

DATA CAPTURE FORM

Non-portfolio

1 June 2023

This is not an application form.

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"
- 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
- 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

Number of Applicants

Is this a purchase or remortgage?

Purchase

Remortgage

Is this application for more than one property?

Yes

No

Is the property a HMO?

Yes

No

Is this a limited company or LLP application?

Yes

No

APPLICANT 1

APPLICANT 2

Do you own another buy to let property?

Yes

No

Yes

No

Did you purchase the property that this application relates to?

Yes

No

Yes

No

At the time of purchase, did you intend to let the property out?

Yes

No

Yes

No

Have you, or a relative, lived in the property since you have owned it?

Yes

No

Yes

No

Personal details

APPLICANT 1

APPLICANT 2

Title

Gender

Forename (s)

Middle name

Surname

Date of birth

D

D

M

M

Y

Y

Y

Y

D

D

M

M

Y

Y

Y

Y

Home telephone number

Mobile telephone number

Email address

Residential status

Mortgaged

Owned outright

Rented

Living with friends/relatives

Mortgaged

Owned outright

Rented

Living with friends/relatives

Personal details (cont.)

	APPLICANT 1	APPLICANT 2
Country of birth		
Address	<div>Postcode</div>	<div>Postcode</div>
Country of residence		
Time at address	<div>Y Y M M</div>	<div>Y Y M M</div>

Previous address

	APPLICANT 1	APPLICANT 2
Address	<div>Postcode</div>	<div>Postcode</div>
Country of residence		
Time at address	<div>Y Y M M</div>	<div>Y Y M M</div>

Please note: We require a full two year address history, if the applicants have resided at their current address for less than two years please provide previous address(es) below

Previous address

	APPLICANT 1	APPLICANT 2
Address	<div>Postcode</div>	<div>Postcode</div>
Country of residence		
Time at address	<div>Y Y M M</div>	<div>Y Y M M</div>

Employment details

APPLICANT 1

APPLICANT 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)

£

£

Gross rental income

(As of today, including all existing properties and current purchase applications)

£

£

Self employed pre-tax profit income

(Buy-to-let income)

£

£

All other taxable income

(eg pension, investments, savings etc)

£

£

National Insurance Number

Employment status

☐

Employed

☐

Housewife

☐

Student

☐

Self-employed

☐

Retired

☐

Unemployed

Contract type

☐

Permanent

☐

Temporary

☐

Contract

☐

Probationary

☐

Long-term temp

☐

Employed

☐

Housewife

☐

Student

☐

Self-employed

☐

Retired

☐

Unemployed

☐

Permanent

☐

Temporary

☐

Contract

☐

Probationary

☐

Long-term temp

Time employed/time trading if self-employed

☐
☐
☐
☐
☐
☐
☐
☐

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

Address

Postcode

Property value (if remortgage)

£

Number of units

Tenure

☐ Freehold / heritable

☐ Leasehold

Unexpired lease

Year built

☐ Y

☐ Y

☐ Y

☐ Y

Property in, or to be in, multiple occupation

☐

Yes

☐

No

Ex local authority

☐

Yes

☐

No

Attached to/above commercial premises

☐

Yes

☐

No

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)

£

Current property use
(if short term finance)

Proposed property use
(if short term finance)

Roll up interest
(if short term finance)

☐

Yes

☐

No

Repayment method

☐

Interest only

☐

Capital & interest

☐

Split loan*

Term in years

Term in months
(if short term finance)

Refurbishment type
(if short term finance)

☐

Standard

☐

Light

☐

Heavy

Application type

☐

Purchase

☐

Remortgage

Purchase price

£

Owned outright

☐

Yes

☐

No

Existing mortgage balance

£

Rental income per month

£

*If split loan required

Interest only amount

£

Repayment
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.

Employment / business details

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

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

- 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, multiple property applications can only be resumed one property at a time
- 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 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.

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)

£

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

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.

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.

Owner		Owner	
Address		Address	
	Postcode		Postcode
Property value	£	Property value	£
Current mortgage/loan balance	£	Current mortgage/loan balance	£
Lender's name and address		Lender's name and address	
	Postcode		Postcode
Loan to value		Loan to value	
ICR		ICR	
Monthly mortgage payment	£	Monthly mortgage payment	£
Monthly rental income	£	Monthly rental income	£
How long have you owned the property?	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months	How long have you owned the property?	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months
Is the property currently let?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is the property currently let?	<input type="checkbox"/> Yes <input type="checkbox"/> No
HMO?	<input type="checkbox"/> Yes <input type="checkbox"/> No	HMO?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Multi unit block?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Multi unit block?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Owner		Owner	
Address		Address	
	Postcode		Postcode
Property value	£	Property value	£
Current mortgage/loan balance	£	Current mortgage/loan balance	£
Lender's name and address		Lender's name and address	
	Postcode		Postcode
Loan to value		Loan to value	
ICR		ICR	
Monthly mortgage payment	£	Monthly mortgage payment	£
Monthly rental income	£	Monthly rental income	£
How long have you owned the property?	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months	How long have you owned the property?	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months
Is the property currently let?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is the property currently let?	<input type="checkbox"/> Yes <input type="checkbox"/> No
HMO?	<input type="checkbox"/> Yes <input type="checkbox"/> No	HMO?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Multi unit block?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Multi unit block?	<input type="checkbox"/> Yes <input type="checkbox"/> No

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.

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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.