

Mortgage Application

This application summary provides a record of the information being provided to Zephyr Homeloans as part of the mortgage application submitted on behalf of the borrowers referenced below.

Applicants name(s):

If more than two applicants are applying for the mortgage please complete the 'Additional Applicants' form and attach to this document.

1. _____
2. _____
3. _____
4. _____

1. Loan Details

Mortgage type

Capital & Interest		Interest Only		Part Repayment & Part Interest Only	
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If part repayment and part interest only option, please indicate what the loan split will be:

Capital & interest amount	£	Interest Only amount	£
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Mortgage purpose	Purchase		Re-mortgage	
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Property purchase price / estimated property value	£
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Requested mortgage amount	£
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Mortgage term	Years		Months	
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First time landlord	Yes		No	
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Estimated monthly rental income	£
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Source of deposit details (if a purchase)

Main Source of deposit	
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Deposit amount	£
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Additional sources of deposit

Source of deposit (1)	
Deposit amount	£
Source of deposit (2)	
Deposit amount	£
Source of deposit (3)	
Deposit amount	£
Source of deposit (4)	
Deposit amount	£

Loan allocation (if a remortgage)

Allocation (1)	
Allocation amount	£
Allocation (2)	
Allocation amount	£
Allocation (3)	
Allocation amount	£
Allocation (4)	
Allocation amount	£

2. Security Property Details

Security property address

Flat number (if applicable)				
Building number (if applicable)				
Building name (if applicable)				
Address line 1				
Address line 2				
Town/City				
County				
Postcode				
Property description (e.g. house, HMO, Multi Unit Freehold)				
Property type (e.g. detached, terrace)				
Was the property built in the last 12 months?	Yes		No	
Year of construction				
Name of building warranty certificate (if applicable)				

Number of floors in building (if Flat)				
What floor is flat on? (1 = ground floor)				
Is the property above or connected to commercial premises?	Yes		No	
Number of bedrooms				
Number of kitchens				
Number of bathrooms				
Purchased directly from Local Authority, in the last 5 years	Yes		No	
If Yes, which year was the purchase made	/ /			
Will the property be occupied by the borrower or a related person?	Yes		No	
Tenure (Freehold or Leasehold)				
Ground rent (per year)	£			
Service charge (per year)	£			

3. Property Valuation – Access Details

Access contact				
Access contact name				
Access contact telephone number				
Additional access information				

4. Conveyancing

Zephyr Homeloans operates a closed solicitor panel which will represent both your clients and their representatives.

The current conveyancing panel will be displayed on the submission portal, one of the firms can be selected to act in this matter.

If your client(s) would prefer to be represented by a different firm, they can contact the panel firm with details of their preferred conveyancers/solicitors (or ask your chosen firm to contact the panel firm directly) and they will arrange for the necessary documentation to be sent on.

However, please be aware that, under the terms of your mortgage offer, you clients will be required to pay for the panel firm to act for us, in addition to any fees you are charged by your own representatives.

5. Direct Debit

A Direct Debit form is located at the back of this document.

Please ask your client's to complete and sign the form.

Please upload this form to the account following the application being accepted.

6. Applicant Details

	Applicant 1	Applicant 2
Title		
First name(s)		
Middle name(s)		
Surname		
Date of birth	/ /	/ /
Estimated retirement age		
Nationality		
Country of birth		
Current residential status		
Is the applicant a British citizen?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
How long has the applicant been a UK resident?	Years <input type="text"/> Months <input type="text"/> From birth <input type="checkbox"/>	Years <input type="text"/> Months <input type="text"/> From birth <input type="checkbox"/>
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Marital status		
National Insurance number	<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"/>
Email address		
Mobile telephone number		
Home telephone number		
Work telephone number		
Preferred contact method		
When would the applicant prefer to be contacted?		

Previous names (if any)

Title		
First name		
Middle name		
Surname		

Current address

Flat number (if applicable)		
Building number (if applicable)		
Building name (if applicable)		
Address line 1		
Address line 2		
Town/City		
County		
Postcode		
Time at current address from:	/ /	/ /

6a. Applicant Previous Address History (3 years of address history required)

Previous address history (1)	Applicant 1	Applicant 2
Flat number (if applicable)		
Building number (if applicable)		
Building name (if applicable)		
Address line 1		
Address line 2		
Town/City		
County		
Postcode		
Time at previous address	From: / / to: / /	From: / / to: / /

Previous address history (2)

Flat number (if applicable)		
Building number (if applicable)		
Building name (if applicable)		
Address line 1		
Address line 2		
Town/City		
County		
Postcode		
Time at previous address	From: / / to: / /	From: / / to: / /

Previous address history (3)

Flat number (if applicable)		
Building number (if applicable)		
Building name (if applicable)		
Address line 1		
Address line 2		
Town/City		
County		
Postcode		
Time at previous address	From: / / to: / /	From: / / to: / /

If self-employed please move to next section

6b. Applicant Employment & Income Details

	Applicant 1				Applicant 2			
Job title								
Start date of this employment?	/ /				/ /			
Is this employment permanent?	Yes		No		Yes		No	
Is this employment full time?	Yes		No		Yes		No	
If fixed term contract, end date of contract	/ /				/ /			
Gross basic annual income	£				£			
Annual overtime	£				£			
Annual commission	£				£			
Annual bonus	£				£			
Annual allowance	£				£			
How is applicant/Limited Company director paid?								
Company Name								

Company address

Building number (if applicable)		
Building name (if applicable)		
Address line 1		
Address line 2		
Town/City		
County		
Postcode		

6c. Applicant Self Employment & Income Details

	Applicant 1				Applicant 2			
Job title								
Date firm started trading	/ /				/ /			

Income

£	Year ending	/ /	Projection?	Y/N	£	Year ending	/ /	Projection?	Y/N
£	Year ending	/ /			£	Year ending	/ /		
£	Year ending	/ /			£	Year ending	/ /		
Is an accountant used to prepare accounts?	Yes		No		Yes		No		

If yes, please provide accountant details:

Accountant details

Accountant name		
Qualification		
Accountant acted since?	/ /	/ /

Accountants address

Building number (if applicable)		
Building name (if applicable)		
Address line 1		
Address line 2		
Town/City		
County		
Postcode		

6d. Applicant Secondary Employment & Income Details

	Applicant 1				Applicant 2			
Job title								
Is this employment permanent?	Yes		No		Yes		No	
Is this employment full time?	Yes		No		Yes		No	
If fixed term contract, end date of contract	/ /				/ /			
Gross basic annual income	£				£			
Annual overtime	£				£			
Annual commission	£				£			
Annual bonus	£				£			
Annual allowance	£				£			
Company name								
Company address								
Building number (if applicable)								
Building name (if applicable)								
Address line 1								
Address line 2								
Town/City								
County								
Postcode								

Please enter details of the buy to let portfolio (if applicable).

6e. Applicant Buy to Let Portfolio

	Applicant 1				Applicant 2			
Total number of buy to let properties owned?								
How long has the Limited Company owned buy to let property?								
What is the total estimated value of the applicant's portfolio?	£				£			
Total portfolio outstanding mortgage balance	£				£			
Total portfolio monthly mortgage payments	£				£			
Is the portfolio managed by an agent?	Yes		No		Yes		No	

If more than two applicants are applying for the mortgage please complete the 'Additional Applicants' form and attach to this document.

Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form excluding official use box using a ball point pen and send it to:

Zephyr Homeloans
Gateway House
Gargarve Road
Skipton
North Yorkshire
BD23 2HL

Service user number

1	6	9	1	6	6
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FOR Zephyr OFFICIAL USE ONLY

This is not part of the instruction to your bank or building society.

Name(s) of account holder(s)

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

Reference

Instruction to your bank or building society

Please pay Zephyr Homeloans 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 Zephyr Homeloans and, if so, details will be passed electronically to my bank/building society.

Signature(s)

Date

Banks and building societies may not accept Direct Debit Instructions for some types of account

DDI1

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 Zephyr Homeloans will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Zephyr Homeloans 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 Zephyr Homeloans 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 Zephyr Homeloans 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