



Buy to Let Application Form

PLEASE SEND COMPLETED FORM TO: PO BOX 33, EPSOM, KT18 5YN

TO BE COMPLETED BY INTRODUCING BROKER

DETAILS OF:

INTRODUCER/INTERMEDIARY

NETWORK/MORTGAGE CLUB/PACKAGER MUST BE COMPLETED IN ALL CASES

Name

Company name

Correspondence address

Address

Postcode

Telephone number

Mobile number

Fax number

Email address

FSA Number

AIP DETAILS

Please state AIP number if applicable

ENCLOSED ITEMS

Completed and signed Direct Debit Instruction (see page 15).

Original document confirming current address for each applicant.

For referencing requirements, please refer to Rates, Fees & Lending Guidelines.

PRODUCT DETAILS

Product code

Fixed

Fixed until/for

Quote rate

Discounted

Discounted until/for

Quote rate

Tracker

Tracker until/for

Quote rate

LIBOR

Bank Base Rate

APPLICATION FEE

£

Please note: applications submitted without the correct fee, or with no fee at all, will not be processed until the correct fee is received. Details of fees can be found in the Rates, Fees and Lending Guidelines.

Payment by

Cheque

Credit/debit card

(please complete P15)

ARRANGEMENT FEE

£

Added to loan

Yes

No

Arrangement fees will be added to the loan if not specified otherwise.

IF YOU HAVE ANY PROBLEMS COMPLETING THIS FORM, PLEASE CONTACT MORTGAGE TRUST ON **0870 411 2488**.

**IMPORTANT - TO HELP US PROCESS YOUR APPLICATION QUICKLY
- IF THERE ARE MORE THAN 2 APPLICANTS, PLEASE COMPLETE A SEPARATE FORM**

1. Please use black ink and BLOCK CAPITALS throughout. This will enable us to scan this document onto our system.
2. Please ensure you answer all questions. If a question is Not Applicable, please write N/A.
3. All owners of the property (if a remortgage) or intended owners (if a purchase) must be named as applicants to the mortgage.
4. If the second Applicant details are the same as the first Applicant's, write 'SAME'. However, both Applicants must answer the YES or NO questions.
5. Please note that Credit Scoring techniques will be used in assessing your application.
6. Please note that we will accept a maximum of four applicants (or Directors if Limited Company application).

YOUR PERSONAL DETAILS

	1ST APPLICANT	2ND APPLICANT
1 Mr/Mrs/Miss/Ms/Other		
2 Surname		
3 Previous name (if changed in last 3 yrs)		
4 First name(s)		
5 Date of birth		
6 Marital status		
7 Number of children/dependents		
8 Nationality		
9 National Insurance number		
10 Tax reference		
11 Tax district		
12 Period current bank/building society account held	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
13 Is the 2nd applicant acting as guarantor for the loan?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
14 Is the loan for the benefit of all applicants?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

LIMITED COMPANY APPLICATIONS ONLY (For the definition of acceptable limited companies please refer to our rates fees and lending guidelines.)

(All Directors will be required to complete the application form and sign a personal guarantee prior to completion.)

15 Full company name			
16 Company Registration number			
17 Company SIC Code			
18 List full name of all Company Directors			
19 Registered Office (PO Box number is not acceptable)			POSTCODE
20 Telephone number	CODE	Fax number	CODE
21 Company VAT number			
22 Company Secretary			
23 Name & address of accountant/auditors			POSTCODE
24 Telephone no. of accountants/auditors	CODE		
25 Name of individual acting and qualification			

YOUR HOME

26 Current full address
(Please remember to provide a utility's bill for this address)

1ST APPLICANT		2ND APPLICANT	
<input type="text"/>		<input type="text"/>	
<input type="text"/>		<input type="text"/>	
<input type="text"/>		<input type="text"/>	
<input type="text"/>	POSTCODE	<input type="text"/>	POSTCODE

27 Is your current home

Mortgaged	<input type="checkbox"/>	Owned by parents/friends	<input type="checkbox"/>	Mortgaged	<input type="checkbox"/>	Owned by parents/friends	<input type="checkbox"/>
Rented	<input type="checkbox"/>	Owned outright	<input type="checkbox"/>	Rented	<input type="checkbox"/>	Owned outright	<input type="checkbox"/>
Other (please specify)	<input type="text"/>		Other (please specify)	<input type="text"/>			

28 Length of residency

(If less than 3 years, please give all previous addresses for this period, stating how long you have lived at each address and also the status at each address, eg Mortgage, with parents etc. Please continue in **Comments Section** on page 12 if necessary).

<input type="text"/>	Years	<input type="text"/>	Months	<input type="text"/>	Years	<input type="text"/>	Months
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29 Previous address

<input type="text"/>		<input type="text"/>	
<input type="text"/>		<input type="text"/>	
<input type="text"/>		<input type="text"/>	
<input type="text"/>	POSTCODE	<input type="text"/>	POSTCODE

30 Was the property

Mortgaged	<input type="checkbox"/>	Owned by parents/friends	<input type="checkbox"/>	Mortgaged	<input type="checkbox"/>	Owned by parents/friends	<input type="checkbox"/>
Rented	<input type="checkbox"/>	Owned outright	<input type="checkbox"/>	Rented	<input type="checkbox"/>	Owned outright	<input type="checkbox"/>
Other (please specify)	<input type="text"/>		Other (please specify)	<input type="text"/>			

31 Length of residency

<input type="text"/>	Years	<input type="text"/>	Months	<input type="text"/>	Years	<input type="text"/>	Months
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32 Second previous address

<input type="text"/>		<input type="text"/>	
<input type="text"/>		<input type="text"/>	
<input type="text"/>		<input type="text"/>	
<input type="text"/>	POSTCODE	<input type="text"/>	POSTCODE

33 Was the property

Mortgaged	<input type="checkbox"/>	Owned by parents/friends	<input type="checkbox"/>	Mortgaged	<input type="checkbox"/>	Owned by parents/friends	<input type="checkbox"/>
Rented	<input type="checkbox"/>	Owned outright	<input type="checkbox"/>	Rented	<input type="checkbox"/>	Owned outright	<input type="checkbox"/>
Other (please specify)	<input type="text"/>		Other (please specify)	<input type="text"/>			

34 Length of residency

<input type="text"/>	Years	<input type="text"/>	Months	<input type="text"/>	Years	<input type="text"/>	Months
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35 Email address

<input type="text"/>		<input type="text"/>	
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36 Home telephone number

CODE	<input type="text"/>	CODE	<input type="text"/>
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37 Mobile number

CODE	<input type="text"/>	CODE	<input type="text"/>
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38 Fax number

CODE	<input type="text"/>	CODE	<input type="text"/>
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39 Daytime telephone number

CODE	<input type="text"/>	CODE	<input type="text"/>
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40 Name and address of your current lender, landlord or letting agent
(Please remember to provide your original itemised lenders statement, if under 12 months please give details in **Comments Section** on page 12).

<input type="text"/>		<input type="text"/>	
<input type="text"/>		<input type="text"/>	
<input type="text"/>		<input type="text"/>	
<input type="text"/>	POSTCODE	<input type="text"/>	POSTCODE

41 Mortgage account number

<input type="text"/>		<input type="text"/>	
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42 Amount outstanding

£	<input type="text"/>	£	<input type="text"/>
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43 Monthly mortgage/rent payment

£	<input type="text"/>	£	<input type="text"/>
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44 Date mortgage/tenancy commenced

DD	<input type="text"/>	MM	<input type="text"/>	YYYY	<input type="text"/>	DD	<input type="text"/>	MM	<input type="text"/>	YYYY	<input type="text"/>
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Should you require additional space, please copy this page and attach to the completed application

MORTGAGE REQUIREMENTS AND PROPERTY TO BE MORTGAGED

- 45 Loan Required
- 46 Method of repayment
- 47 Loan purpose
- 48 If remortgage, please give purpose of additional funds being raised
- 49 Expected monthly rental income
- 50 Address of property
- 51 Telephone number
- 52 Purchase price (If remortgage, please state original purchase price and date purchased)
- 53 Estimated value/current loan outstanding for remortgage
- 54 Name and address of vendor
- 55 TYPE OF PROPERTY
- 56 If flat or maisonette (Must not be more than seven storeys)
- 57 In block/house, number of
- 58 Tenure
- 59 If leasehold: unexpired term
- 60 Ground Rent/Feu Duty
- 61 Age of property
- 62 If new or less than 10 years old, is the property covered by a guarantee
- 63 Is the property constructed of brick/stone walls with a tile or slate roof
- IS THE PROPERTY:**
- 64 Attached to or above commercial premises
- 65 Ex local authority (if yes we may not be able to help)
- 66 A basement flat
- 67 To be let to (please note it cannot be let to immediate family members)
- 68 Multiple occupation
- 69 Let on an assured shorthold tenancy
- 70 Are the deposit funds (purchase only) being provided from your own/the Ltd Company funds
- 71 Have you/the Ltd Company applied or intended to apply to anyone other than Mortgage Trust for a mortgage on this or any other property
- 72 Name and address of person to contact to arrange an inspection of the property
- 73 Telephone number
- 74 Mobile telephone number

PROPERTY 1		PROPERTY 2	
£	Term of loan Yrs	£	Term of loan Yrs
Interest only <input type="checkbox"/>	Capital & Interest <input type="checkbox"/>	Interest only <input type="checkbox"/>	Capital & Interest <input type="checkbox"/>
Purchase <input type="checkbox"/>	Remortgage <input type="checkbox"/>	Purchase <input type="checkbox"/>	Remortgage <input type="checkbox"/>
£		£	
POSTCODE		POSTCODE	
CODE		CODE	
£	DD/MM/YY	£	DD/MM/YY
£	£	£	£
POSTCODE		POSTCODE	
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"/>	
Storeys <input type="checkbox"/>	Flats <input type="checkbox"/>	Tenancies <input type="checkbox"/>	
Freehold <input type="checkbox"/>	Leasehold <input type="checkbox"/>	Heritable <input type="checkbox"/>	
	Years (We do not accept leases of less than 65 Years)		Years (We do not accept leases of less than 65 Years)
£ p.a.	Service Charge	£ p.a.	Service Charge
	Years		Years
NHBC <input type="checkbox"/>	Other <input type="checkbox"/>	No <input type="checkbox"/>	
Yes <input type="checkbox"/>	No <input type="checkbox"/>	(If no, give details in comments section page 12)	
Yes <input type="checkbox"/>	No <input type="checkbox"/>	(If yes, give details in comments section page 12)	
Yes <input type="checkbox"/>	No <input type="checkbox"/>	(As above)	
Yes <input type="checkbox"/>	No <input type="checkbox"/>	(As above)	
a family <input type="checkbox"/>	students <input type="checkbox"/>	professional <input type="checkbox"/>	
Yes <input type="checkbox"/>	If yes, number of multiple units <input type="checkbox"/>	No <input type="checkbox"/>	
Yes <input type="checkbox"/>	No <input type="checkbox"/>		
Yes <input type="checkbox"/>	No <input type="checkbox"/>		
Yes <input type="checkbox"/>	No <input type="checkbox"/>	(If yes, give details in comments section page 12)	
Yes <input type="checkbox"/>	No <input type="checkbox"/>	(If yes, give details in comments section page 12)	
POSTCODE		POSTCODE	
CODE		CODE	
CODE		CODE	

HOUSES IN MULTIPLE OCCUPATION (HMO)

	PROPERTY 1		PROPERTY 2	
75 Is the property 3 storeys or more and will it be occupied by 5 or more unrelated occupants sharing an amenity	Yes <input type="checkbox"/>	No <input type="checkbox"/> (If no, go to Question number 80)	Yes <input type="checkbox"/>	No <input type="checkbox"/> (If no, go to Question number 80)
76 If this is a purchase application, do you know of any reason why you would not be classed as fit and proper in respect of applying for and obtaining a license	Yes <input type="checkbox"/>	No <input type="checkbox"/> (If yes, give details in Comments Section on page 12)	Yes <input type="checkbox"/>	No <input type="checkbox"/> (If yes, give details in Comments Section on page 12)
If this is a remortgage application, have you:				
a) applied for a mandatory licence	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
b) obtained a mandatory licence	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
c) applied and been declined	Yes <input type="checkbox"/>	No <input type="checkbox"/> (If yes, give details in Comments Section on page 12)	Yes <input type="checkbox"/>	No <input type="checkbox"/> (If yes, give details in Comments Section on page 12)
77 Have you (the applicant) been subject to any enforcement action in respect of properties you have control over, either in the past or currently?	Yes <input type="checkbox"/>	No <input type="checkbox"/> (If yes, give details in Comments Section on page 12)	Yes <input type="checkbox"/>	No <input type="checkbox"/> (If yes, give details in Comments Section on page 12)

THE STANDARD MORTGAGE VALUATION REPORT

78 A suitably qualified person will be introduced to produce a mortgage valuation report. This report will be based on limited inspection as Mortgage Trust requires the report solely to assess its suitability as security for your obligation to repay the loan together with interest.

The report does not comment on the condition of the fabric and structure of the building, or that the purchase price is reasonable or otherwise. Mortgage Trust strongly recommends that you obtain your own more detailed report on the condition and the value of the property, to advise you on likely commitments and liabilities before you decide whether the property is suitable for your purposes. If you do not do this, you proceed entirely at your own risk. A more detailed report can be arranged at your expense the same time as Mortgage Trust's valuation and a discount may be available from our panel of valuers.

If you require a valuer to contact you directly to arrange one of the following please select:

Homebuyers
 Full Structural Survey

The report will be prepared in accordance with the requirements set out in the RICS/ISVA specifications for the valuation and inspection of residential property for mortgage purposes on behalf of building societies, banks and other lenders which became effective from 1 January 1996.

HOUSEHOLD INSURANCE

79 Mortgage Trust insists that your property must have adequate Buildings Insurance Cover in place on or before completion of your mortgage.

We believe that protecting your property is an important decision where you should take care to select cover that meets your precise requirements. We can help you do this through our partnership with Legal & General Insurance.

Mortgage Trust Limited of PO Box 33, Epsom, KT18 5YN is an appointed representative of Mortgage Trust Services PLC which is authorised and regulated by the Financial Services Authority. The insurance company is not part of Mortgage Trust Limited. Mortgage Trust Limited do not charge any fees for introduction to Legal & General Insurance Company.

YOUR SOLICITOR DETAILS

80 The details requested below can be obtained from your solicitor's letterhead. Your solicitors must have 2 or more partners (except in Scotland) so we may also instruct the firm to act on our behalf. Applicants who are solicitors/licensed conveyancers will not be instructed to act for Mortgage Trust in the mortgage. Mortgage Trust reserve the right to use its own solicitors.

Name and address of solicitors/licensed conveyancers		Name of person acting	
<input type="text"/>		<input type="text"/>	
<input type="text"/>		<input type="text"/>	
<input type="text"/>		Telephone number	<input type="text"/>
<input type="text"/>		Fax number	<input type="text"/>
<input type="text"/>		Email	<input type="text"/>
DX number	<input type="text"/>		
Number of partners (must have 2 or more partners)	<input type="text"/>		

EMPLOYED APPLICANTS ONLY - YOUR INCOME DETAILS

	1ST APPLICANT	2ND APPLICANT
81 Current annual gross basic income (Include your P60 and last 3 months' payslips)	£ <input type="text"/> p.a.	£ <input type="text"/> p.a.
82 Guaranteed additional income from employer (e.g. car allowance)	£ <input type="text"/> p.a.	£ <input type="text"/> p.a.
83 Other annual income e.g. bonus/overtime/commission - please give details in Comments Section on page 12	£ <input type="text"/> p.a.	£ <input type="text"/> p.a.
84 Occupation	<input type="text"/>	<input type="text"/>
85 Employment	Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/> Length of contract <input type="text"/>	Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/> Length of contract <input type="text"/>
86 Renewal date	<input type="text"/> DD <input type="text"/> MM <input type="text"/> YYYY	<input type="text"/> DD <input type="text"/> MM <input type="text"/> YYYY
87 Employer's type of business	<input type="text"/>	<input type="text"/>
88 Related to employer	Yes <input type="checkbox"/> No <input type="checkbox"/> (If yes, give details in comments section page 12)	Yes <input type="checkbox"/> No <input type="checkbox"/> (If yes, give details in comments section page 12)
89 Do you have any shareholdings in this business? (if you own 25% or more, please complete Self Employed - Your Income details)	Yes <input type="checkbox"/> If yes <input type="text"/> % No <input type="checkbox"/>	Yes <input type="checkbox"/> If yes <input type="text"/> % No <input type="checkbox"/>
90 Name and address of your employer	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> POSTCODE	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> POSTCODE
91 Telephone number	<input type="text"/> CODE <input type="text"/>	<input type="text"/> CODE <input type="text"/>
92 Fax number	<input type="text"/> CODE <input type="text"/>	<input type="text"/> CODE <input type="text"/>
93 Payroll reference/employee number	<input type="text"/>	<input type="text"/>
94 Date present employment started If less than 2 years, please give name(s) and address(es) of all employers for this period, together with dates of employment. (Continue in Comments Section on page 12 if necessary.)	<input type="text"/> DD <input type="text"/> MM <input type="text"/> YYYY	<input type="text"/> DD <input type="text"/> MM <input type="text"/> YYYY
95 Subject to a probationary period (If yes, we may not be able to help)	Yes <input type="checkbox"/> If yes, how long for <input type="text"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> If yes, how long for <input type="text"/> No <input type="checkbox"/>
96 Previous Employer	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> POSTCODE	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> POSTCODE
97 Occupation	<input type="text"/>	<input type="text"/>
98 Date employment started	<input type="text"/> DD <input type="text"/> MM <input type="text"/> YYYY	<input type="text"/> DD <input type="text"/> MM <input type="text"/> YYYY
99 Date employment finished	<input type="text"/> DD <input type="text"/> MM <input type="text"/> YYYY	<input type="text"/> DD <input type="text"/> MM <input type="text"/> YYYY
100 Second previous employer	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> POSTCODE	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> POSTCODE
101 Occupation	<input type="text"/>	<input type="text"/>
102 Date employment started	<input type="text"/> DD <input type="text"/> MM <input type="text"/> YYYY	<input type="text"/> DD <input type="text"/> MM <input type="text"/> YYYY
103 Date employment finished	<input type="text"/> DD <input type="text"/> MM <input type="text"/> YYYY	<input type="text"/> DD <input type="text"/> MM <input type="text"/> YYYY

CONFIRMATION OF IDENTITY

EXISTING CUSTOMERS

130 If you are an existing mortgage customer of Mortgage Trust, Britannic Money, First Active Financial Plc, The Mortgage Corporation or the Mortgage Funding Corporation please record your existing account number below.

	1ST APPLICANT	2ND APPLICANT
Account Numbers	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>

Note - Further advances may not necessarily be offered at the interest rate applied to your existing borrowing. Please contact us directly for full details of Fees and Interest Rates.

NEW CUSTOMERS

We need to identify each applicant to comply with Money Laundering regulations. Please refer to our Rates, Fees and Lending Guidelines for further details and list of acceptable documents.

YOUR FINANCIAL DETAILS

	1ST APPLICANT	2ND APPLICANT
131 Have you ever had a judgement, default or court order registered against you or, if self-employed, your business?	Yes <input type="checkbox"/> (If yes, give details in Comments Section on page 12) No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, give details in Comments Section on page 12) No <input type="checkbox"/>
132 Have you ever been declared bankrupt, entered into an IVA or made any arrangements with creditors?	Yes <input type="checkbox"/> (If yes, give details in Comments Section on page 12) No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, give details in Comments Section on page 12) No <input type="checkbox"/>
133 Have you had a mortgage/secured loan before?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
134 Have you ever been in arrears with any mortgage, loan, or rental payments whether agreed or not, or had a property repossessed/voluntarily surrendered?	Yes <input type="checkbox"/> (If yes, give details in Comments Section on page 12) No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, give details in Comments Section on page 12) No <input type="checkbox"/>
135 Will all mortgages and other secured borrowings be repaid on or before taking up your new Mortgage Trust loan?	Yes <input type="checkbox"/> No <input type="checkbox"/> (If no, give details in Comments Section on page 12)	Yes <input type="checkbox"/> No <input type="checkbox"/> (If no, give details in Comments Section on page 12)

YOUR OTHER FINANCIAL COMMITMENTS

136 Please provide details of all your financial commitments, including Credit cards/Store cards/other cards, Bank loan/Bank overdraft/other loans, Hire Purchase and Maintenance payments, if none enter NIL. Please continue in comments section on page 12 if necessary.

For 'Type of Loan' please write in box whether it is; Credit cards/Store cards/other cards/maintenance payment etc...

For 'To be Repaid' please tick in the box if the loan will be repaid prior to the issue of this loan.

For 'Secured' please tick in the box, if the loan is registered against your property.

NAME(S) IN WHICH LOANS ARE HELD	ACCOUNT NUMBER	TYPE OF LOAN	NAME OF COMPANY	AMOUNT OWING	MONTHLY PAYMENT	TO BE REPAID	SECURED
				£	£		
CREDIT CARD LIMIT						£	
				£	£		
CREDIT CARD LIMIT						£	
				£	£		
CREDIT CARD LIMIT						£	

BANK DETAILS - please list details of all your bank accounts, including details of your business bank accounts

ACCOUNT HOLDER	NAME OF BANK	ACCOUNT NUMBER	SORT CODE	AGE OF ACCOUNT

LETTING HISTORY

	1ST APPLICANT	2ND APPLICANT
137 How long have you/the Ltd Company been letting property?	<input type="text"/> Years	<input type="text"/> Years
138 Do you/the Ltd Company manage the property(ies)?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
139 If no, please give the name and address of the Management Company	<input type="text"/> <input type="text"/> <input type="text"/> POSTCODE	<input type="text"/> <input type="text"/> <input type="text"/> POSTCODE
140 How many properties do you/the Ltd Company own?	<input type="text"/>	<input type="text"/>
141 Total estimated value of properties	£ <input type="text"/>	£ <input type="text"/>
142 Total amount outstanding	£ <input type="text"/>	£ <input type="text"/>

Please complete the following with full details of all other properties owned by all applicants, but not being remortgaged to Mortgage Trust.

1. Full postal address	<input type="text"/>	<input type="text"/> POSTCODE
Value of property	£ <input type="text"/>	Lender name <input type="text"/>
Loan repayment	£ <input type="text"/> per month	Loan outstanding £ <input type="text"/>
Interest rate	<input type="text"/> % Owner <input type="text"/>	Rental income £ <input type="text"/> per month

2. Full postal address	<input type="text"/>	<input type="text"/> POSTCODE
Value of property	£ <input type="text"/>	Lender name <input type="text"/>
Loan repayment	£ <input type="text"/> per month	Loan outstanding £ <input type="text"/>
Interest rate	<input type="text"/> % Owner <input type="text"/>	Rental income £ <input type="text"/> per month

3. Full postal address	<input type="text"/>	<input type="text"/> POSTCODE
Value of property	£ <input type="text"/>	Lender name <input type="text"/>
Loan repayment	£ <input type="text"/> per month	Loan outstanding £ <input type="text"/>
Interest rate	<input type="text"/> % Owner <input type="text"/>	Rental income £ <input type="text"/> per month

4. Full postal address	<input type="text"/>	<input type="text"/> POSTCODE
Value of property	£ <input type="text"/>	Lender name <input type="text"/>
Loan repayment	£ <input type="text"/> per month	Loan outstanding £ <input type="text"/>
Interest rate	<input type="text"/> % Owner <input type="text"/>	Rental income £ <input type="text"/> per month

5. Full postal address	<input type="text"/>	<input type="text"/> POSTCODE
Value of property	£ <input type="text"/>	Lender name <input type="text"/>
Loan repayment	£ <input type="text"/> per month	Loan outstanding £ <input type="text"/>
Interest rate	<input type="text"/> % Owner <input type="text"/>	Rental income £ <input type="text"/> per month

6. Full postal address	<input type="text"/>	<input type="text"/> POSTCODE
Value of property	£ <input type="text"/>	Lender name <input type="text"/>
Loan repayment	£ <input type="text"/> per month	Loan outstanding £ <input type="text"/>
Interest rate	<input type="text"/> % Owner <input type="text"/>	Rental income £ <input type="text"/> per month

COMMENTS SECTION

Use this space to give additional information requested in any of the questions, and any other information which you feel will help in assessing your application. Please indicate the question number where applicable. Continue on a separate sheet if necessary.

DECLARATION AND CONSENT

1. "I, we, me, my, us, our" means the person or persons set out in this application form. "You, your" means Mortgage Trust Limited, its parent, subsidiaries and associated companies. "Personal Details" means any information that you obtain or process about me/us from (1) this or any other application (2) how I/we manage my/our loan account (3) any insurance claim information, or (4) details about my/our bank account, including details of my/our purchases, such as the identity of the supplier and the amount and type of the transaction (i.e. retail services, medical services, etc).
2. I/We agree that you may, at your discretion, pass this application form to another lender for consideration, in which case references in this declaration to 'you' will include any such lender.
3. I/We confirm that the Personal Details given on this application are true and complete and understand that these will form the basis of any mortgage offer. If any of the Personal Details in this form or my/our personal circumstances change prior to you making the loan, I/we will notify you in writing and will not accept the loan until you have consented to the change in writing.
4. I/We confirm that no charges exist over the property except those that have been notified by me/us and I/we will not enter into any further charges over the property prior to or after completion without advising you and obtaining your prior consent in writing.
5. I/We confirm that I/we have read the product information and understand the terms and conditions relating to the product features and any advice given by any intermediary has been understood and made clear to me/us.
6. I/We authorise you to make any enquiries and request any references as you consider necessary in connection with this application, whether of my/our employer or otherwise or the Inland Revenue and I/we authorise such persons to give all requested information to you. I/we confirm that all information given is true and not misleading and acknowledge that to forge a signature may make me/us liable to criminal prosecution.
7. Joint applicants only: We agree that you will use the first applicant's address for all correspondence unless we notify you in writing to the contrary.
8. I/We agree that where my/our application has been made via a mortgage intermediary, you may keep that intermediary informed as to all aspects of the application and its progress. I/We further understand that this information may be transmitted electronically, via the internet and email. I/We understand that the introducers named on this form are not your agents.
9. I/We understand that if a mortgage offer is made, you will instruct a Solicitor to act on your behalf and that I/we will be responsible for your legal costs and disbursements whether or not the mortgage is completed. I/We authorise my/our Solicitor or Licensed Conveyancer to disclose to you, and you to disclose to the Solicitor/Licensed Conveyancer, Personal Details or any other information relating to this application.
10. I/We acknowledge that you may at any time transfer your interest in the mortgage, together with any security I/we give, to any other lender, bank or institution, without first seeking my/our permission and I/we authorise you to disclose any information which you hold/process about me/us to any such person.
11. Where I/we have provided you with my/our email address(es), I/we agree that you may communicate with me/us (and vice versa) via email. I/We will notify you if my/our email address(es) change(s) as soon as possible. I/We acknowledge that email may be intercepted by third parties or electronically delivered to parties other than the addressee. Any such information is sent at my/our own risk. I/We will tell you as soon as possible should I/we become aware of any failure, delay or error in sending or receiving an email. Your records of email sent or received will be conclusive evidence unless there is a clear mistake. You may withdraw the email facility at any time upon any form of notice to me/us. I/We will notify you in writing if I/we no longer wish to communicate with you via email.
12. I/We understand that by allowing this transaction to proceed does not imply any representation on your part that the property is free from defect or worth at least the amount of the valuation. I/We understand that I/we will receive a copy of any valuation, and upon request will receive a copy of any re-inspection. If I/we require any further information about the conditions or value of the property I/we will obtain my/our own surveyor's report. I/We understand that no legal responsibility to me/us or any other person will be implied or accepted by the valuer or you as to the condition or value of the property.

DATA PROTECTION ACT 1998 - IMPORTANT INFORMATION

1. "You" means Mortgage Trust Limited. You will use and process my/our Personal Details for all purposes of this application, for market research, assessment and statistical analysis for your business, so that you can develop and improve your services to me/us and other customers and for analysis of fraud, credit and insurance matters. Personal Details may also be used to protect my/our interests, but will not be used for any other purpose.
2. You will disclose Personal Details (1) to any proposed guarantor of the loan, to your insurers, auditors, professional advisers, sub-contractors or any person providing services to you who have agreed to treat my/our Personal Details as confidential (2) if required to do so by law or any regulatory body relevant to your business (3) as envisaged by this application form or (4) otherwise with my/our consent.
3. You will search the files of credit reference agencies, the Electoral Register and the Council of Mortgage Lenders Possessions Register. Credit reference agencies will keep a record of this search, whether or not the application proceeds so that it may be used by other lenders in assessing applications from me/us and anyone who lives with me/us.
4. It is important that you give us accurate information. We will check your details with fraud prevention agencies and if false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. 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.
5. You will disclose Personal Details to credit reference agencies, fraud prevention agencies and, if necessary, to any repossessions registry. Details of how I/we conduct my/our account may be given to these agencies, and repossession information held on any register may be shared with other lenders and used for credit assessment, debt tracing, fraud detection and prevention to protect me/us from theft/fraud. You will add to these records details of my/our agreement with you, the payments made under it and any default in payment or failure to keep to its terms. You and other organisations may search these records to (1) help make decisions about credit and credit related services, for me/us and those with whom I/we may be linked financially or other members of my/our household (2) help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for me/us and those with whom I/we may be linked financially or other members of my/our household (3) trace debtors, recover debt, manage our accounts or insurance policies, and (4) verify my/our identity to prevent money laundering, unless I/we furnish you with other satisfactory proof of identity.
6. You will use credit scoring/automated decision-making systems when assessing my/our application.
7. My/Our telephone calls may be recorded or monitored for training purposes and for my/our protection. My/Our email may also be monitored for the same reasons.
8. Under the Data Protection Act 1998 (as amended), I/we have the right of access to my/our personal records held by you upon written request and payment of a fee and I/we also have the right to request that inaccurate details be amended, or in certain circumstances, be expunged from your records. I/We also have a right of access to my/our personal records held by credit reference agencies and fraud prevention agencies and you will supply their names and addresses upon written request from me/us.
9. Sole applicants only: - Information held about me by credit reference agencies may already be linked to records relating to one or more of my partners/member(s) of my household. For the purposes of this application I may be treated as financially linked and my application will be assessed with reference to any "associated" records.
10. Joint applicants (including sole applicant with guarantor): - By stating a financial association with another party you are entitled to (1) disclose information about us or anyone else referred to by us (2) search, link and/or record information at credit reference agencies about us and/or anyone else referred to by us which will be taken into account in all future applications by us.
11. We may telephone, email or write to you about products or services of ours or others which may be of interest to you. We may pass details about you and the conduct of your account with us to other companies within our group or to selected third parties who may telephone or write to you about their products or services.

Mortgage Trust Limited (MTL) has its registered office at St Catherine's Court, Herbert Road, Solihull, West Midlands B91 3QE, and is an appointed representative of Mortgage Trust Services plc which is authorised and regulated by the Financial Services Authority. Any insurer to whom MTL pass personal details under paragraph 10 above will not be a member of the group of companies to which MTL belongs.

I/We declare that I/we have personally completed this application form, or if completed by another have read the full application form and checked every answer given, and understand and agree the above Declaration and Consent and Data Protection Act 1998 notice. By signing this application, I/we agree you can use my/our information in this way. I/we confirm that details of any subsequent changes in circumstances since our previous Buy to Let Application are detailed on a separate sheet of paper and attached to this form.

Signed by
First Applicant

Print Name

Date

DD	MM	YYYY
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Signed by
Second Applicant

Print Name

Date

DD	MM	YYYY
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Note: If this is a joint application (or sole applicant with a guarantor), ALL parties must sign.

Please complete the Direct Debit Instruction on page 15.

WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.

VISA/DELTA/EUROCARD MASTERCARD/SWITCH/SOLO CARD DETAILS

Where appropriate 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: Visa/Delta/Eurocard Mastercard/Switch/Solo																																			
I authorise you to debit my account with the amount of £																																			
My card number is:				Start date of card:	Expiry date of card:																														
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Name (as on card)																																			
Cardholder's address																																			
				Postcode																															
Signature			Telephone number																																

INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY DIRECT DEBITS

Please fill in the whole form using a ball point pen and send it to:
Mortgage Trust Limited, PO Box 33, Epsom KT18 5YN



1) Name and full postal address of Bank or Building Society branch

The Manager	Bank or Building Society
Address	
Postcode	

Originators identification number

6	2	4	4	6	1
---	---	---	---	---	---

5) Reference number

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

6) Instruction to your Bank or Building Society.

Please pay Mortgage Trust Limited 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 Mortgage Trust Limited and if so details will be passed electronically to my Bank or Building Society.

2) Name(s) of account holder(s)

3) Bank/Building Society account number

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

4) Branch Sort Code

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

Banks/Buildings Societies may refuse to accept Instructions to pay Direct Debits from some types of accounts

Your signature(s)

Signature
Signature
Date

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 take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change Mortgage Trust Limited will notify you 5 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Mortgage Trust Limited or your Bank or Building Society you are guaranteed a full and immediate refund from your branch, of the amount paid.
- You can cancel a Direct Debit at anytime by writing to your Bank or Building Society. Please also send a copy of the letter to us.



Mortgage Trust Limited
PO Box 33, Epsom KT18 5YN

Telephone: 0870 411 2488 Facsimile: 01372 737722 www.mortgagetrust.co.uk

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