

## **DATA CAPTURE FORM**

#### Non-portfolio

1 June 2023

T	hi	S	is	not	an	app	lica	tion	form.
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For intermediary use only, for the purpose of collecting the data required to make an online application.

#### By ticking this box you are confirming that:

- The applicants have no more than three mortgaged residential investment properties, regardless of lender, in either personal name or corporate entity, including this application
- · The applicants are not purchasing from an associated limited company
- · The applicants have been resident and liable to tax in the UK for a minimum of the last two years and have a permanent right to reside
- · The applicants are permanently employed or, if self employed, have been trading for at least two years
- · Income from renting property cannot be included for minimum income requirements
- · At least one applicant must be the owner of a residential property or residential investment property
- The applicants borrowing from companies within Paragon Banking Group, in either personal or corporate name and whether solely or jointly with others, does not exceed £1,000,000 including this application
- · 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
- We will not consider applications with historic or currently disqualified directors

## We do not accept the following properties, by ticking this box you are confirming that the property is not any of the following:

- · A property with more than one self contained unit
- · A freehold flat or maisonette in England or Wales
- · A shared ownership property (currently or previously)
- · A leasehold property in Scotland
- · A converted flat where the applicant occupies a property in the same building
- A studio flat of less than 30 square metres
- A property which is commercial
- · Designated as defective under any housing legislation
- · Subject to agricultural or other planning restrictions
- A property let on any other basis than a private residential tenancy agreement
- · A property with an element of "flying freehold"
- $\bullet \quad \text{A property with restrictions relating to sale or occupancy such as Section 106 notice or a pre-emption clause}$
- · A property which is in, or will be in, multiple occupation
- · Subject to a HMO licence
- · Being purchased under the Right to Buy Scheme or Housing Association Scheme
- · Less than 10 years old 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
- $\cdot \quad \text{Non-traditional construction such as concrete or timber or where existing or possible structural defects are apparent}$
- · Properties located within either 10 metres of an electrical sub-station or 100 metres of an overhead high voltage cable or communication mast
- A short term finance application with an exit strategy of anything other than letting the property

Please note: We may be able to accept certain types of properties on the above list on an alternative product - please contact us on 0345 849 4040 for details. This form should be retained for your records. Please see the intermediary section of www.paragonbank.co.uk for full details of our non-portfolio lending criteria, product information and full Terms and Conditions.

Select loan type	
Buy-to-let	
Short term finance and	

buy-to-let

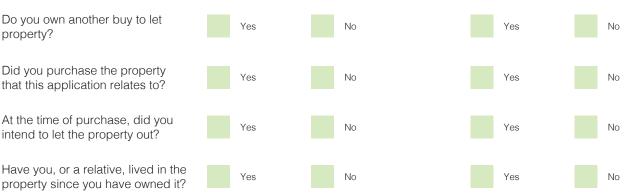
Please be aware that it is possible to make an application for multiple properties. However, if at any point you stop the application, a single application record for each property will be created. It is possible to resume and complete the applications online for up to 30 days, but you will need to resume each one individually.

If the applicants are existing Paragon Banking Group buy-to-let customers please confirm one of their mortgage account numbers

In conjunction with other criteria, we will assess the affordability of this mortgage based on the expected monthly income generated from letting the property to a tenant. The actual income generated may be different and can be influenced over time by changes within the rental market. The applicant(s) will remain responsible for meeting the costs of the mortgage and the additional costs associated with letting property for the duration of ownership.

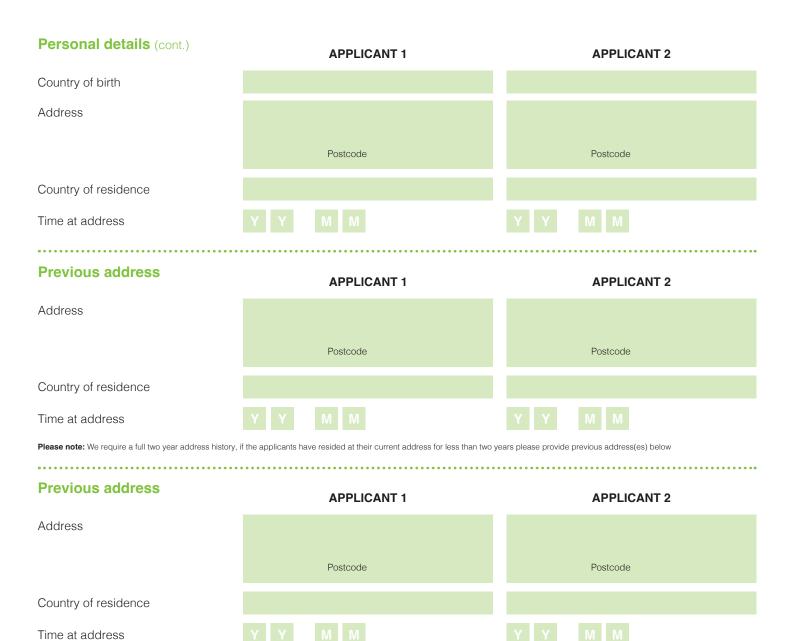
## **Application details**





# **Personal details APPLICANT 1 APPLICANT 2** Title Gender Forename (s) Middle name Surname Date of birth Home telephone number Mobile telephone number Email address Residential status Mortgaged Owned outright Mortgaged Owned outright Rented Living with friends/relatives Rented Living with friends/relatives

**APPLICANT 2** 



## **Employment details**

	APPLICANT 1		ANT 1	APPLIC			ANT 2			
Gross employed income										
Self employed net profit income (Sole trader or partnership, excluding buy-to-let income)				£						
Limited company / LLP income (Dividend / director's remuneration / member's profit)					3					
Gross rental income (As of today, including all existing properties and current purchase applications)					2					
Self employed pre-tax profit income (Buy-to-let income)	3					£				
All other taxable income (eg pension, investments, savings etc)		3			٤					
National Insurance Number										
Employment status		Employed		Housewife		Employed		Housewife		
		Student		Self-employed		Student		Self-employed		
		Retired		Unemployed		Retired		Unemployed		
Contract type		Permanent		Temporary		Permanent		Temporary		
		Contract		Probationary		Contract		Probationary		
	Long-term temp			Long-term temp						
Time employed/time trading if self-employed		Y Y M M			Y Y M M					

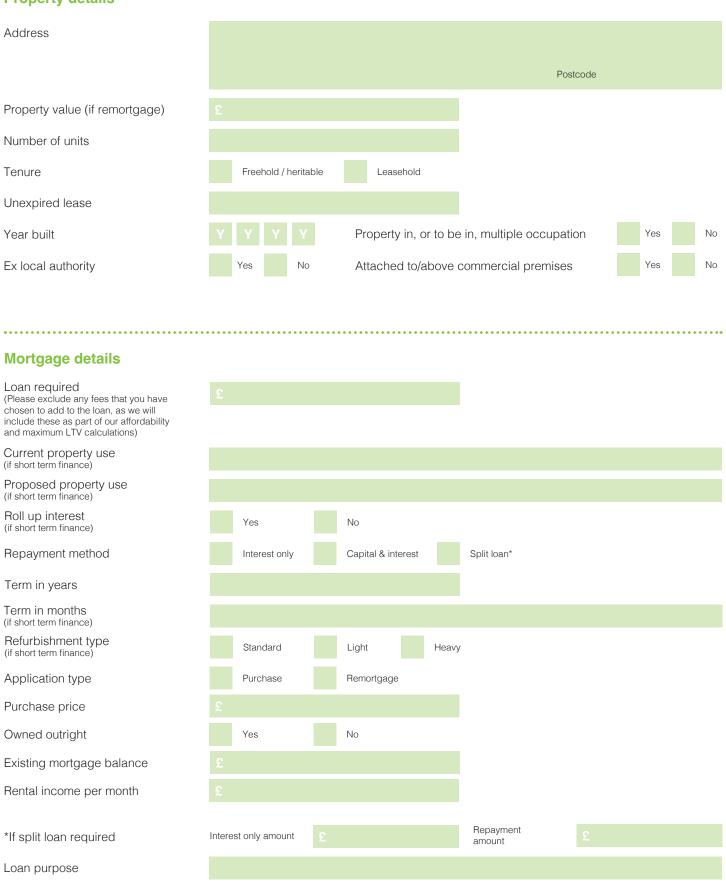
#### **Lettings experience**

	APPLICANT 1	APPLICANT 2			
Years lettings experience	years	years			
Number of residential investment properties currently owned, which					
are not mortgaged to companies within Paragon Banking Group.					

- Once the information above is entered, you must read and agree to our Terms and Conditions to continue. A criteria
  check will then be undertaken and a credit quotation search will be carried out.
- If the application is agreed in principle you will be asked to provide the information overleaf to submit the application
- If we are unable to give an agreement in principle you will be advised of this and provided with contact details

For more information on what we do with customer's personal data, why we do it and what rights they have over that data, including how to make a complaint to the ICO, please see the online application declaration, visit online www.paragonbank.co.uk/data-protection or contact us.

## **Property details**



Source of deposit (purchase only)

Product required (Confirm product required from our current Paragon non-portfolio product range - see the intermediary section of

**Employment / business details** 

www.paragonbank.co.uk)

If the amount of loan requested is not possible because of affordability or fees added to the loan, the maximum amount available will be confirmed after the product has been selected.

	APPLICANT 1	APPLICANT 2
Name		
Address		

Postcode Postcode Telephone number

Occupation

# If self-employed / accountant details

Accountant name	
Accountant address	
	Postcode
Name of person acting	
Qualification	
Telephone number	
Email address	

## **Access details**

Email address

Contact name	
Address	
	Postcode
Telephone number (Please provide the best number to contact)	

- Once the property and mortgage details have been agreed in principle you will have the option to add another property or to continue with the application
- Please remember that if stopped part way through, you have 30 days to resume and complete the application, after which time it will be necessary to make a new application
- If another property is added you will be asked to provide property details, mortgage details, vendor details and access details
- If continue is selected you will be asked to provide the information below to complete the application

Solicitor details									
Solicitor firm name									
Name of person acting									
Address									
	Postcode								
Telephone number									
Fax number									
Email address									
••••									
Originating intermediaries									
Did you receive this application through	gh an originating intermediary? Yes No If yes, please provide								
Consultants name									
Company address and postcode	Postcode								
Telephone number									
•••••									
Direct debit details									
We require a fully completed direct debit instruction signed by all account holders.  Payments must be made from a UK bank/building society account and the applicants must be the account holders.									
•••••	•••••••••••••••••••••••••••••••••••••••								

## If short-term finance and buy-to-let application only

## **Buy-to-let mortgage details**

Loan required (Please exclude any fees that you have chosen to add to the loan, as we will include these as part of our affordability and maximum LTV calculations)	٤					
Repayment method	Interest only		Capital & interest		Split loan*	
Term in years						
Application type	Purchase		Remortgage			
Purchase price	£					
Owned outright	Yes		No			
Existing mortgage balance	£					
Rental income per month	£					
*If split loan required	Interest only amount	£			Capital and interest amount	
Loan purpose						
Source of deposit (purchase only)						
Product required (Confirm product required from our current Paragon non-portfolio product range - see the intermediary section of www.paragonbank.co.uk)						

If the amount of loan requested is not possible because of affordability or fees added to the loan, the maximum amount available will be confirmed after the product has been selected.

- If the property and mortgage requirements are agreed in principle you will be asked to provide the information overleaf to submit the application
- If we are unable to give an agreement in principle you will be advised of this and provided with contact details. You will
  also be given the option to add another property

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

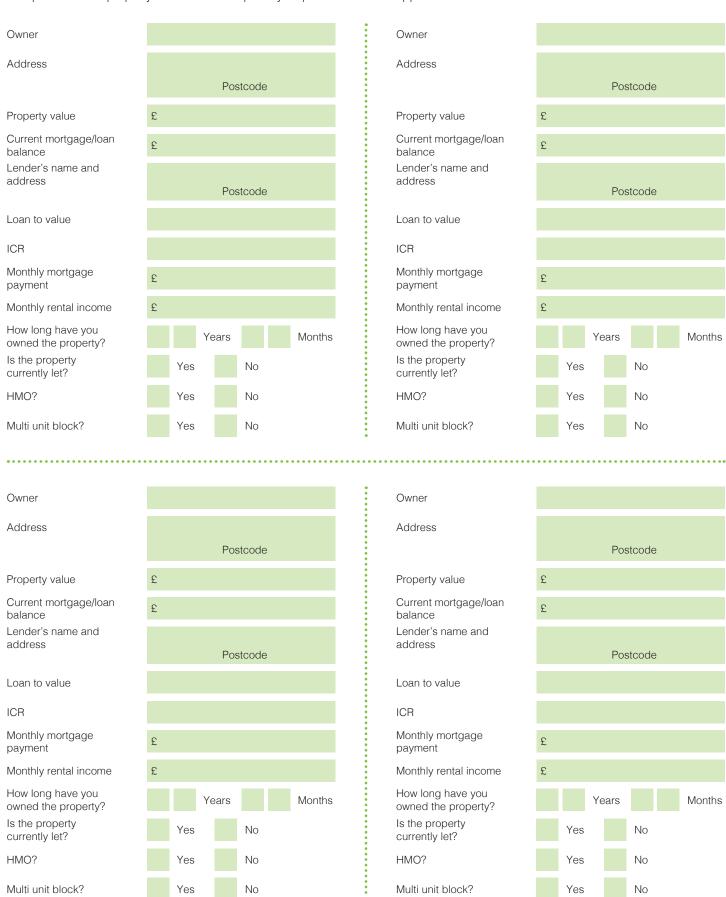
As a responsible lender, when you apply for a mortgage, we have to assess all material facts before an offer is issued. It is your responsibility to disclose any material facts that could influence our decision.

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 an offence (other than driving offences)?		Yes		No
2.	Are you aware of any future changes to your income or expenditure that would affect your ability to repay the mortgage?		Yes		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?		Yes		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		Yes		No
5.	Have you ever had a county court judgement or any other court order made against you?		Yes		No
6.	Have you been refused a mortgage in the last 12 months?		Yes		No
	ou have answered yes to any of the above questions, or if you are in doubt as to whether any fact is material, details.	you s	should pi	ovid	е

## **Property schedule**

This schedule must include all residential investment properties owned by every applicant in both personal and corporate name. Completion of this property schedule is compulsory as part of the online application.



# Fee payment At this stage you will be asked to pay any fees. Please ensure that you have credit/debit card details available, together with the clients authority to make the necessary payment. Select either 'Make a payment' or 'Send payment link' and follow the on-screen instructions. Additional details / comments

#### **Document upload**

If you wish to send supporting documents to us electronically, you can now upload them instantly via our intermediary portal on our website at www.paragonbank.co.uk/intermediary/portal/. Alternatively, you can email them to us at btlenquiries@paragonbank.co.uk.

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

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btlenquiries@paragonbank.co.uk



www.paragonbank.co.uk

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