

FORWARD FUNDING FACILITY SUBSEQUENT PROPERTY APPLICATION FORM

Intermediary details

Where this application is being submitted by a professional adviser, this section must be completed in order to avoid processing delays.

Submitting intermediary	
To ensure compliance with any business agreements you have in place, and also that the business is allocated to the correct source, please confirm whether you are submitting:	
<input type="checkbox"/> As an appointed representative of	network
<input type="checkbox"/> As Directly Authorised	<input type="checkbox"/> Non regulated based on your CCL
Consultant's full name	
Consultant's FCA number	
Company name	
Principal's FCA number	
Intermediary's address	
Telephone number	Email address
Paragon consultant code	

Originating intermediary	
Where this application is being originated by a different intermediary to the submitting intermediary, please complete the following details:	
Consultant's full name	
Consultant's FCA number	
Company name	
Principal's FCA number	
Intermediary's address	
Telephone number	Email address
Paragon consultant code	

Applicant / Guarantor 1	
Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	
First names (in full)	Surname
Current residential address <i>(inc postcode)</i>	
Length of time at this address	Years Months
Home telephone number	Mobile telephone number
Email address	

Applicant / Guarantor 2	
Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	
First names (in full)	Surname
Current residential address <i>(inc postcode)</i>	
Length of time at this address	Years Months
Home telephone number	Mobile telephone number
Email address	

Applicant / Guarantor 3	
Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	
First names (in full)	Surname
Current residential address <i>(inc postcode)</i>	
Length of time at this address	Years Months
Home telephone number	Mobile telephone number
Email address	

Applicant / Guarantor 4	
Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	
First names (in full)	Surname
Current residential address <i>(inc postcode)</i>	
Length of time at this address	Years Months
Home telephone number	Mobile telephone number
Email address	

Property exclusions

List of property exclusions

By ticking the below boxes you confirm that:

Any capital raising is being utilised for purposes concerned with the owning and renting of residential property

The property is not being purchased or refinanced through a property investment club or syndicate

The applicants are not in any way connected to a property investment club or syndicate

The property is NOT:

a property with more than 20 self-contained units

a shared ownership property (currently or previously)

a converted flat where the applicant occupies a property in the same building

a freehold flat or maisonette in England or Wales

a leasehold property in Scotland

designated as defective under any housing legislation

subject to agricultural or other planning restrictions

subject to notice of mineral extraction, contaminated land or previous mining subsidence and landfill

being purchased under the Right to Buy scheme or Housing Association Scheme

built within the last ten years without an NHBC certificate or other guarantee acceptable to us

leasehold with less than 85 years unexpired at the start, and/or less than 65 years unexpired at the end of the mortgage

a non traditional construction such as concrete or timber or where existing or possible structural defects are apparent

located within either ten meters of an electrical sub-station or 100 metres of an overhead high voltage cable or communication mast

subject to a pre-emption clause

subject to unreasonable lease terms, including onerous ground rent amounts, review periods, escalation provisions and event fees

an ex-local authority flat or maisonette



Mortgage requirements and property to be mortgaged

Property 1	
Product and interest rate required	
Loan required	Term
Method of repayment	Loan purpose
Purchase price	
If remortgage, please state original purchase price and date purchased	
Estimated value	
Address of property	
Type of property	Number of self-contained units
If flat or maisonette	If house or bungalow
Number of storeys in block	Number of flats in block
Tenure	If leasehold, unexpired term (in years)
Age of property (in years)	
Is the property attached to, or above, commercial premises?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details	
Is the property ex local authority?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details	
Is the property to be let or occupied by the current, or a former owner, of the property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details	
Is the property in, or to be in, multiple occupation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, number of unrelated occupants	
Anticipated rental/rental income received per month	
Source of deposit (purchases)	
To arrange an inspection of the property, please provide a contact	
Name	
Address	
Telephone number	Mobile number

Property 2	
Product and interest rate required	
Loan required	Term
Method of repayment	Loan purpose
Purchase price	
If remortgage, please state original purchase price and date purchased	
Estimated value	
Address of property	
Type of property	Number of self-contained units
If flat or maisonette	If house or bungalow
Number of storeys in block	Number of flats in block
Tenure	If leasehold, unexpired term (in years)
Age of property (in years)	
Is the property attached to, or above, commercial premises? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide details	
Is the property ex local authority? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide details	
Is the property to be let or occupied by the current, or a former owner, of the property? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide details	
Is the property in, or to be in, multiple occupation? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, number of unrelated occupants	
Anticipated rental/rental income received per month	
Source of deposit (purchases)	
To arrange an inspection of the property, please provide a contact	
Name	
Address	
Telephone number	Mobile number

Other details

Solicitor details

Please note: It is normally possible for the solicitor you appoint to also act for the Lender. However, we can only instruct your solicitor if the firm is registered on Lender Exchange, agrees to our terms and conditions, and has/will be appointed to Paragon's conveyancing panel. Please refer to our lending guidelines and submission requirements for further information on the criteria solicitors must meet. We reserve the right to refuse to instruct your solicitor at our discretion.

Solicitor firm name

Name of person acting

Address

Telephone number

Email address

DX number

What (if any) is the relationship between you/the company and the solicitor?

Additional information *(must be completed in all circumstances)*

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 fact that could influence our decision. The following questions we consider to be material and must be answered 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 party 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 |

If you have answered yes to any of the above questions, or if you are in doubt as to whether any fact is material, you should provide full details.

Declaration

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. You can visit our website at www.paragonbank.co.uk/data-protection or call our support services team on 0345 849 4040.

You confirm that:

- a) The information you've provided is complete, true, and accurate, and you understand that if you fail to disclose or provide any false or misleading information, this may result in an offer being withdrawn and may constitute a criminal offence. If any information you have provided changes before the mortgage is completed, you will tell us straight away
- b) When considering your application, we may make enquiries in respect of income confirmation, credit assessment and history of payments for any other mortgage or credit agreements. This includes confirming that you have not been declared bankrupt or have any judgments for debt registered against you
- c) You are a UK resident and have an indefinite right to remain in the UK
- d) We can request information or references about you and your application from third parties acting on your behalf, for example your broker or your solicitor
- e) If we provide you with a copy of, or extract from, our valuation report, we make no representation or warranty (express or implied) nor accept any liability or responsibility in respect of its contents
- f) All parties to the mortgage are responsible for making the relevant payments
- g) We may decline your application or withdraw an offer at any time
- h) Where there are multiple applicants, we may give information about the mortgage to one of you, rather than all. Where you share the same address, we may send only one copy of any required communication addressed to all of you
- i) We can share your latest application details with any intermediary making a further application on your behalf. This may include personal details such as address, phone number, email address and employer, but will not include details of your payment history or account conduct
- j) We can transfer any (or all) of our rights and responsibilities under our agreement with you to someone else at any time. For example, we may sell or assign your loan (and any mortgage or other security we have for your repayments) to another business. In this case, the other party will usually ask us to continue to administer them as though our own. So, for example, following securitisation, we would continue to collect payments and should you experience any difficulties in making payments, or have any queries, you should contact us

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, Equifax and Experian. 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 and www.experian.co.uk/legal/bi-compliance-and-risk-privacy-notice/index for the full Experian privacy notice.

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 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. If you don't wish to receive these updates, please contact 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.

All applicants/guarantors to the mortgage are required to sign the following section. To forge a signature makes you liable to criminal prosecution.

Name	Date
Signature	

Name	Date
Signature	


Name	Date
Signature	


Name	Date
Signature	

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.

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

BTL0177-002 (05/2024)

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 www.paragonbank.co.uk

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