

Landbay Application Form

This form is suitable Intermediary use only and for Buy to Let applications. If the applicant is/has lived in the proposed property or is not planning to use the property as a business, please contact us.

Documents should be uploaded to the application system at the time it is submitted to Landbay

Documents Checklist:

- **Always**
 - A full clear coloured passport image per applicant.
 - Proof of current address for each applicant (dated within the last 3 months).
 - Last 3 months individual bank statements for each applicant (showing proof of all income including any rental income being received and any mortgage payments being made).
 - If the application is a purchase, please can evidence of the deposit be provided.
- **Employed applicants**
 - For each employed applicant, last 3 months payslips.
- **Self-employed applicants**
 - For each self-employed applicant, last 2 years SA302s.
- **For Company Applications**
 - The last 2 years company accounts.
 - The last 3 months company bank statements.
 - If the application is a purchase between two companies with common directors (and there is a intercompany loan (or a directors loan)) we will need to see company minutes agreeing to the facility prior to offer.
- **Expatriate applicants**
 - The last 6 months payslips.
 - The last 6 months individual bank statements for both UK and country of residence (showing proof of all income including any rental income being received and any mortgage payments being made).

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Advising Intermediary Details:

Title*	<input type="text"/>	Trading Name*	<input type="text"/>
First name*	<input type="text"/>	FCA Reference Number*	<input type="text"/>
Surname*	<input type="text"/>	Mobile	<input type="text"/>
Postcode*	<input type="text"/>	Landline telephone number	<input type="text"/>
Brokerage Address*	<input type="text"/>		
Line 2	<input type="text"/>		
Line 3	<input type="text"/>		
City	<input type="text"/>		
Country	<input type="text"/>		

Section A - Opening Questions

1. Are you looking for a fixed or tracker product?

Fixed Tracker

2. What loan are you looking for?*

PURCHASE a new property REMORTGAGE an existing property

3. Do you intend to occupy the property?*

NO I will not occupy the property YES I intend to occupy the property

4. Are you applying for the loan as a*

Private Individual Limited Company Partnership

5. For Partnership and Limited Company applicants, what is the name of the company?*

Registered Name*

6. How many applicants are there?*

One Two Three Four

Please note that Landbay only allows applications for up to 4 individuals. If there are over 2 applicants then please print off more copies of the applicant questions as this form only covers 2 applicants.

7. Please enter the applicant names and details below*

Applicant 1 (pages 4-5 will require further personal details for applicant 1)

Title First Name Last Name

Do you earn income from employment?*

(pages 6-8 will require further details if yes)

Yes No

If yes, what best describes your employment status

Non-equity partner in a partnership

An equity partner in a partnership

A shareholder with 25% of more shares

An employee with no shareholding

A shareholder with less than 25% shares

Sole trader

Do you receive any pension income?*

(page 8 will require further details if yes)

Yes No

Do you receive any rent/other property income?*

(pages 8 will require further details if yes)

Yes No

Do you receive savings/investment income?*

(page 8 will require further details if yes)

Yes No

Applicant 2 (pages 5-6 will require further personal details for applicant 2)

Title First Name Last Name

Do you earn income from employment?*

(pages 8-10 will require further details if yes)

Yes No

If yes, what best describes your employment status

Non-equity partner in a partnership

An equity partner in a partnership

A shareholder with 25% of more shares

An employee with no shareholding

A shareholder with less than 25% shares

Sole trader

Do you receive any pension income?*

(page 10 will require further details if yes)

Yes No

Do you receive any rent/other property income?*

(pages 10 will require further details if yes)

Yes No

Do you receive savings/ investment income?*

(page 10 will require further details if yes)

Yes No

Section B – Company details

This section is only required for Limited Company and Partnership applications.

Company Details

Registered Name*	<input type="text"/>	Postcode*	<input type="text"/>
Registered Number*	<input type="text"/>	Registered Address*	<input type="text"/>
Trading Since*	<input type="text"/>	Address Line 2	<input type="text"/>
Nature of Business*	<input type="text"/>	City	<input type="text"/>
Current Year End*	<input type="text"/>	Country	<input type="text"/>

Is this the correspondence address?* Yes

No

If no please enter your correspondence address

Postcode*	<input type="text"/>	Address Line 3	<input type="text"/>
Address Line 1*	<input type="text"/>	City	<input type="text"/>
Address Line	<input type="text"/>	Country	<input type="text"/>

Applicant Shareholding

Please complete the shareholder for all associated applicants.

Applicant 1

Director & Shareholder	<input type="checkbox"/>
Not a shareholder	<input type="checkbox"/>
Shareholder Only	<input type="checkbox"/>
Shareholding	<input type="text"/> %

Applicant 2

Director & Shareholder	<input type="checkbox"/>
Not a shareholder	<input type="checkbox"/>
Shareholder Only	<input type="checkbox"/>
Shareholding	<input type="text"/> %

Financials

Latest financials

Year End*	<input type="text"/>
Turnover *	<input type="text"/>
Net profit before tax*	<input type="text"/>
Tax*	<input type="text"/>
Drawing and Dividends*	<input type="text"/>
Net Assets*	<input type="text"/>

Latest financials

Year End*	<input type="text"/>
Turnover *	<input type="text"/>
Net profit before tax*	<input type="text"/>
Tax*	<input type="text"/>
Drawing and Dividends*	<input type="text"/>
Net Assets*	<input type="text"/>

Latest financials

Year End*	<input type="text"/>
Turnover *	<input type="text"/>
Net profit before tax*	<input type="text"/>
Tax*	<input type="text"/>
Drawing and Dividends*	<input type="text"/>
Net Assets*	<input type="text"/>

Section C – Personal Details

Applicant 1 Applicant Personal Details

Title*	<input type="text"/>	Email address*	<input type="text"/>
First Name*	<input type="text"/>	Phone Number*	<input type="text"/>
Middle Names	<input type="text"/>	Country of residence*	<input type="text"/>
Last Name*	<input type="text"/>	Time resided in country of residence*	<input type="text"/>
Maiden name (if applicable)	<input type="text"/>	Nationality*	<input type="text"/>
Date of Birth*	<input type="text"/>	National insurance number*	<input type="text"/>

Marital Status*

Divorced/ civil partnership has been resolved	<input type="checkbox"/>	Married/ civil partnership	<input type="checkbox"/>
Separated	<input type="checkbox"/>	Single	<input type="checkbox"/>
		Widow/ surviving civil partner	<input type="checkbox"/>
Are you a first time landlord?*	Yes <input type="checkbox"/>	No	<input type="checkbox"/>

Dependents

How many dependents do you have?	Zero	<input type="checkbox"/>	One	<input type="checkbox"/>	Two	<input type="checkbox"/>	Three	<input type="checkbox"/>	Four	<input type="checkbox"/>
If you have any dependents please state the age of each dependent	One	<input type="text"/>	Two	<input type="text"/>	Three	<input type="text"/>	Four	<input type="text"/>		<input type="text"/>

Current Address

Postcode*	<input type="text"/>	Address Line 3	<input type="text"/>
Registered Address*	<input type="text"/>	City	<input type="text"/>
Address Line 1*	<input type="text"/>	Country	<input type="text"/>
Address Line 2	<input type="text"/>	Date moved to address*	<input type="text"/>

Residential Status*

Owner no mortgage	<input type="checkbox"/>	Owner with mortgage	<input type="checkbox"/>	Tenant	<input type="checkbox"/>	With family or friend	<input type="checkbox"/>
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If the date is less than 3 years from the current date, then please provide any properties that you lived in in the last 3 years and specify who owned the property on page 5.

Is this the correspondence address?*	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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If no please enter your correspondence address

Postcode*	<input type="text"/>	Address Line 3	<input type="text"/>
Address Line 1*	<input type="text"/>	City	<input type="text"/>
Address Line 2	<input type="text"/>	Country*	<input type="text"/>

Previous Address

Postcode*	<input type="text"/>	City	<input type="text"/>
Address Line 1*	<input type="text"/>	Country*	<input type="text"/>
Address Line 2	<input type="text"/>	Date moved to address*	<input type="text"/>
Address Line 3	<input type="text"/>	Who owned this property?	<input type="text"/>

Applicant 2 Applicant Personal Details

Title*	<input type="text"/>	Email address*	<input type="text"/>
First Name*	<input type="text"/>	Phone Number*	<input type="text"/>
Middle Names	<input type="text"/>	Country of residence*	<input type="text"/>
Last Name*	<input type="text"/>	Time resided in country of residence*	<input type="text"/>
Maiden name (if applicable)	<input type="text"/>	Nationality*	<input type="text"/>
Date of Birth*	<input type="text"/>	National insurance number*	<input type="text"/>

Marital Status*

Divorced / civil partnership has been resolved	<input type="checkbox"/>	Married/ civil partnership	<input type="checkbox"/>
Separated	<input type="checkbox"/>	Single	<input type="checkbox"/>
Widow/ surviving civil partner	<input type="checkbox"/>		
Are you a first time landlord?*	Yes <input type="checkbox"/>	No	<input type="checkbox"/>

Dependents

How many dependents do you have?	Zero <input type="checkbox"/>	One <input type="checkbox"/>	Two <input type="checkbox"/>	Three <input type="checkbox"/>	Four <input type="checkbox"/>
If you have any dependents please state the age of each dependent	One <input type="text"/>	Two <input type="text"/>	Three <input type="text"/>	Four <input type="text"/>	

Current Address

Postcode*	<input type="text"/>	Address Line 3	<input type="text"/>
Registered Address*	<input type="text"/>	City	<input type="text"/>
Address Line 1*	<input type="text"/>	Country	<input type="text"/>
Address Line 2	<input type="text"/>	Date moved to address*	<input type="text"/>

Residential Status*

Owner no mortgage Owner with mortgage Tenant With family or friend

If the date is less than 3 years from the current date, then please provide any properties that you lived in in the last 3 years and specify who owned the property below.

Is this the correspondence address?* Yes No

If no please enter your correspondence address

Postcode*	<input type="text"/>	Address Line 3	<input type="text"/>
Address Line 1*	<input type="text"/>	City	<input type="text"/>
Address Line 2	<input type="text"/>	Country*	<input type="text"/>

Previous Address

Postcode*	<input type="text"/>	City	<input type="text"/>
Address Line 1*	<input type="text"/>	Country*	<input type="text"/>
Address Line 2	<input type="text"/>	Date moved to address*	<input type="text"/>
Address Line 3	<input type="text"/>	Who owned this property?	<input type="text"/>

Section D – Income

Applicant 1 Income

Please fill out the relevant income sections in relation to the answers in Section A.

Self-employed Income

Only to be completed if the answer to Employment income was Yes for Applicant 1. If you are not self-employed then please move to the Employment income section on page 7.

Business Details

Name of Business*	<input type="text"/>	Address Line 1*	<input type="text"/>
Nature of business*	<input type="text"/>	Address Line 2	<input type="text"/>
Postcode*	<input type="text"/>	Address Line 3	<input type="text"/>
Business Type	Other <input type="checkbox"/> Partnership <input type="checkbox"/>	Sole Trader <input type="checkbox"/>	
Percentage owned*	<input type="text"/>	City	<input type="text"/>
Date established*	<input type="text"/>	Country*	<input type="text"/>
Date of self-employment commenced	<input type="text"/>	Telephone number	<input type="text"/>



Current Year end

Is this the trading address different to this address?* Yes No

If no, please enter your Trading address

Postcode* City
Trading Address Line 1* Country*
Address Line 2 Telephone number*

Financials

Latest financials **Latest financials** **Latest financials**
Year End* Year End* Year End*
Turnover * Turnover * Turnover *
Net profit* Net profit* Net profit*
Net Assets* Net Assets* Net Assets*

Accounts information

Do you have an accountant?* Yes No

If yes, please complete the accountant details

Account's practice* Postcode*
Chartered, certified or other* Accountant's Address
Membership number Address Line 2
Contact name* Address Line 3
Telephone number* City
Fax number Country*

Employed Income

Only to be completed if the answer to Employment income was Yes for Applicant 1 and you are not Self-employed.

Job Title* Postcode*
Employer Name* Employer Address*
Nature of business* Address Line 2
Date joined Address Line 3
Contact name for references* City or County*



Reference Email* Country*

Employer Telephone Number*

Is Employment?*

Full time employed Part time employed Retired Under contract Unemployed

Basic Gross Income (p.a)*

Under notice of redundancy?*

Yes No

Property Income

Only to be completed if the answer to Property income was yes for Applicant 1.

Latest financials

Year End*
Rental Income*
Net Profit Before Tax*
No. properties owned*

Latest financials

Year End*
Rental Income*
Net Profit Before Tax*
No. properties owned*

Latest financials

Year End*
Rental Income*
Net Profit Before Tax*
No. properties owned*

Other Income

Only to be completed if the answer to Pension income or Savings/Investment income yes for Applicant 1.

Monthly Pension Income*

Details	Amount	Frequency	Guaranteed
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Details	Amount	Frequency	Guaranteed
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Applicant 2 Income

Please fill out the relevant income sections in relation to the answers in Section A.

Self-employed Income

Only to be completed if the answer to Employment income was Yes for Applicant 1. If you are not self-employed then please move to the Employment income section on page 10.

Business Details

Name of Business* Postcode*
Nature of business* Address Line 1*

Address Line 2

Business Type Other Partnership

Percentage owned*

Date established*

Date of self-employment commenced

Current Year end

Is this the trading address different to this address?*

Yes No

If no, please enter your Trading address

Postcode*

Trading Address Line 1*

Address Line 2

City

Country*

Telephone number*

Financials

Latest financials

Year End*

Turnover *

Net profit*

Net Assets*

Latest financials

Year End*

Turnover *

Net profit*

Net Assets*

Latest financials

Year End*

Turnover *

Net profit*

Net Assets*

Accounts information

Do you have an accountant?* Yes No

If yes, please complete the accountant details

Account's practice*

Chartered, certified or other*

Membership number

Contact name*

Telephone number*

Fax number

Postcode*

Accountant's Address

Address Line 2

Address Line 3

City

Country*

Employed Income

Only to be completed if the answer to Employment income was Yes for Applicant 1 and you are not Self-employed.

Job Title*	<input type="text"/>	Postcode*	<input type="text"/>
Employer Name*	<input type="text"/>	Employer Address*	<input type="text"/>
Nature of business*	<input type="text"/>	Address Line 2	<input type="text"/>
Date joined	<input type="text"/>	Address Line 3	<input type="text"/>
Contact name for references*	<input type="text"/>	City or County*	<input type="text"/>
Reference Email*	<input type="text"/>	Country*	<input type="text"/>
Employer Telephone Number*	<input type="text"/>		

Is Employment?*

Full time employed
 Part time employed
 Retired
 Under contract
 Unemployed

Basic Gross Income (p.a)*

Under notice of redundancy?*

Yes
 No

Property Income

Only to be completed if the answer to Property income was yes for Applicant 1.

Latest financials

Year End*
 Rental Income*
 Net Profit Before Tax*
 No. properties owned*

Latest financials

Year End*
 Rental Income*
 Net Profit Before Tax*
 No. properties owned*

Latest financials

Year End*
 Rental Income*
 Net Profit Before Tax*
 No. properties owned*

Other Income

Only to be completed if the answer to Pension income or Savings/Investment income yes for Applicant 1.

Monthly Pension Income*

Details

Amount

Frequency

Guaranteed

Details

Amount

Frequency

Guaranteed

Section E – Portfolio Overview

An eTech will be required if you have 4 or more mortgages properties.

Number of Properties	<input type="text"/>	Total Value	<input type="text"/>
Total Mortgage Balance	<input type="text"/>	Total Monthly Mortgage Payments	<input type="text"/>
Total Monthly Rental Income	<input type="text"/>		

Section F – Property

Property Address and Type

Postcode*	<input type="text"/>	Address Line 3	<input type="text"/>
Address Line 1*	<input type="text"/>	City	<input type="text"/>
Address Line 2	<input type="text"/>	Country*	<input type="text"/>

Property type?*

Bungalow	<input type="checkbox"/>	Cottage	<input type="checkbox"/>	Detached	<input type="checkbox"/>	End Terrace	<input type="checkbox"/>
Flat	<input type="checkbox"/>	MUFB	<input type="checkbox"/>	Semi	<input type="checkbox"/>	Terrace	<input type="checkbox"/>

Property Characteristics

Please enter the number of (not for Flats or MUFB properties, see blow)

Floors*	<input type="text"/>	Bedrooms*	<input type="text"/>	Kitchens*	<input type="text"/>	Living rooms*	<input type="text"/>	Tenants*	<input type="text"/>
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Please enter the number of (for Flats only)

Floors in block *	<input type="text"/>	Bedrooms*	<input type="text"/>	Flats in block*	<input type="text"/>
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For flats only

Is the property an HMO	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Is the property purpose built	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Is the property converted	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Is there a lift	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Is the property a maisonette	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Is the property a studio	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

Please enter the number of (for Multi Unit Freehold Blocks only)

Flats*	<input type="text"/>	Floors in block*	<input type="text"/>
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What is the Square metres? (Flats and Multi Unit Freehold Blocks only)



Is the property an HMO?* Yes No

If yes, is it license Yes No

If yes, does the property have planning permission? Yes No

If yes, do all rooms exceed the minimum statutory/local authority room size? Yes No

Property Construction

Is the property a brick and tile construction?* Yes No

If no, please enter the construction details

What was the year the property was built?*

Property Tenure

What is the property tenure?* Freehold Leasehold

If leasehold

What is the remaining lease in years

Ground rent per annum

Service charge per annum

Additional Details

Is the property ex local authority, MOD or Housing Association owned?* Yes No

If yes, please give details

Is the property adjoining or adjacent to commercial premises?* Yes No

If yes, please give details

Will you be in receipt of any discount, price reduction, case payment or incentive in respect of this property or be purchasing or re-financing through or be in anyway connected with an investment syndicate or club?*

Yes No

If yes, please give details

Section G – Purchase

Your Mortgage Requirements

If a remortgage please go to the remortgage section below.

If purchasing, where will the deposit come from?*

Equity release Gift Other Property sale Savings

Purchase price* Loan required*

Monthly rental income*

Your Re-Mortgage Requirements

Existing mortgage lender* Purpose of re-mortgage*

Outstanding balance* Original Purchase Price

Loan required* Purchase date*

Monthly rental income* Estimate value*

For Purchases and Re-mortgages

Please provide details on who to contact to arrange the valuation of the property*

Telephone number*

Is this a distressed sale?* Yes No

Is the property being purchased below market value?* Yes No

Is the property being purchased as a sale and rent back?* Yes No

Is the property ready to sell or let out?* Yes No

How and when did you source the property?*

Vendor's name*

Is the property being purchased as a sale and rent back?* Yes No

Proposed tenants?*

DSS Tenants Family Holiday Housing association Professional Student

Lease type* AST Contract

Period of tenancy in years and months. Also any other relevant details*

Number of years to repay the loan

How do you want to pay the product fee?

Pay fee to loan Pay fee up front

Section H – Commitments

Applicant 1 - Credit Card Details (If Applicable)

Card Issuer Type
 Credit Limit* Monthly payment*
 Outstanding balance*

How do you repay your credit card?*

Min monthly payment Greater than min monthly payment Full

Card in joint names? Yes No

Residential Mortgage Details (If Applicable)

Lender Name* Monthly payment*
 Mortgage account number* Property value*
 Original loan amount* Outstanding balance*
 Mortgage start date*

Any further advances? Yes No

If yes, please provide details of further advances

Repayment Type* Interest Only Part & Part Repayment

Mortgage Type* Fixed Variable



Is the account up to date? Yes No

If no, please provide full details and explanation

Has the account been in arrears at all in the last 2 years? Yes No

If yes, please provide full details and explanation

Do other applicants have shared responsibility? Yes No

If any of the other applicants have shared responsibility for this commitment, please specify the applicant names below

Loan Details

Lender Name* Remaining Term in months

Type (secured or unsecured) Date opened*

Purpose Outstanding balance*

Monthly payment*

Do other applicants have shared responsibility? Yes No

If any of the other applicants have shared responsibility for this commitment, please specify the applicant names below

Applicant 2 - Credit Card Details (If Applicable)

Card Issuer Type

Credit Limit* Monthly payment*

Outstanding balance*

How do you repay your credit card?*

Min monthly payment Greater than min monthly payment Full

Card in joint names? Yes No



Residential Mortgage Details

Lender Name* Monthly payment*

Mortgage account number* Property value*

Original loan amount* Outstanding balance*

Mortgage start date*

Any further advances? Yes No

If yes, please provide details of further advances

Repayment Type* Interest Only Part & Part Repayment

Mortgage Type* Fixed Variable

Is the account up to date? Yes No

If no, please provide full details and explanation

Has the account been in arrears at all in the last 2 years? Yes No

If yes, please provide full details and explanation

Do other applicants have shared responsibility? Yes No

If any of the other applicants have shared responsibility for this commitment, please specify the applicant names below

Loan Details

Lender Name* Remaining Term in months

Type (secured or unsecured) Date opened*

Purpose Outstanding balance*

Monthly payment*

Section J – Direct Debit Details

Name(s) of account holder(s)*	<input type="text"/>	Postcode*	<input type="text"/>
Account Number*	<input type="text"/>	Address Line 1*	<input type="text"/>
Sort Code*	<input type="text"/>	Address Line 2	<input type="text"/>
Institution	<input type="text"/>	City*	<input type="text"/>
Branch*	<input type="text"/>	Payment date	<input type="text"/>

Section K – Solicitor Details

Name of Firm*	<input type="text"/>	Address Line 1*	<input type="text"/>
Solicitor acting	<input type="text"/>	Address Line 2	<input type="text"/>
Telephone	<input type="text"/>	Address Line 3	<input type="text"/>
Email	<input type="text"/>	City	<input type="text"/>
Postcode*	<input type="text"/>	Country*	<input type="text"/>

Landbay Customer Declaration

1. By signing this declaration, you confirm that:

- 1.1. the information given, whether on this Landbay Loan Application form or otherwise, is true, accurate, complete and not misleading, and that you will notify us promptly of any changes that may occur prior to completion;
- 1.2. this is a buy to let application for persons running a business through property and that the loan is not afforded protection by the Financial Conduct Authority.
- 1.3. you will, at no time during the Landbay Loan term, use the mortgaged property as a personal residence by you, your spouse, civil partner or any other person whose relationship with you has the characteristics of marriage, parent, brother, sister, child, grandparent or grandchild;
- 1.4. you have taken out landlord property insurance for the amount stated in the valuation;
- 1.5. you have read and agreed to the use of information at section B below;
- 1.6. you agree that we may make appropriate enquiries regarding immigration status to the Home Office, validation of information supplied within the application process to HM Revenue & Customs under the HMRC Verification Scheme, any Credit Reference Agency or any past/present employer, accountant, lender or bank) in order to assess whether to accept your buy-to-let mortgage application, and also at periodic stages during the term of your mortgage;
- 1.7. you waive any confidentiality or privilege in respect of this Landbay Loan Application and confirm that any solicitor or other party acting for you is authorised to disclose to us, at any time any information or documentation we request or which we consider reasonably to be relevant;
- 1.8. any payments in respect of your Landbay Loan Application are made for, and on behalf of, all parties to it;

- 1.9. if we provide you with a copy of, or extract from, your valuation report we make no representation or warranty (express or implied), nor accept any liability or responsibility in respect of its contents;
- 1.10. we may record or monitor any telephone or email communication with you for training purposes or client protection;
- 1.11. we may decline this Landbay Loan Application or withdraw any subsequent offer made to you prior to execution of the loan agreement without stating a reason;
- 1.12. we may pass your details to selected third parties, who may contact you about their products or services. You have the absolute right time to stop these third parties from making contact or us giving your details to others for these purposes. In which case, you should write to us at 7th Floor, 60 Buckingham Palace Road, London, SW1W 0AH
- 1.13. any additional security insurance arrangements are made for benefit only and you have no right or claim in relation to them;
- 1.14. you are aware that mortgage payment will be made via Direct Debit from the bank detailed in the application form.
- 1.15. that you have never had a mortgage turned down by any other lender, that you have never been in arrears with any credit agreement during the past three years and you have never had a judgement for debt registered against you (or made bankrupt/ sequestrated or failed to maintain payments under any mortgage or credit agreement);
- 1.16. you are aware that forging a signature or completing an application using false details/information may make you liable for criminal prosecution;
- 1.17. We may send any communications to you at the email address which you provide to us in the application form (or to any updated email address that you may not notify to us in writing from time to time). Any original documents will be sent to the last postal address you have notified to us.

2. Transfers of rights and duties

By signing this agreement/completing an on - line application, you acknowledge that you are aware of the possibility of a Securitisation of our rights, and/or a transfer of the rights and duties of a Landbay Lender under the Loan Agreement to a new Landbay Lender and you agree to the conditions below:

- 2.1. We can make a transfer, in whole or in part, of our rights and/or duties under the Loan Agreement, and/or the Legal Charge at any time.
- 2.2. You consent to such transfers in this application form and we can make a transfer of our rights, in law or in equity, without any further consent from, or notice to you.
- 2.3. You consent to any transfers of a Landbay Lender's rights and duties to another Landbay Lender and agree that you will on demand do such thing or execute such documents as we require in order to give full effect to any such transfer, and further agree that we may (acting as your agent) execute such documents on your behalf as are necessary to give full effect to any such transfer.
- 2.4. We may provide to any actual or potential transferee of any of the rights and/or duties under the Loan Agreement and/or the Legal Charge (a "Transferee") any information or papers about you, the Loan Agreement, the Legal Charge, the Specified Property and any other security held by us or the conduct of the Account between you and us.
- 2.5. You agree that we may provide information about:
 - i. your Landbay Loan Application Form and any supporting documentation,
 - ii. your Mortgage Loan and any related security,
 - iii. any other information relating to the Specified Property,

- iv. the history and conduct of your Account,
- v. the results of any statistical, monitoring or quality analysis activity that we may carry out on your Account from time to time and
- vi. any other relevant information,
 - a. to any such person or organisation who does, or we believe wishes to, enter into any transfer, with us or who does or wishes to fund or otherwise be involved in any transfer;
 - b. to any purchaser or potential purchaser of our rights under the Loan and/or the Legal Charge or any person who does or wishes to fund or otherwise be involved in any such purchase; and
 - c. to us or any previous transferee. We may provide that information at any time on, prior to or after any actual or potential transfer under Clause 2.1, of this Clause 2.
 - d. You understand that we may provide such information to any such person or organisation including, but not limited to, credit reference agencies for the purpose of quality analysis.

3. Use of Information

- 3.1. In considering your Landbay Loan Application we will search your personal and where applicable, business record at one or more Credit Reference Agencies. They will add details of our search to your records and your Landbay Loan Application will be seen by other organisations that make searches. Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners.
- 3.2. By making a joint Landbay Loan Application, you confirm that you are entitled to:
 - i. disclose information about your joint applicant (note that for the purpose of limited company applications director/guarantors are considered applicants) and anyone referred to by you; and authorise us to search, link or record information at Credit Reference Agencies about you and anyone referred to by you.
- 3.3. We may use a credit scoring system and we may use automated decisioning when assessing your Landbay Loan Application.
- 3.4. If you are a director, we will seek confirmation from Credit Reference Agencies that the residential address that you provide corresponds to the address listed on the restricted register of directors' home addresses at Companies House. Information on the performance of any Landbay loan will be recorded against each director to the loan with Credit Reference Agencies.
- 3.5. If you are in doubt as to whether any fact is material, you should provide full details separately to Landbay. If you give incorrect or misleading information, your Landbay Loan Application could be affected.
- 3.6. We will also add to your personal and where applicable, business record with one or more of the Credit Reference Agencies details of your agreement with us, the payment you make under it, any default or failure to keep to its terms and any change of address you fail to tell us about where a payment is overdue. These records will be shared with other organisations and used by us and them to trace debtors, recover debt, and to manage your accounts or insurance policies.
- 3.7. We and other organisations may check your details with Fraud Prevention Agencies and if you give us false or inaccurate information and fraud is identified, details will be passed to Fraud Prevention Agencies. You may also be liable to criminal prosecution.
- 3.8. We, the Credit Reference Agencies and the Fraud Prevention Agencies will also use the records for statistical analysis about credit, insurance and fraud. We may also use information about you to carry out market research.
- 3.9. We may, at our discretion make enquiries regarding immigration status to the Home Office, validation of information supplied within the application process to HM Revenue & Customs under the HMRC Verification Scheme, any past/present employer, accountant, lender or bank) in order to assess whether to accept your buy-to-let mortgage application, and also at periodic stages during the term of your mortgage;

- 3.10. You have a right to receive a copy of the information we hold about you if you apply to us in writing.
- 3.11. Any use of your personal information will be subject to the terms of our privacy policy, which can be found on our website and which sets out the terms on which we may collect, store and use your personal information. By providing us with this completed Landbay Loan Application form you confirm that you have read, understood and consent to the entirety of the Landbay privacy policy.
- 3.12. We may outsource the administration of your mortgage account to a third party. You authorise us to give, send and receive information and personal data to/from any such third party for the purpose of administering your mortgage account. You understand that this information may be sent/received verbally, in writing, via telephone, fax or electronic mail (which has the potential for reduced levels of security).

All applicants for a Landbay Loan are required to sign the following section and by doing so you acknowledge and agree to the entirety of the above terms. To forge a signature may make you liable to criminal prosecution.

Please note: Failure to keep up the payments on this loan may result in a Receiver of Rent being appointed and/or possession taken.

I/We accept the conditions of the application as highlighted in the above Customer Declaration:

First Applicant

Second Applicant (if applicable)

Print name: _____

Print name: _____

Signature: _____

Signature: _____

Date _____

Date _____