

ENQUIRY FORM FOR RESIDENTIAL / BUY TO LET / COMMERCIAL MORTGAGES

To help you complete this form sections have been colour coded

- Blue sections should be completed for all applications
- Green sections may apply based on your own circumstances, if they do not apply to you, these can be ignored
- Gold sections would normally only apply to buy to let investment mortgages or professional landlords
- Orange sections are for commercial applications only

About the type of loan required:

Please provide a brief description of your requirements:

Property purchase: Property remortgage: Own or family home: A Buy to let or let to buy: Commercial finance:

Limited company applications:

If applying in a ltd company or LLP, provide the full name of the business: Company number:

About the borrowing required:

<p>Loan requirements</p> <p>If you are purchasing, how much are you paying? <input style="width: 100%;" type="text"/></p> <p>how much do you need to borrow? <input style="width: 100%;" type="text"/></p> <p>Over what term? <input style="width: 100%;" type="text"/></p>	<p>Interest payment options</p> <p>Is this a capital repayment mortgage? <input type="checkbox"/></p> <p>Is this an interest only mortgage? <input type="checkbox"/></p> <p>If part & part, how much of the loan on interest only? <input style="width: 100%;" type="text"/></p>	<p>Your contribution</p> <p>How much do you have to meet the deposit & fees? <input style="width: 100%;" type="text"/></p> <p>What is the source of the deposit? <input style="width: 100%;" type="text"/></p>
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About the property to be used as security for the loan:

Main residence: <input type="checkbox"/>	Residential Buy to let: <input type="checkbox"/>	Commercial with living accommodation: <input type="checkbox"/>	Commercial with no living accommodation: <input type="checkbox"/>
Provide the full address and postcode: <input style="width: 80%;" type="text"/>		Current property value: <input style="width: 15%;" type="text"/>	
Is the property a house or bungalow? <input type="checkbox"/>	How many bedrooms? <input style="width: 20%;" type="text"/>	Bathrooms? <input style="width: 20%;" type="text"/>	Kitchens? <input style="width: 20%;" type="text"/>
Living rooms? <input style="width: 20%;" type="text"/>	Other rooms? <input style="width: 20%;" type="text"/>		
Is the property a flat or maisonette? <input type="checkbox"/>	How many flats in the block? <input style="width: 20%;" type="text"/>	How many storeys in the building? <input style="width: 20%;" type="text"/>	Which floor is the flat on? <input style="width: 20%;" type="text"/>
Is the property above commercial? <input type="checkbox"/>	Please describe the businesses below or adjacent to the property: <input style="width: 100%;" type="text"/>		
Is it freehold or leasehold? <input type="checkbox"/>	If leasehold, how many years remain on the current lease? <input style="width: 20%;" type="text"/>	Is the land/property currently, or was it previously owned by the local authority? <input type="checkbox"/>	
Has the property been converted? <input type="checkbox"/>	If yes, when did the conversion take place? <input style="width: 20%;" type="text"/>	Is the property Grade II listed? <input type="checkbox"/>	When was the property built? <input style="width: 20%;" type="text"/>
Tell us about the occupancy of the property			
Is the property currently tenanted? <input type="checkbox"/>	Tell us the number and type of tenants occupying the property: <input style="width: 100%;" type="text"/>		

Remortgaging: (provide details for any existing mortgages or loans on the property)

Current mortgage:	Lender:	Rate:	Monthly cost:	If any redemption penalties provide amount and end date:
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	Amount: <input style="width: 20%;" type="text"/> End date: <input style="width: 20%;" type="text"/>
Secured loan:	Lender:	Rate:	Monthly cost:	Amount: <input style="width: 20%;" type="text"/> End date: <input style="width: 20%;" type="text"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/>

Personal details:

	Applicant 1:	Applicant 2:
Full name:	<input type="text"/>	<input type="text"/>
Date of birth:	<input type="text"/>	<input type="text"/>
Home address:	<input type="text"/>	<input type="text"/>
Contact no:	<input type="text"/>	<input type="text"/>
Email:	<input type="text"/>	<input type="text"/>
Nationality:	<input type="text"/>	<input type="text"/>
Country of residence:	<input type="text"/>	<input type="text"/>
Homeowner:	<input type="text"/>	<input type="text"/>
Annual income:	<input type="text"/>	<input type="text"/>

Affordability:

Residential owner occupied, or properties let to members of your family are based on your income, expenditure, and your ability to afford the repayments on the loan as determined by the lender's own assessments and affordability calculations. If you would like us to provide an assessment of your borrowing capacity, you will need to provide a full breakdown of your income and expenditure. If you haven't completed out Fact Find you can provide this in your own format or in the notes section.

Buy to let investment mortgages, commercial and trading premises are usually based on the rental income achievable on the property and lenders stress test affordability using their own calculation models. Some lenders may factor in income or asset value. If you would like us to provide an assessment of your borrowing capacity, you will need to provide a full breakdown of your income and expenditure. If you haven't completed out Fact Find you can provide this in your own format or in the notes section.

Main residence applicants:

Are you a first-time buyer?	<input type="checkbox"/>	Is this a help to buy application?	<input type="checkbox"/>	Is this a right to buy application?	<input type="checkbox"/>	Applying for shared ownership?	<input type="checkbox"/>
2 nd or holiday home application?	<input type="checkbox"/>	Forces help to buy application?	<input type="checkbox"/>	Borrowing into retirement?	<input type="checkbox"/>	Lifetime mortgage application?	<input type="checkbox"/>

Buy to let applicants:

Are you a first-time landlord?	<input type="checkbox"/>	Are you a portfolio landlord?	<input type="checkbox"/>	Is this a portfolio loan application?	<input type="checkbox"/>	Is this a rolling credit facility loan?	<input type="checkbox"/>
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Tenancy & rental arrangements:

Will this be a standard AST (one family unit)?	<input type="checkbox"/>	If multi-let, how many households?	<input type="text"/>	If multi-let, how many agreements?	<input type="text"/>	Will facilities be shared?	<input type="checkbox"/>	Expected rental per month?	<input type="text"/>
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About your current portfolio:

No. properties owned	No. HMO's	No. other	Total portfolio value	Total borrowing	Total income p.m.	Date started
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

All applicants: (further borrowing)

Are you borrowing additional funds?	<input type="checkbox"/>	Paying off unsecured debt?	<input type="checkbox"/>	Is this an existing product transfer?	<input type="checkbox"/>	Is this a 2 nd charge loan application?	<input type="checkbox"/>
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Preferences:

Fixed, discounted or tracker rate:	<input type="text"/>	2, 3, 5, 10+ years	<input type="text"/>	Do you want quotes for insurance?	<input type="checkbox"/>	Do you want quotes for legals?	<input type="checkbox"/>	Do you want lenders fees added to the loan	<input type="checkbox"/>
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Commercial loans only:

For trading business which are NOT SPVs state the purpose of the mortgage:	<input type="text"/>
Will you be trading from the premises? If so, please provide full details	<input type="text"/>
If you are associated or connected with the tenants, please provide further details:	<input type="text"/>

About your eligibility:

Question	Answer & explanation
Has any applicant ever had any adverse credit, late or missed payments on any secured loan?	
Are all applicants tax affairs up to date and in order?	
Have you taken tax advice from a qualified professional before setting up a corporate structure?	
Have you approached any other broker or lender in connection with this enquiry?	

Notes:

Our assessment and any terms or quotes issued will be based solely on the information provided in this form. Loans will not be granted on this data alone and you will need to provide further information and evidence to support all data provided, should you wish to apply for a loan. Any rates quoted are not guaranteed and will only be valid on the date issued. Lenders may change their criteria, terms and conditions at any time. We cannot guarantee you will be able to obtain any mortgage or loan based on the information supplied in this document and we cannot be held responsible for any decision made by any lender. All regulated firms will carry out their own background checks on the validity of any information provided to us and suspicious activity will be reported to the appropriate authorities.

Your home or property may be repossessed if you do not keep up to date or make any loan repayments when due for any mortgage or loan secured on the property.

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