

Buy to Let mortgage application

For mortgage intermediary use only – please complete IN FULL	
Your name:	
Name of your business:	
Your business address:	
Your telephone number:	
FCA firm reference:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Level of service given:	Advised <input type="checkbox"/>
Broker fee payable at:	Submission / Offer / Completion £
Please circle the option that applies	

For our use only	
Mortgage application number:	
<input type="text"/>	<input type="text"/>

The information on this form will be used to process your Mortgage Application. If successful the details will be used to create a customer record and open an account for you on our systems. If you provide information about other individuals please ensure that you have their permission to disclose their details and inform them that you have shared their data with us for the purposes of your mortgage application.

So we can deal with your application as quickly as possible, please fill in every answer using block capitals.

If any question does not apply to you, please write 'none'. If the details for the second person applying are the same as for the first person applying, please write 'see opposite'.

Purchase Remortgage (tick the box that applies)

1 Proof of identity

Tick the boxes that apply to show what you are enclosing. We will accept copies of documents if you get a member of our staff, your financial adviser or another professional person to sign them as being true copies of the originals. **Please do not send the original documents as we cannot guarantee their safe return.**

Please see our 'Identification Requirements for Mortgage Customers' leaflet for details of what documents we will accept.

Before you instruct your solicitor to do any work, please ensure they have been accepted onto The Nottingham's Solicitor Panel. Please contact your broker or our Customer Services Team.

Documents	First person applying	Second person applying
Proof of identity (all applicants)	<input type="checkbox"/>	<input type="checkbox"/>
Payslips for the last 3 months	<input type="checkbox"/>	<input type="checkbox"/>
Bank statements for the last 3 months showing all transactions	<input type="checkbox"/>	<input type="checkbox"/>
Assets and Liabilities form – see useful forms on website	<input type="checkbox"/>	<input type="checkbox"/>

Do you intend to rent the property to close relatives? YES NO

3 Where you live (continued)

- d If you have lived at your present address for less than three years, please list below all the other places you have lived in the last three years. For each address write down:
- how long you lived there
 - on what basis you lived there (e.g. tenant, owner with a mortgage, owner without a mortgage, living with family)
 - (if you had a mortgage on the home) the lender's name, address and your mortgage account number
 - (if you were a tenant) the landlord's name and address

If you need more space use the box on page 12.

4 Your bank account(s)

Bank sort code:	1.	
Names account held in:		
Account number:		
How long have you held this account with the bank?	Years:	Months:

Bank sort code:	2.	
Names account held in:		
Account number:		
How long have you held this account with the bank?	Years:	Months:

Bank sort code:	3.	
Names account held in:		
Account number:		
How long have you held this account with the bank?	Years:	Months:

Bank sort code:	4.	
Names account held in:		
Account number:		
How long have you held this account with the bank?	Years:	Months:

Please state the number of the account you would like your direct debit to be paid from (ie 1, 2, 3 or 4)

5 Employment details

If you are self-employed or a director with a 25% or more shareholding, go to section 6.

	First person applying		Second person applying			
a Employer's name:						
Head office address:						
	Postcode:		Postcode:			
b Nature of business:						
c Your present position:						
d How long have you worked for this employer?	Years:	Months:	Years:	Months:		
e Your work or paye number (this is usually on your payslip):						
f Employer's telephone number:						
Employer's fax number:						
g Are you employed on a fixed term contract, permanent, probationary or temporary basis?						
h Income details:	Yearly amount	Is it a guaranteed payment?		Yearly amount	Is it a guaranteed payment?	
		yes	no		yes	no
- Basic gross income:	£			£		
- Bonus:	£			£		
- Overtime:	£			£		
- Commission:	£			£		
- Shift allowance:	£			£		
- State pension:	£			£		
- Occupational pension:	£			£		
- Maintenance:	£			£		
- Other (please	£			£		
give details):	£			£		

i If you have been in your present job for less than 18 months, please give details of all the other jobs you have had in the last 18 months. Include the employer's name and head office address, nature of business, your position, your works or paye number, the date you started work for them and the date you left.

	First person applying		Second person applying	
Employer's name:				
Head office address:				
	Postcode:		Postcode:	
Nature of business:				
Your position:				
Your work or paye number:				
Date you started with the company:				
Date you left the company:				

If you need more space use the box on page 12

6 Self-employed people and directors with a 25% or more shareholding

	First person applying	Second person applying
a Name of business:		
Registered address:		
Telephone number:		
b Are you a director, partner or sole trader?		
c Company reg number:		
d VAT reg number:		
e Fax number:		
f Email address:		
g What percentage of the shares in this business do you own?	%	%
h How long has the business been trading?	Years: Months:	Years: Months:
i Financial year end date (dd/mm):		
j Nature of business:		
k Accountant's name:		
Address:		
Telephone number:		
Fax number:		
l Income details:	Amount paid annually	Amount paid annually
- Your share of latest net profit or	£	£
- Director's salary	£	£
- Dividend payments	£	£

If you have been self-employed for less than three years, please use section 5i to give details of where you have worked in the last three years.

7 Spending

- Personal loan 1

Monthly payment £
 Amount outstanding £
 Number of months left to pay
 Lenders name

First person applying	Second person applying

- Personal loan 2

Monthly payment £
 Amount outstanding £
 Number of months left to pay
 Lenders name

- Credit cards 1

Monthly payment £
 Amount outstanding £
 Number of months left to pay
 Credit card company

- Credit cards 2

Monthly payment £
 Amount outstanding £
 Number of months left to pay
 Credit card company

- Maintenance

Monthly payment £
 Amount outstanding £
 Number of months left to pay

- Other

Monthly payment £
 Amount outstanding £
 Number of months left to pay

7a This section only applies to a BTL remortgage

Is there currently a mortgage on this property? Yes No

a If yes, what is the current lender's name and address?

Postcode:	Postcode:
£	£
£	£

b Your mortgage account number:
 Monthly repayment:
 Amount owing:

8 Details of the property to be mortgaged

a Current/estimated rental income per calendar month based on the property being let unfurnished.

b About what year was the property built?

c Address:

Postcode:

d Type of property: (tick the box that applies)
 house bungalow purpose-built flat converted flat

Please note: We do not lend on ex-local authority flats.

e If your property is a house or bungalow, is it: (tick the box that applies)
 detached? semi-detached? end-terraced? mid-terraced?

f **Number of:** bedrooms living rooms kitchens garages
 separate toilets bathrooms – no toilet bathrooms – with toilet parking spaces

Please note: We do not lend on properties with more than 4 bedrooms.

g Is the property: freehold? leasehold?

If leasehold – how many years are left on the lease? years
 – what is the ground rent due each year? £
 – annual service charge?

h Property construction: (tick the boxes that apply)
 Walls: brick stone concrete other
 Roof: pitched & tiled flat & asphalt thatched other

If you have ticked 'other' please give details on page 12.

i Is the property a listed building? Yes No

9 The loan – complete either 9a or 9b.

9a Purchase

a Price of the property (not including the value of any furnishings, carpets, curtains and so on):

b How are you paying for the deposit (tick the boxes that apply)?

Savings Equity release from another property Bank loan

c Loan amount:

d You can split the amount you want to borrow into two parts, if you wish.

	How much do you want to borrow (excluding any fees you might want to add – see 9e for more on this) on a:		Which mortgage product do you want? (for example, x% fixed rate until dd/mm/yy)	Over how many years/months do you want to repay the loan?	
	Repayment basis	interest-only basis		Years	Months
Part 1	£	£			
Part 2	£	£			

If interest-only, it is your responsibility to ensure an adequate savings plan is in place which will repay the capital at the end of the mortgage term.

e If you have to pay any fees, we usually add these to the loan and interest will be charged on them. Tick the box if you prefer to pay these fees when you complete your mortgage.

Please note: We do not currently offer Further Advances on Buy to Let mortgages.

f If you have chosen the interest only repayment method (either for all or part of your mortgage) please explain how you intend to repay the loan at the end of the term:

9b Remortgage

a Estimated value of the property:

b Loan amount:

c Write down how much you want to borrow against the reasons you are applying for the loan.

repay the existing mortgage:

home improvements:

to buy out someone else who owns the property:

consolidate personal debt (please list the debts you are repaying on page 12):

to buy a holiday home:

to buy an investment property:

other (please give details on page 12)

Please note: We do not currently offer Further Advances on Buy to Let mortgages.

d You can split the amount you want to borrow into two parts, if you wish.

	How much do you want to borrow (excluding any fees you might want to add – see 9e for more on this) on a:		Which mortgage product do you want? (for example, x% fixed rate until dd/mm/yy)	Over how many years/months do you want to repay the loan?	
	Repayment basis	interest-only basis		Years	Months
Part 1	£	£			
Part 2	£	£			

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10 Assessment of the security

Notes – Assessment of the security is how we will determine if the property is suitable security to secure the loan.

There are a number of approaches we may utilise for this assessment, including:

Mortgage valuation, Automated Valuation Model, Desktop valuation – these are all simply for us to decide if the property is suitable to secure the loan and if it is worth the amount we are lending to you. It is important to understand that these are very limited and will not potentially raise any hidden problems. For purchase applications, we will normally give you a copy of our assessment. This assessment does not cover everything about the property's condition. There could be faults that would only be found on a more detailed inspection. The valuer may notice something wrong but may decide not to put it in the report. This is because the report will only contain information which is important in deciding whether the value of the property will cover the amount we are lending you. Please do not think the property has no faults just because there are none in the report. If any faults are mentioned, these may not be the only ones in the property.

Homebuyer Survey and Valuation – a Homebuyer Survey and Valuation is a survey on the condition of the property and covers all parts of the property which are easily accessible. The surveyor will be able to give you a general opinion of the property. It will detail any future problems that can be foreseen and will tell you if any areas need further investigation. If you ask your own surveyor to do a Homebuyer Survey and Valuation or detailed building survey, rather than arranging this through us, an additional mortgage valuation by a valuer approved by us may be necessary.

Remortgages only – we will not always ask a valuer to physically inspect your property. This means we will not normally give you a copy of any report we use to help us decide whether or not to lend to you.

a Valuation you want (house purchase only):

Mortgage valuation

Homebuyer Survey and Valuation

b Name and address of estate agent selling the property:

Telephone number:

OR

Access arrangement if not through the selling agent:

c Name and address of person to contact to arrange getting into the property:

Telephone number:

Evening

Daytime

11 Solicitor or licensed conveyancer

Please give the name and address of the solicitor or licensed conveyancer who will be acting for you.

(If you are moving your existing mortgage to us and wish to take advantage of our free legal service using our nominated solicitors, just tick this box and go to section 13.)

Name of firm:

Address:

Postcode:

Telephone number:

Fax number:

Name of person acting:

12 Instructions for paying by credit card or debit card

If you want to pay for any applicable fees, such as booking or valuation fee, by Credit or Debit card, please log on to our website www.thenottingham.com/intermediaries

Our Credit and Debit card payment facility can be found on the homepage under the 'Payments' tab.

You will need to have your mortgage application number, and the amount of the fees you want to pay, please contact your mortgage adviser if you are unsure what this is.

Please follow the instruction on the website. Your application will be delayed if incorrect details are provided, such as the total amount of the fees.

Important

If you are making more than one application, you will need to pay for each application separately, following the instructions above.

13 Buildings insurance

Would you like us to arrange your insurance? Yes No If the answer is 'no' go to question 14

Arranging household insurance through The Nottingham

Together with RSA, we aim to offer a policy that's flexible enough to suit your needs and is easy to arrange.

There's no extra cost for paying your premiums by monthly direct debit, so you can spread the cost to help you budget.

If you would like to find out more, please tick this box and fill in your contact details below.

We'll call you to talk through the cover options and cost.

Best time to contact you: (tick the boxes that apply) morning afternoon

Best number to call you on:

14 Previous applications, credit declarations

- a Have you ever been announced insolvent, declared Bankrupt or entered into an Individual Voluntary Arrangement (IVA) or Debt Relief Order (DRO)?
- b Have you ever been convicted of or have any prosecutions pending for any criminal offence other than driving?

First person applying				Second person applying			
Yes		No		Yes		No	
Yes		No		Yes		No	

If 'Yes' to any of the questions in this section, please give details below.

15 Declaration for applicants – this declaration must be signed by all applicants

Important Information

I declare that I have been a permanent resident in the United Kingdom for at least 2 years.

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

a. I apply for an advance on a mortgage and believe the statements in this application are true. Any agreement for a loan which may be made by Nottingham Building Society (later called The Nottingham) will be based on those statements.

b. Any fee payable on application is non-refundable (unless specified in the ESIS) and cannot proceed until the fee is received by The Nottingham.

c. I have read the notes in section 11.

Any report or valuation on the property (whether carried out by a valuer or any other method) is only meant to help The Nottingham decide what advance (if any) may be made on the security. Neither The Nottingham nor its valuer accepts any responsibility for the value or condition of the property because of this report and valuation. (This applies even if the valuer makes a mistake in the report and valuation, or forgets to put something important in the report.)

The opinion of the valuer is deemed final and therefore our policy is not to offer an appeals process with regard to the property value or rental income.

d. If my application does not proceed to completion, my customer data may be held by The Nottingham and be used for statistical analysis.

e. My solicitor or conveyancer may give The Nottingham all the information they need to help The Nottingham decide whether to lend. I give up any right to claim confidentiality between solicitor and client or legal privilege over this information.

f. The Nottingham may give information to a third party so they can give me help and advice if I fall behind with my mortgage payments.

g. I authorise The Nottingham or any solicitor or conveyancer acting on behalf of The Nottingham in connection with the proposed remortgage of my property to obtain the title deeds to the property and obtain a repayment figure from my current lender(s).

h. The Nottingham may give information about this loan to insurance companies if the property is repossessed. The information I supply may be shared with insurance companies for the purpose of insurance administration by the society, or its agents.

i. The Nottingham has the right to show this form and any of the references to any insurance company for the higher lending charge if this is needed for the loan for which I am applying.

j. I authorise The Nottingham to pass information relating to my mortgage application to any solicitor or conveyancer acting on its behalf.

k. I confirm I have received a European Standard Information Sheet (ESIS) for the mortgage I am applying for.

l. For a full guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies please refer to our Privacy Policy which can be found at www.thenottingham.com.

Signatures

First person applying:

Date:

Second person applying:

Date:

16 Declaration for financial advisers

If this form has been fully completed by the applicant(s), please tick the box. Otherwise complete the declaration below.

The information on this form has been given to me by my client. As far as I know, it is correct.

Name:

--

Company:

--

Signature:

Date:

Additional information

Now please turn over the page to fill in the Direct Debit



www.thenottingham.com

THE PROPERTY MAY BE AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Nottingham Building Society, Nottingham House, 3 Fulforth Street, Nottingham, NG1 3DL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registered No. 200785. Some Buy to Let mortgages are not regulated by the Financial Conduct Authority.

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

Please fill in the whole form using a ball point pen and send it to:

Nottingham Building Society,
Nottingham House,
3 Fulforth Street,
Nottingham
NG1 3DL

Name(s) of account holder(s) (at bank / building society)

Bank / building society account number

--	--	--	--	--	--	--	--

Branch sort code

--	--	--	--	--	--

Name and full postal address of your bank or building society

To: The Manager	Bank or building society
Address	
Postcode	

Service user number

760265

Reference (your mortgage account number)

--	--	--	--	--	--	--	--	--	--

For Nottingham Building Society official use only

DDI:

This is not part of the instruction to your bank or building society.

Instruction to your bank or building society


Please pay Nottingham Building Society Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Nottingham Building Society and, if so, details may be passed electronically to my bank or building society.

Signature(s)
Date

Banks and building societies may not accept Direct Debit instructions for some types of accounts.



This Guarantee should be detached and retained by the payer.



The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Nottingham Building Society will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Nottingham Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Nottingham Building Society or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society. – If you receive a refund you are not entitled to, you must pay it back when Nottingham Building Society asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



www.thenottingham.com

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