

Thank you for applying for a mortgage with us

To move to Formal Mortgage Offer, we require this application form to be completed in full and returned to us. If you have any queries on how to complete any of the sections, your broker will be happy to assist you.

Your broker should have told you how your information would be used by them, including that it would be provided to us. You should advise us immediately if this was not the case. The way in which we will use your information is set-out in our privacy notice at <https://www.shawbrook.co.uk/privacy-notice/>. If you would like a paper copy of our privacy notice, please telephone our Data Protection Officer on 01277 751110 or write to them at Shawbrook Bank Ltd, Lutea House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, Essex, CM13 3BE to request one. By signing this application form you acknowledge that you have read our Privacy Notice.

1. Broker partner details

Company name

Contact

2. Application details

Application reference number (confirmed on your IMO)

Application is in the name of

I/we, the undersigned, declare that this loan is wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by me/us

Yes No

3. Purchases

To be completed if you are purchasing the property to be mortgaged

Type of purchase

Private sale Purchase from builder Purchase from relative Purchase from landlord Transfer
(sitting tenant)

What is the purchase price? £

Estimated rental income (PA) £

Anticipated completion date

Deposit amount £
(to include Stamp Duty and all fees)

If you are funding the deposit from additional lending, please confirm full details of the lender, term, monthly payments

Are you connected to the vendor in any way?

Yes No

Are you receiving any discount, price reduction, cash payment or incentive in the transaction?

Yes No

If yes to either question, please provide full details in the "Additional information" section.

4. Refinances

To be completed if you are refinancing a property you already own

Are there other charges against the property? Yes No

Who is your current mortgage lender?

Have there been any missed payments in the last 12 months? Yes No

Was the property purchased from an unknown third party at full market value? Yes No
If no, please provide full details in the Additional information section.

Has your existing lender agreed to accept a reduced settlement figure to the actual amount you owe? Yes No

If yes, has your broker, been involved in liaising directly with the lender on this process? Yes No

If your current mortgage is with a bridging lender, please confirm reason for bridging finance being in place and whether monthly payments have been made throughout the facility

If you are applying to borrow more money than you currently owe on the property, how will you use the additional funds?

Debt consolidation

Please list details of the debts you will repay in the table below.
 If you need more space, please use the "Additional information" section.

Lender	Limit	Current balance	Monthly payment	Personal (P) or Business (B) debt	
	£	£	£	P <input type="checkbox"/>	B <input type="checkbox"/>
	£	£	£	P <input type="checkbox"/>	B <input type="checkbox"/>
	£	£	£	P <input type="checkbox"/>	B <input type="checkbox"/>

Did your broker provide you with advice on debt consolidation? Yes No

Property improvements

If you select this option please ensure you confirm full details of these works in section 8.

Use to purchase another property Please provide the following information

Address of the other property you wish to purchase

Are you borrowing just deposit money from us? Yes No
 To see if we could assist in financing the purchase of the new property as well, please speak to your broker

Do you plan to do any works to the other property? Yes No

How will the finance be raised on the other property?

Other (Please confirm full details of how the funds will be used below)

5. Solicitors details

Refinance applications

Where you have a REFINANCE application, you have the option to proceed without solicitors, although we reserve the right to insist that you instruct your own solicitors in certain circumstances. If you would like to proceed without a solicitor acting on your behalf, please tick here. I am not instructing a solicitor.

All purchase applications – please complete

Name of firm

Telephone number

Contact name

Email address

Address

6. If the main applicant is a limited company or LLP

To be completed if you are refinancing a property you already own

Limited company or LLP name

Ltd Co or LLP registered trading address

Correspondence address (if applicable)

Company number

UK incorporated?

Yes No

6.a. Applicant information

For applications in the name of a limited company, we will require all directors with shareholding of 20% or more to provide a personal guarantor. Any director in this position will therefore need to complete this form as a guarantor. Each application form can accept 2 applicants. If you need more, please obtain an additional copy of this page of the application form from your broker as required.

Question:	Borrower/guarantor 1 (as stated on IMO)	Borrower /guarantor 2 (as stated on IMO)
Have you ever been known by another name?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please confirm other name(s)		
Do you have permanent rights to reside in the UK or a work permit/visa with more than 12 months to reside?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Country of birth		
Nationality		
Country of residence		
How long have you lived in the UK?	years months	years months
Marital status		

Residential status	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With friends/relations <input type="checkbox"/>	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With friends/relations <input type="checkbox"/>
Where you own your residential property, is your home	Mortgaged <input type="checkbox"/> Unencumbered <input type="checkbox"/>	Mortgaged <input type="checkbox"/> Unencumbered <input type="checkbox"/>
Home telephone number		
Mobile telephone number		
Business telephone number		
Email		
Preferred contact method	Home <input type="checkbox"/> Mobile <input type="checkbox"/> Business <input type="checkbox"/> Email <input type="checkbox"/>	Home <input type="checkbox"/> Mobile <input type="checkbox"/> Business <input type="checkbox"/> Email <input type="checkbox"/>

6.b. Income & experience details

Do you manage the properties directly? Yes No

If no, name of managing agent

Telephone number of agent

Address of managing agent

For answer by all applicants:	Borrower/guarantor 1 (as stated on IMO)	Borrower /guarantor 2 (as stated on IMO)
How long have you been letting property?	years months	years months
How many properties do you currently own?		
You are:	Self-employed <input type="checkbox"/> Employed full time <input type="checkbox"/> Employed part time <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed <input type="checkbox"/>	Self-employed <input type="checkbox"/> Employed full time <input type="checkbox"/> Employed part time <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed <input type="checkbox"/>
Please confirm the amount of any additional monthly income (outside of your investment portfolio) that you receive	£	£
Nature of your trade		

6.c. Personal assets & liabilities

Must be completed for both individual and limited company applications. If all borrowers/guarantors live at the same address, you need only complete the left hand section but ensure this relates to assets and liabilities of all borrowers/guarantors.

Asset/liability	Borrower/guarantor 1	Borrower /guarantor 2
Asset		
Home residence value	£	£
Other properties value	£	£
Cash resources (bank, building society/cash)	£	£
Stocks and shares value	£	£
Endowment/life policies (estimated surrender values)	£	£
Other investments value	£	£
Other assets value	£	£
Total assets	A £	£
Liabilities		
Home mortgage balance	£	£
Other properties mortgage balances	£	£
Bank loans/overdrafts outstanding	£	£
Other loans/HP balances	£	£
Credit/charge/store card balances	£	£
Value of Guarantees in place £	£	£
Other liabilities £	£	£
Total liabilities £	B £	£
Total net worth (A-B) (assets less liabilities)	£	£

6.d. Personal & business financial history

Please answer on both a personal and business basis. With regards to the business, you must declare any financial issues for any business you are associated with.

Have you or your business ever:	Borrower/guarantor 1	Borrower/guarantor 2
Been bankrupt/sequestered?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Failed to maintain repayments on a mortgage, credit card or other financial arrangement?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Had a county court judgement (CCJ) for debt registered against you?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Been subject to an Individual Voluntary Arrangement (IVA) or Company Voluntary Arrangement (CVA)?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Had an application for credit refused?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Had a property repossessed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Has the business ever made arrangements with creditors to repay a reduced amount in full settlement of a debt (including a CVA)?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

If you have answered "YES" to any of the above questions, please ensure you confirm full details of the situation in the Additional information section.

7. Main security property information

We require some additional information about property you wish to mortgage with us to consider your application further. We will require a full valuation of the security property by a surveyor on our valuation management panel.

Property address

Title number(s) Please note the number of titles for the security may impact on the legal fees payable.		Estimated value £	
Tenure	Freehold <input type="checkbox"/> Feuhold <input type="checkbox"/>		
	Leasehold <input type="checkbox"/>	Ground rent	£ per annum
	Remaining term on lease	years	Service charge £ per annum
	Do you own the freehold or any shares in the freehold, directly or via a management company?		Yes <input type="checkbox"/> No <input type="checkbox"/>
Is the property standard construction?			Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you or any connected party to this application have an interest in or propose to buy the neighbouring property?		Yes <input type="checkbox"/> No <input type="checkbox"/>	
Do you or any connected party to this application own or are looking to buy a property which benefits from the same rights of way or share the same amenities?		Yes <input type="checkbox"/> No <input type="checkbox"/>	

If you have answered YES to either question, please provide full details and enclose register entries and a copy of the title plan (in colour) with your application.

Where the property contains a flat

How many flats in total are there in the building?

What floor(s) is the security flat on?

Does the property have a lift?

 Yes No
Where the property is a House of Multiple Occupancy (HMO)

How many bedrooms?

How many tenants?

Is a HMO Licence in place?

 Yes No

Is the correct planning permission in place?

 Yes No
On completion of your mortgage, how will the property be used?

 Fully rented out (investment)

 Part owner occupied/part investment

For this option, please confirm which areas will be let and which will be owner occupied

Is this let or going to be let to the local authority or a housing association?

 Yes No

If yes, does this part exceed 40% of the total area of the property being offered as security?

 Yes No
We require confirmation of the identity of any person aged 17 or over who will occupy the property together with an explanation of the basis they will occupy. Any licences or leases must be forwarded with your application form.

Name of occupier	Date of birth	Relationship to you (Borrowers/guarantors)	Basis on which they occupy
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		

If there are more tenants to detail that space allows for, please detail the remaining tenants on a separate sheet of paper and return with your application form.

8. Do you plan to do any works to the property?

If yes, please complete the below section. If you are borrowing additional funds for "property improvements", you will need to complete this section.

Works you plan to do (please list in the box below)	Anticipated cost?	Timescale to complete	Is planning permission in place?
	£		Yes <input type="checkbox"/> No <input type="checkbox"/> Not needed <input type="checkbox"/>
	£		Yes <input type="checkbox"/> No <input type="checkbox"/> Not needed <input type="checkbox"/>

If there is not enough room, please continue in the Additional information section

9. Additional security property information

If you have another property that will form security for the mortgage, please complete this section.

Property address

Title number(s)		Estimated value £	
Tenure	Freehold <input type="checkbox"/> Feuhold <input type="checkbox"/>		
	Leasehold <input type="checkbox"/>	Ground rent £	per annum
	Remaining term on lease years	Service charge £	per annum
Do you own the freehold or any shares in the freehold, directly or via a management company?			Yes <input type="checkbox"/> No <input type="checkbox"/>

Is the property standard construction? Yes No

Do you or any connected party to this application have an interest in or propose to buy the neighbouring property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If you have answered YES to either question, please provide full details and enclose register entries and a copy of the title plan (in colour) with your application.
Do you or any connected party to this application own or are looking to buy a property which benefits from the same rights of way or share the same amenities?	Yes <input type="checkbox"/> No <input type="checkbox"/>	

Where the property contains a flat

How many flats in total are there in the building?	What floor(s) is the security flat on?
Does the property have a lift? Yes <input type="checkbox"/> No <input type="checkbox"/>	

Where the property is a House of Multiple Occupancy (HMO)

How many bedrooms?	How many tenants?
Is a HMO Licence in place? Yes <input type="checkbox"/> No <input type="checkbox"/>	Is the correct planning permission in place? Yes <input type="checkbox"/> No <input type="checkbox"/>

10. Broker fee deduction

It is not a condition of our mortgages that any broker fees are payable. Any broker fee is a matter for agreement between you and your broker. Your broker will be acting as your agent. By signing this declaration you acknowledge that we will pay the broker fee detailed below direct to your mortgage broker on completion. The broker fee will be deducted from the mortgage advance.

Broker partner name

Amount of fee you have agreed to pay £

Your name

Signed on behalf of all borrowers

Date

D	D	M	M	Y	Y	Y	Y
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You understand that if your broker is not the intermediary who submitted the application to Shawbrook Bank Limited (the "submitting intermediary"), that we will pay the any broker fee to the submitting intermediary for onward distribution to your broker.

11. Additional information – including any changes since the IMO

Please use this section to provide any additional information to support your application.

Please complete this form in full using a ball point pen and send it to:

Shawbrook Bank Limited
Lutea House, Warley Hill Business Park,
The Drive, Great Warley, Brentwood,
Essex, CM13 3BE

Instruction to your Bank or Building Society to pay by Direct Debit

Service User Number

2	5	8	8	6	1
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Name(s) of account holder(s):

Reference

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Instruction to your Bank or Building Society

Please pay SHAWBROOK BANK 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 SHAWBROOK BANK LIMITED and, if so, details will be passed electronically to my Bank or Building Society

Bank/Building Society account number:

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

Branch sort code:

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

Name and full postal address of your bank or building society:

To the manager:	Bank/Building Society
Address:	
Postcode:	

Signature(s)

Date:



Banks and Building Societies may not accept Direct Debit instructions for some types of account

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 accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit, Shawbrook Bank Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Shawbrook Bank Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Shawbrook Bank Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
- If you receive a refund you are not entitled to, you must pay it back when Shawbrook Bank Limited asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Marketing

From time to time, Shawbrook may wish to send you marketing information and newsletters about our own products and services by email, SMS and post. We may also wish to call you by telephone about our own products and services. If you do not want to hear from us in this way, you can opt-out by ticking the options below. If you do not opt-out now, you can contact us to tell us not to send further marketing at any time. Further details about how to do this, what our lawful reason is for this processing of your personal information and about your rights under data protection law, including in relation to marketing, are set out in our privacy notice referred to at the beginning of this application form.

- I do not wish to hear from you by **email** in relation to marketing.
- I do not wish to hear from you by **SMS** in relation to marketing.
- I do not wish to hear from you by **post** in relation to marketing.
- I do not wish to hear from you by **telephone** in relation to marketing.

Declaration

I/We, the undersigned, declare that the replies to the questions contained herein are true and complete in every respect to the best of my/our belief and I/We understand that they will be relied upon by, and may form the basis of any contract between, the applicant(s) and the Shawbrook group company making the advance.

Signature of borrower/guarantor 1	Signature of borrower/guarantor 2
Date <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"/>	Date <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"/>
Print name	Print name
Where the borrower is a Limited company or LLP	
Capacity	Capacity