

RESIDENTIAL APPLICATION FORM

July 2019

This is an application form for use by the originating intermediary. All applications must be submitted online by an approved intermediary at www.paragonbank.co.uk/intermediary/mortgages/residential

By ticking this box you are confirming that:

1. This is a first charge application.
2. There are a maximum of two applicants.
3. The applicants are above a minimum age of 18 years and shall not be over 85 years by the end of the mortgage term.
4. The applicants are UK or EEA nationals with indefinite leave to remain in the UK.
5. The applicants have been resident and are liable to tax in the UK.
6. The applicants are permanently employed or self employed.
7. The applicants have a minimum combined income of £15,000.
8. All applicants will reside or intend to reside in the subject property or the application is for a second home.
9. The subject property is located in England or Wales.

If your application does not comply with the above criteria please call us on 0345 149 7764 to discuss this further.

Paragon do not accept the following properties, by ticking this box you are confirming that the property is not one of the following:

1. A self-build property.
2. A shared ownership property.
3. Subject to agricultural or other planning restrictions.
4. Subject to notice of mineral extraction, contaminated land or previous mining subsidence and landfill.
5. A property with an element of flying freehold exceeding 10% of the property.
6. Built within the last 10 years without an NHBC certificate or other acceptable guarantee.
7. Located within either 10 metres of an electrical substation or 100 metres of an overhead high voltage cable or communication mast.
8. Non-traditional construction such as concrete or timber where existing or possible structural defects are apparent.
9. A freehold flat or maisonette in England and Wales.
10. A studio flat of less than 30 square metres.
11. Leasehold with less than 85 years unexpired at the start, and/or less than 65 years unexpired at the end, of the mortgage term.
12. A Help to Buy or Homebuy property.
13. A property with an element of commercial use, or that is over or adjacent to commercial property (except in London or the South East).
14. A purpose built private flat in a block over four storeys high outside metropolitan areas (10 storeys within the M25 area), or with more than 100 units.
15. A Local Authority or Housing Association flat in England and Wales.

At our discretion, certain other types of property may be considered on an individual basis. Please see our latest lending guidelines for a comprehensive list.

Application details

Number of Applicants One Two

Sales Type

Face to Face Internet Originating Intermediary Post Telephone Other

Personal details

| | APPLICANT 1 | APPLICANT 2 |
|------------------------------|---|---|
| Title | <input type="text"/> | <input type="text"/> |
| First name | <input type="text"/> | <input type="text"/> |
| Middle name | <input type="text"/> | <input type="text"/> |
| Surname | <input type="text"/> | <input type="text"/> |
| Date of birth | <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> | <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> |
| Nationality | <input type="text"/> | <input type="text"/> |
| Country of birth | <input type="text"/> | <input type="text"/> |
| National insurance number | <input type="text"/> | <input type="text"/> |
| Previous names | <input type="text"/> | <input type="text"/> |
| Gender | <input type="text"/> | <input type="text"/> |
| Marital status | <input type="text"/> | <input type="text"/> |
| Number of dependants | <input type="text"/> | <input type="text"/> |
| Age of dependants | <input type="text"/> | <input type="text"/> |
| Home telephone | <input type="text"/> | <input type="text"/> |
| Mobile telephone | <input type="text"/> | <input type="text"/> |
| Email address | <input type="text"/> | <input type="text"/> |
| First time buyer? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Considered to be vulnerable? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Current address

| | APPLICANT 1 | APPLICANT 2 |
|----------------------|---|---|
| Address | <input type="text"/> <input type="text" value="Postcode"/> | <input type="text"/> <input type="text" value="Postcode"/> |
| Country of residence | <input type="text"/> | <input type="text"/> |
| Time at address | <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="M"/> <input type="text" value="M"/> | <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="M"/> <input type="text" value="M"/> |

Previous address

APPLICANT 1

APPLICANT 2

Address

Postcode

Postcode

Country of residence

Time at address

Y Y M M

Y Y M M

Employment details

APPLICANT 1

APPLICANT 2

Employment status

Gross annual salary

£

£

Net annual salary

£

£

Gross self-employed annual income

£

£

Net self-employed annual income

£

£

Gross annual pension income

£

£

Net annual pension income

£

£

Gross other annual income

£

£

£

£

Source

Net other annual income

£

£

£

£

Are there any anticipated future changes to your income

Yes No

Yes No

If yes please provide further details

Employment details continued...

Salary frequency

Salary date

Intended age of retirement

Property details

Address

Estimated value

Property built in last 12 months

 Yes No

Construction type

Tenure

Purchased from Council

 Yes No

Other occupants over the age of 17

Mortgage details

Loan required

 £

Repayment method

If interest only, exit strategy

Term (years)

Is this a second home

 Yes No

Purchase/Remortgage

If raising additional funds, state amount

 £

Reason for additional funds

Is there an existing mortgage balance

 Yes No

Current balance

Expenditure

| | |
|-------------------------------------|---|
| Buildings insurance | £ |
| Basic recreation | £ |
| Childcare | £ |
| Essential clothing and hairdressing | £ |
| Council tax | £ |
| Energy | £ |
| Essential travel | £ |
| General groceries | £ |
| Ground rent and leasehold costs | £ |
| Household goods | £ |
| Investment / repayment strategy | £ |
| Non-essential clothing | £ |
| Non-essential travel | £ |
| Private school fees | £ |
| Telephone and internet | £ |
| Water | £ |
| Other | |

Obligations

Should you require additional space, please copy this page and attach to the application

| | | |
|------------------------|------------------------------|--|
| Applicant | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |
| Lender | <input type="text"/> | |
| Reference | <input type="text"/> | |
| Consolidation balance | <input type="text"/> | |
| Type (credit card etc) | <input type="text"/> | |
| APR / Interest rate % | <input type="text"/> | |
| Monthly payments | <input type="text"/> | |
| Remaining term | <input type="text"/> | |
| Settle? | <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> N/A |

| | | |
|------------------------|------------------------------|--|
| Applicant | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |
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| Monthly payments | <input type="text"/> | |
| Remaining term | <input type="text"/> | |
| Settle? | <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> N/A |

| | | |
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| Monthly payments | <input type="text"/> | |
| Remaining term | <input type="text"/> | |
| Settle? | <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> N/A |

| | | |
|------------------------|------------------------------|--|
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| Monthly payments | <input type="text"/> | |
| Remaining term | <input type="text"/> | |
| Settle? | <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> N/A |

| | | |
|------------------------|------------------------------|--|
| Applicant | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |
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| Monthly payments | <input type="text"/> | |
| Remaining term | <input type="text"/> | |
| Settle? | <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> N/A |

| | | |
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| Lender | <input type="text"/> | |
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| Type (credit card etc) | <input type="text"/> | |
| APR / Interest rate % | <input type="text"/> | |
| Monthly payments | <input type="text"/> | |
| Remaining term | <input type="text"/> | |
| Settle? | <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> N/A |

Employer / Business details

APPLICANT 1

APPLICANT 2

Employment status
(eg. employed/self employed)

Employer name/Business name

Address

Postcode

Postcode

Employer department

Occupation

Work telephone

Work extension

Time in employment/how long
self employed

Y

Y

M

M

Y

Y

M

M

Are you a shareholder in
the company?

If self employed, account details

APPLICANT 1

APPLICANT 2

Firm name

Address

Postcode

Postcode

Acting person

Qualification

Telephone

Email

Vendor / Access details

Vendor name

Address

 Postcode

Telephone

Should we contact the vendor for access to the property?

Yes

No

If none, please supply estate agents details

Name

Address

 Postcode

Telephone

Solicitor details

Firm name

Name of person acting

Solicitor address

 Postcode

Telephone

Email address

Bank details

Sort code

Account number

Bank account name

Bank name

Bank branch

Additional information

As a responsible lender, when you apply for a mortgage/insurance we have to assess all material facts before an offer is issued. It is your responsibility to disclose any material facts that could influence our decision. The following questions we consider to be material and must be answered on behalf of all applicants before we can assess your application.

- | | | | | | |
|----|--|--------------------------|-----|--------------------------|----|
| 1. | Have you ever been convicted of any offence (other than driving offences?) | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| 2. | Are you aware of any future changes to your income or expenditure that would affect your ability to repay the mortgage? | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| 3. | Have you ever incurred mortgage or unsecured credit arrears, been declared bankrupt, entered into arrangement with creditors or been part to a mortgage where the property has been taken into possession? | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| 4. | Have you ever been declared bankrupt whilst being a director of a company that went into liquidation, receivership or administration or been disqualified from being a director of a company? | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| 5. | Have you ever had a County Court Judgement or any other court order made against you? | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| 6. | Have you been refused a mortgage in the last 12 months? | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
-

Fee payment

The application will not be submitted in full until the application and valuation fees have been paid. A card payment can be made for these online, and if the customer's card is being used for this payment, you must have their full permission. Details of these fees can be found in our Tariff of mortgage charges at www.paragonbank.co.uk/intermediary/documents.

Declaration

This is our standard agreement upon which we intend to rely. For your own benefit and protection, you should read these terms carefully before proceeding. If you do not understand any point please ask for further information. By signing below, I confirm that:

- a) I am the/an applicant and give the acknowledgments and consents set out below on my own account;
- b) the information given, whether on the application form or otherwise, is true, accurate, complete and not misleading and that I will notify you promptly of any changes that may occur before the mortgage is completed;
- c) I have never been refused a mortgage by any other lender;
- d) I have never been in arrears with any credit agreement;
- e) I have never had a judgement for debt registered against me or been declared bankrupt / sequestrated or failed to maintain payments under any mortgage or other credit agreement;
- f) you may make all enquiries you feel appropriate (including with HM Revenue & Customs under the HMRC Verification Scheme to confirm the income information and documents I have provided are true and genuine, any Credit Reference Agency or any past/present employer, accountant, lender or bank) for deciding whether to proceed with this application and that you consider necessary for confirmation, credit assessment and account management;
- g) if identity and/or immigration papers are provided I give permission for you to check my status with the Home Office. I also confirm that in compliance with the 2016 Immigration Act, I give you permission to check my details against the Home Office database;
- h) I am aware that it is a criminal offence to knowingly provide false information to obtain a mortgage and that it may make me liable for criminal prosecution;
- i) I irrevocably waive any confidentiality or privilege in respect of this application, and the mortgage transaction as a whole, and confirm that any solicitor/licensed conveyancer or other party acting for me is authorised to disclose to you, at any time (whether prior to, or after completion of, the mortgage), any information or documentation you request or which ought reasonably to be considered relevant or which might reasonably influence your decision to lend, including the entirety of the solicitor's/licensed conveyancer's file(s) (regardless of whether there is a joint file or a separate file for me and you), financial records and ledger card;
- j) if you provide me with a copy of, or extract from, your valuation report you make no representation or warranty (express or implied) nor accept any liability or responsibility in respect of its contents;
- k) any payments in respect of the mortgage are made for, and on behalf of, all parties to it;
- l) you may record or monitor any telephone or email communication with me for training purposes or client protection;
- m) you may decline this application without stating a reason;
- n) any additional security insurance arrangements are for your benefit only and I have no right or claim in relation to them;
- o) I am aware that to forge a signature may make me liable for criminal prosecution;
- p) I am aware of and consent to the Securitisation and Your data – our promise provisions below.

Securitisation

I confirm that you may securitise any mortgage that I may have with you. I understand that securitisation typically involves you transferring all or some of the rights and duties that go with the mortgage to an investor who normally asks you to carry on administering them as though your own. So that, for example, following securitisation you would normally continue to collect payments and should I experience any difficulties in making payments, or have any queries, I should contact you.

Your data – our promise

Paragon knows that your personal data belongs to you and not us. That's why when you, or a third party, share your personal data with us we make sure that we keep it private and safe.

We use your personal data to decide whether you're eligible for a Paragon product, to administer your account and for a variety of other reasons but sometimes it may lead to us refusing to provide, or continue to provide, you with a product or service.

We also share your information with a number of third parties. Your information may be transferred to and stored in locations outside the UK and European Economic Area (EEA), including countries that may not have the same level of protection for personal information. When we do this, we'll ensure it has an appropriate level of protection and that the transfer is lawful. We may need to transfer your information in this way to carry out our contract with you, to fulfil a legal obligation, to protect the public interest and/or for our legitimate interests.

To ensure that your personal data does receive an adequate level of protection we may put in place approved standard contractual clauses which constitute appropriate measures to ensure that your personal data is treated by those third parties in a way that is consistent with and which respects the EU and UK laws on data protection.

You have the right to know how we, and the fraud prevention agencies will use your information. The personal information we collect from you will be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Your information will also be shared with credit reference agencies (CRAs) to carry out credit checks and record details of your repayment history. The CRA's have drafted a notice called 'Credit Reference Agency Information Notice' (CRAIN) which sets out how your data will be processed by TransUnion (formerly Callcredit), Equifax and Experian.

In considering your application, we will search your personal record at one or more Credit Reference Agencies. They will add to your records details of our search and your application and this 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. For the purposes of this application, you may be treated as financially linked and your application will be assessed with reference to any "associated" records.

If you are a joint applicant or if you have told us of some other financial association with another person you must be sure that you are entitled to:

- disclose information about your joint applicant and anyone referred to by you
- authorise us to search, link or record information at Credit Reference Agencies about you and anyone referred to by you

An "association" between joint applicants and between you and anyone you tell us is your financial partner will be created at Credit Reference Agencies. This will link your financial records, each of which will be taken into account in all future applications by either or both of you. This will continue until one of you successfully files a disassociation at the Credit Reference Agencies.

We will also add to your personal record with one or more of the Credit Reference Agencies, details of your agreement with us, the payments 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.

We may also make periodic searches at Credit Reference Agencies and Fraud Prevention Agencies to manage your account with us.

Information on applications will be sent to Credit Reference Agencies and will be recorded by them, including information on your business and its proprietors and Credit Reference Agencies may create a record of the name and address of your business and its proprietors if there is not one already. Please go to www.equifax.co.uk/crain.html, www.transunion.co.uk/crain or www.experian.co.uk/crain/index.html to read the notice in full.

Further details of how your information will be used by us, the CRA's, fraud prevention agencies, and your data protection rights, can be found on www.paragonbank.co.uk/data-protection, by calling **0800 375 720** or by contacting us.

We may also use the information we hold about you to inform you of products and services which are similar to the ones you currently hold with us which we believe will be of interest to you, and for statistical and analytical purposes.

Further details of how your information will be used by us, the CRA's, fraud prevention agencies, and your data protection rights, can be found on www.paragonbank.co.uk/data-protection or by contacting us.

We will only keep your personal data for as long as we need it and you have a right to ask for a copy of the personal data we hold about you.

If the personal data we hold is incorrect you have a right to ask for it to be corrected and, if you believe that we no longer have a reason to keep your personal data, you have a right to ask for it to be deleted.

For lots more information on what we do with your personal data, why we do it and what rights you have over that data, including how to make a complaint to the ICO, visit www.paragonbank.co.uk/data-protection or contact us.

We accept no responsibility for any representations made by any employee or agent of ours or any other person unless these are incorporated in the offer or are subsequently confirmed by us in writing.

| | | |
|--------------------------------|------------------------------------|------------------------------|
| Signed <input type="text"/> | Print name <input type="text"/> | Date <input type="text"/> |
| Signed <input type="text"/> | Print name <input type="text"/> | Date <input type="text"/> |

Continuation sheet

Additional details referred to in the relevant sections of this form to be included here in support of your application.


A large rectangular area with a grey border and horizontal dotted lines, intended for providing additional details in support of the application.

PARAGON 51 HOMER ROAD, SOLIHULL, WEST MIDLANDS B91 3QJ

1133-1 (08/2019)

 0345 149 7764

 resiunderwriting@paragonbank.co.uk

 www.paragonbank.co.uk

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