees, expenses and costs incurred by the Society in connection with processing this application and any resulting loan.

**Marketing Opt Out**

The Society would like to provide you with information on our products and services unless you opt out of receiving this information. Please note the Society will continue to provide you with regulatory and service communications even if you have opted out.

I do not wish to receive information on products and services by the following channels:

- Applicant 1: Mail  Telephone  Electronic means
- Applicant 2: Mail  Telephone  Electronic means
- Applicant 3: Mail  Telephone  Electronic means
- Applicant 4: Mail  Telephone  Electronic means

**All applicants to sign**

**Applicant 1**

Signature

Print Name in full

Date

**Applicant 2**

Signature

Print Name in full

Date

**Applicant 3**

Signature

Print Name in full

Date

**Applicant 4**

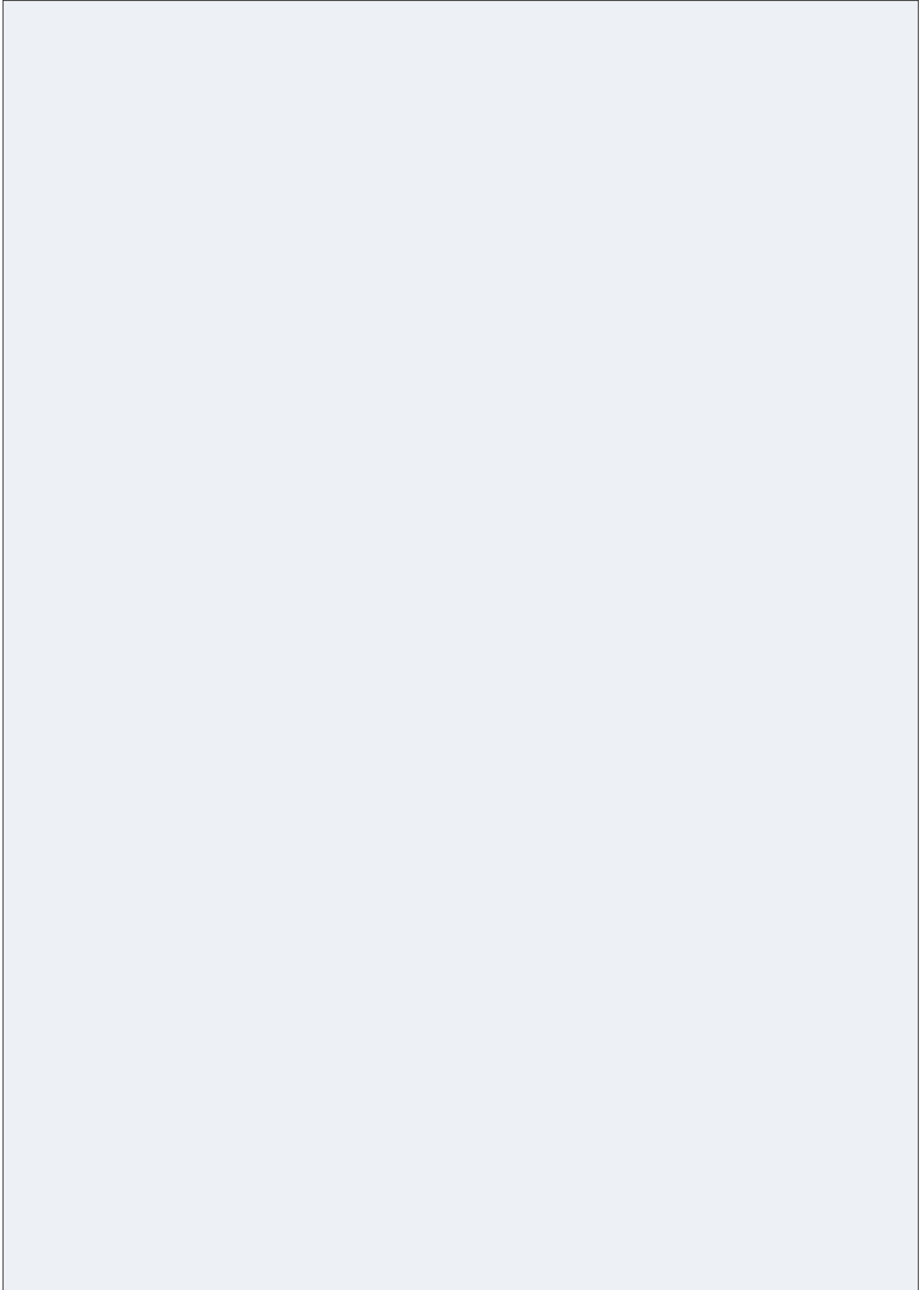
Signature

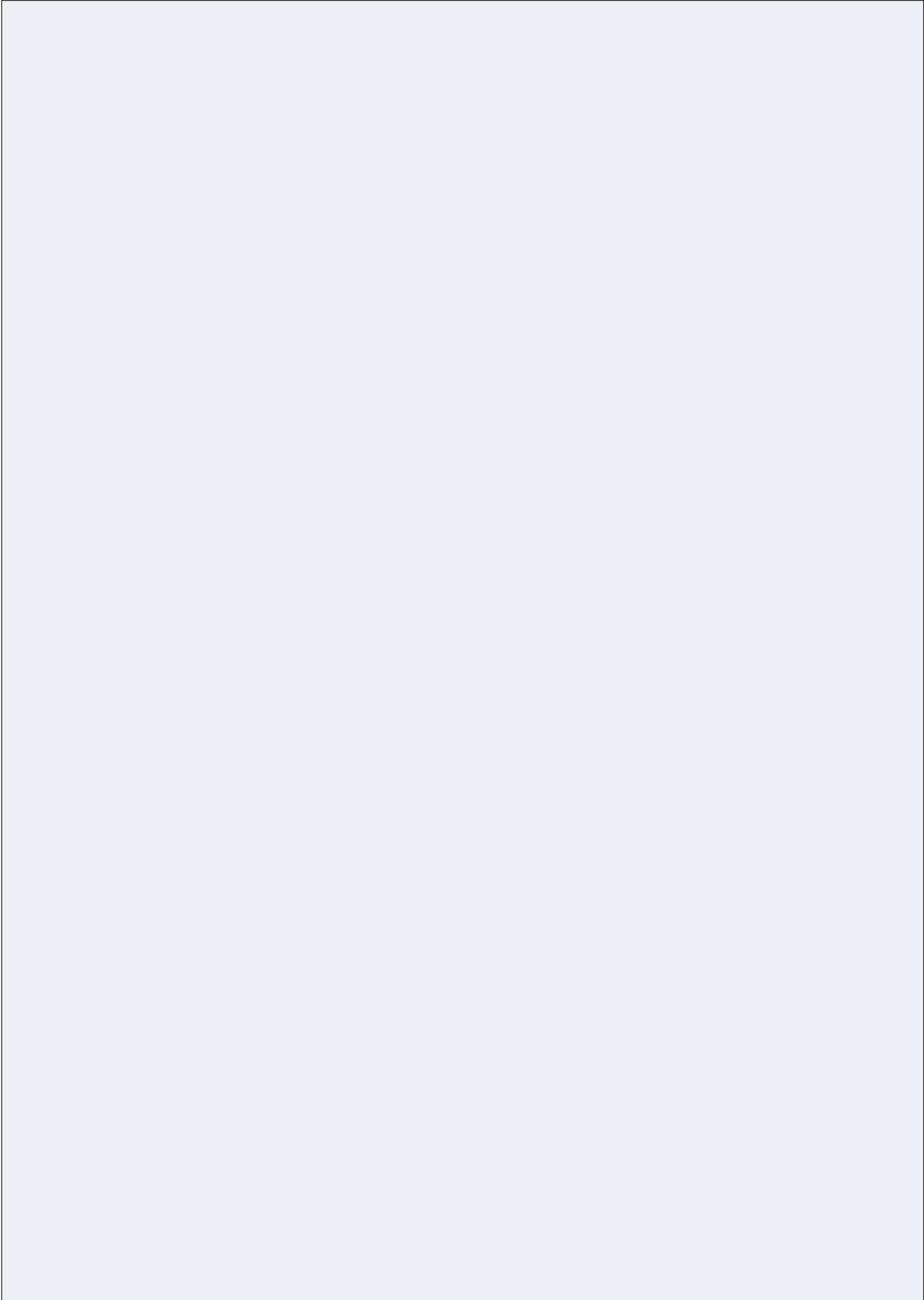
Print Name in full

Date

● **ADDITIONAL INFORMATION**

Use this space to give any additional information requested in any of the questions and any information which you feel will help the Society in assessing your application:







Head Office: Monmouthshire House, John Frost Square, Newport, South Wales, NP20 1PX. Tel: 01633 844444

Telephone calls may be monitored and/or recorded for security and training purposes.

To find out how we use your data, please visit [www.monbs.com/privacy](http://www.monbs.com/privacy), pop into a branch, call our Customer Services Department (01633 844340) or email [dataprotection@monbs.com](mailto:dataprotection@monbs.com)

Monmouthshire Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number: 206052.

Most Buy-to-Let Mortgages (investment type property loans) are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority