

Personal

Application Form

Your Financial Background - If you have answered yes please provide further information here:

Have you ever been refused a mortgage?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you approached any other lenders about obtaining a mortgage on the property to be acquired or refinanced?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you ever had a judgement for debt recorded against you or if self employed/controlling director against your company?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you ever been declared bankrupt or been subject to an IVA?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you been associated either as a director or shareholder of any company which has failed or made formal arrangements with its creditors eg Company Voluntary Arrangement? If yes, state name(s) of company(ies), type of failure and your position in the company.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you ever failed to keep up your payments under any present or previous mortgage, rental or loan agreement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you taken a payment holiday in the last 3 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you ever been convicted or charged with any offence other than a driving offence	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you made a claim to the DSS in the last 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Do you have any arrears (rent, mortgage etc)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	

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Primary Security Details

Property status	<input type="checkbox"/> Already Owned <input type="checkbox"/> Being purchased	Type of existing charge (if already owned)	<input type="checkbox"/> First Charge <input type="checkbox"/> Second Charge <input type="checkbox"/> N/A
Estimated value of property	£		
Security address		Description of Property (e.g. detached, semi, terrace, shop etc.)	
Purchase price if not already owned	£	Borrowers cash input	£

Supplemental Property Offered as Security

Type of existing charge	<input type="checkbox"/> First Charge	<input type="checkbox"/> Second Charge	<input type="checkbox"/> N/A
Security address		Description of Property (e.g. detached, semi, terrace, shop etc.)	
Estimated value of Property	£	Name of existing Lender(s)	
Date purchased		Price paid	£
Occupied by		Type of Tenancy	

Valuation - We may require a valuation to be carried out by one of our approved Valuers. The cost of the valuation will be your responsibility. Please provide details of the person to be contacted by the Surveyor to arrange access.

Contact Name		Email Address:	
Contact No. 1		Contact No. 2	

Your Solicitors

Name of Solicitor firm		Address	
Telephone number		Name of acting Solicitor	
Solicitor's SRA ID		Email address	

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Employment

	Applicant 1	Applicant 2
Name of employer		
Address of employer		
Nature of business		
Position held		
Is this job permanent?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
How long have you been with this employer		
Annual income	£	£
Overtime/bonus over last 12 months	£	£

Self Employment

	Applicant 1	Applicant 2
Name of business		
Business type		
Company registration number		
Full business address		
Telephone number		
Website		
Nature of business		
How long established	Years	Years
Number of employees		
Turnover	£	£
Net profit	£	£
Accountancy Firm		
Accountants Address		
Telephone number		
Email address		

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Income & Expenditure

	Applicant 1	Applicant 2
Net Salary	£	£
Net Salary spouse	£	£
Income from savings	£	£
Income from rental	£	£
Pension	£	£
Family Credit/Benefits	£	£
Other – please clarify source*	£	£
Total	£	£

	Applicant 1	Applicant 2
Total balance of credit outstanding after completion	£	£
Total ongoing monthly unsecured credit commitments	£	£
Total ongoing monthly secured commitments (excluding mortgage)	£	£
Total outgoing monthly living costs (council tax, heating, lighting, food, fuel, childcare etc)	£	£
Ongoing monthly maintenance, alimony or CSA payments	£	£
Number of dependents under the age of 18		
Number of dependents over the age of 18		
Are you aware of any changes to your income or expenditure that would affect your ability to repay the mortgage? If yes, please give further details below*:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Total	£	£

*

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Bank account Details

	Applicant 1
Name of bank	
Branch	
Account name	
Account No.	
Sort Code	
Length of time account held?	

	Applicant 2
Name of bank	
Branch	
Account name	
Account No.	
Sort Code	
Length of time account held?	

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Asset & Liabilities

Property Address			Lender		Value	Balance of Debt		Monthly payment	Monthly rent
					£	£		£	£
App 1 <input type="checkbox"/>	App 2 <input type="checkbox"/>	Joint <input type="checkbox"/>	HMO <input type="checkbox"/>	House <input type="checkbox"/>	Flat <input type="checkbox"/>	Mixed <input type="checkbox"/>	Commercial <input type="checkbox"/>	Land <input type="checkbox"/>	Other <input type="checkbox"/>
					£	£		£	£
App 1 <input type="checkbox"/>	App 2 <input type="checkbox"/>	Joint <input type="checkbox"/>	HMO <input type="checkbox"/>	House <input type="checkbox"/>	Flat <input type="checkbox"/>	Mixed <input type="checkbox"/>	Commercial <input type="checkbox"/>	Land <input type="checkbox"/>	Other <input type="checkbox"/>
					£	£		£	£
App 1 <input type="checkbox"/>	App 2 <input type="checkbox"/>	Joint <input type="checkbox"/>	HMO <input type="checkbox"/>	House <input type="checkbox"/>	Flat <input type="checkbox"/>	Mixed <input type="checkbox"/>	Commercial <input type="checkbox"/>	Land <input type="checkbox"/>	Other <input type="checkbox"/>
					£	£		£	£
App 1 <input type="checkbox"/>	App 2 <input type="checkbox"/>	Joint <input type="checkbox"/>	HMO <input type="checkbox"/>	House <input type="checkbox"/>	Flat <input type="checkbox"/>	Mixed <input type="checkbox"/>	Commercial <input type="checkbox"/>	Land <input type="checkbox"/>	Other <input type="checkbox"/>
					£	£		£	£
App 1 <input type="checkbox"/>	App 2 <input type="checkbox"/>	Joint <input type="checkbox"/>	HMO <input type="checkbox"/>	House <input type="checkbox"/>	Flat <input type="checkbox"/>	Mixed <input type="checkbox"/>	Commercial <input type="checkbox"/>	Land <input type="checkbox"/>	Other <input type="checkbox"/>
					£	£		£	£
App 1 <input type="checkbox"/>	App 2 <input type="checkbox"/>	Joint <input type="checkbox"/>	HMO <input type="checkbox"/>	House <input type="checkbox"/>	Flat <input type="checkbox"/>	Mixed <input type="checkbox"/>	Commercial <input type="checkbox"/>	Land <input type="checkbox"/>	Other <input type="checkbox"/>

Do you envisage that there will be any changes to your statement of Assets and Liabilities during the term of the loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you in the process of selling or refinancing any of the assets referred to above?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you intend to sell or refinance any of the assets referred to above or pledge them as security for another loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you intend to grant any guarantees/and or indemnities during the lifetime of the proposed loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does any person intend to provide you with any money by way of gift or loan towards the whole or any part of the purchase price of the Property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

If you have answered yes to any of the above please give further details in the box provided at the end of this form

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Additional information

Applicant(s) Declarations and Consents

Whenever required by the context, all words written in the singular shall also include the plural and vice versa.
I/We confirm

- 1. FINANCE** We accept that this application form is for short-term bridging finance. Any finance will be repaid within the term provided for in the loan facility agreement or such other time as shall have been agreed in writing. We accept that any loan will be secured on the property being offered as security.
- 2. BROKER** We authorise you and your solicitors to receive communications on our behalf from any broker whose name and contact details are entered on this form, and to give information to that broker as to the progress of our application, unless or until we give you or your solicitor written notice that we are no longer using that broker. We accept that where we have used a broker we have done so of our own free choice. We acknowledge that any broker involved in the transaction shall be regarded as our agent and you are not responsible for their actions or advice. We authorise you to pay the applicable broker fee and commission to them if the loan completes.
- 3. INFORMATION ACCURACY** We understand and accept that by signing this application form we confirm that the particulars set out in it are correct in every respect and that you will rely on the truth and accuracy of the information. We have read the privacy policy [enclosed/at www.mintpropertyfinance.co.uk/privacy-policy] and accept that by submitting our personal information, it will be processed in accordance with the privacy policy. We declare that the information relating to our income and outgoings is correct and we are able to meet all our current financial commitments and are able to meet the financial commitments of the proposed loan facility agreement.
- 4. CREDIT CHECKS** We understand and accept that you will search our records at credit reference agencies ("CRAs") which will add details of your search to their records about us and that this will be seen by other organisations which make searches. This and other information about us and those with whom we are financially linked (which will include any joint applicants) may be used to make credit decisions about us and those with whom we are financially linked. The purpose of your searches will be to verify our identity and confirm our ability to meet the repayment obligations under the proposed loan facility agreement.
- 5. FRAUD CHECKS** We understand and accept that in order to prevent or detect fraud and money laundering, and to verify our identity, the information provided in this application will be shared with fraud prevention agencies. If fraud is detected or suspected, you may refuse to enter into an agreement with us or to lend to us, and the fraud prevention agencies will keep records which may be seen by others who may then refuse to provide us with certain services, finance or employment. We also understand that further details explaining how information held by you and by fraud prevention agencies may be used and about our data protection rights is set out in the privacy policy [enclosed/at www.mintpropertyfinance.co.uk/privacy-policy].
- 6. LEGAL** We are aware that it is an offence knowingly to provide false, misleading or inaccurate information when applying for a loan and in that event, we could face criminal prosecution and/or civil action for recovery of any losses incurred.
- 7. OCCUPANCY** Unless the loan is secured by way of a second charge on our primary residence then we confirm that neither we nor any "connected person" within the meaning of Section 252 of the Companies Act 2006 or section 96(B)(2) and schedule 11B of the Financial Services and Markets Act 2000, are currently residing or are permitted to reside in any property to be used as security for the loan at any time now or in the future.
- 8. GENERAL** We are aware that you will be primarily relying on this declaration as to the matters confirmed herein, even where you undertake your own investigation into any of these matters.
- 9. REGULATION** We acknowledge that you are not authorised or regulated by the Financial Conduct Authority or the Consumer Credit Act 1974 (as amended) and that the proposed loan facility agreement is not regulated and is intended wholly or predominantly for our business purposes.
- 10. AUTHORITY TO EXISTING LENDERS** We authorise our existing lenders to deal with you and your solicitors in connection with consent to a second charge over the Primary Security (Account Number and details provided within Section 4 hereof) or Supplemental Security (Account Number and details provided within Section 5 hereof) as appropriate.
- 11. CONSENT TO LAND REGISTRY SEARCH** We consent to you undertaking a search against our name(s) in the index of proprietors names at Registers of Scotland.
- 12. MARKETING OPT-IN** We agree to being contacted by Mint Property Finance Ltd with information about their products and services, by post, telephone, email or SMS if we have ticked the applicable box(es) below:

Applicant 1 Post Telephone Email SMS

Applicant 2 Post Telephone Email SMS

	Applicant 1	Applicant 2
Signature		
Full Name		
Date		