

**Pages 1 and 2 serve as a Quick Enquiry Form**

| Introducing Broker  |       | Customer Facing Broker  |       |
|---|-------|---|-------|
| Name:   | _____ | Name:   | _____ |
| Telephone:  | _____ | Telephone:  | _____ |
| Email:  | _____ | Email:  | _____ |
| Firm:   | _____ | Firm:   | _____ |
| FCA Number:   | _____ | FCA Number:   | _____ |
| Authorisation:  |       | Authorisation:  |       |
| <input type="checkbox"/> DA   |       | <input type="checkbox"/> DA   |       |
| <input type="checkbox"/> AR* Please provide details of your network/mortgage club |       | <input type="checkbox"/> AR* Please provide details of your network/mortgage club |       |
| <input type="checkbox"/> Not Authorised   |       | <input type="checkbox"/> Not Authorised   |       |
| *Network/Club details   |       | *Network/Club details   |       |
| Firm:   | _____ | Firm:   | _____ |
| FCA Number:   | _____ | FCA Number:   | _____ |

**1. About the Applicant**

**Applicant Details** (if more than two applicants, please enter the information clearly on an additional sheet)

**Applicant 1**

Title \_\_\_\_\_ Full name \_\_\_\_\_

Date of birth \_\_\_\_\_

Residential address \_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Country of residence \_\_\_\_\_

Nationality \_\_\_\_\_

Tel/Mobile \_\_\_\_\_

Email \_\_\_\_\_

Name of employer \_\_\_\_\_

Nature of business \_\_\_\_\_

Income details \_\_\_\_\_

**Applicant 2**

Title \_\_\_\_\_ Full name \_\_\_\_\_

Date of birth \_\_\_\_\_

Residential address \_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Country of residence \_\_\_\_\_

Nationality \_\_\_\_\_

Tel/Mobile \_\_\_\_\_

Email \_\_\_\_\_

Name of employer \_\_\_\_\_

Nature of business \_\_\_\_\_

Income details \_\_\_\_\_

**2. Purpose of Loan**

Purchase\*     Re-mortgage     Capital Raising     Other

\*If purchasing, is this a private sale? Yes  No

Net Loan Required: £ \_\_\_\_\_ Term of Loan Required: \_\_\_\_\_ Months Estimated date for completion: \_\_\_\_\_

Detailed synopsis of the Loan:

Please provide a detailed explanation as to the reason for the loan and any other key information in relation to the loan/applicant

\_\_\_\_\_

\_\_\_\_\_

**Payment Options**

**Option 1**  Interest to be rolled-up for the entire approved term of the loan

**Option 2**  Interest to be collected by direct debit monthly in arrears (N.B. For non-regulated loans only)

**Please tick to confirm which fees are to be added to the Loan:**

Administration Fee     Completion Fee     UTB Legal Fees     CHAPS Fee

Broker Fee £ \_\_\_\_\_     Sub broker Fee £ \_\_\_\_\_

**Pages 1 and 2 serve as a Quick Enquiry Form**

**a. Source of Wealth / Source of Deposit** (if applicable)

Please detail how your wealth/source of deposit has been acquired, for example property appreciation/sale, inheritance, divorce settlement, income from overseas (please state country), pension lump sum:

---



---



---

**b. Repayment of the Loan**

Details of how the loan will be repaid:

---



---



---

**c. Security Property(ies)** (if more than two properties, please use an additional sheet)

**Property 1**

Address: \_\_\_\_\_

Type of Property:

Main Residence     Semi Commercial i.e. shop with flat above     Buy to let property     Investment property

Commercial property     Other (please provide details): \_\_\_\_\_

House     Bungalow     Flat     Maisonette     Other (describe): \_\_\_\_\_

Number of bedrooms: \_\_\_\_\_

Estimated Value / Purchase Price: £ \_\_\_\_\_

Condition of Property:

Excellent/New     Good     Fair     Poor     Renovation/works required (Estimated GDV upon completion: £ \_\_\_\_\_ )  
 (Please complete Schedule of Works form)

Security offered:  First Charge     Second Charge\*

\*Amount of outstanding mortgage(s) including any early repayment charges: £ \_\_\_\_\_

Is the property Freehold  or Leasehold     If Leasehold, how many years are remaining on the lease? \_\_\_\_\_ years

Already owned – date purchased: \_\_\_\_\_     Being purchased     Owned by another (details): \_\_\_\_\_

**Property 2**

Address: \_\_\_\_\_

Type of Property:

Main Residence     Semi Commercial i.e. shop with flat above     Buy to let property     Investment property

Commercial property     Other (please provide details): \_\_\_\_\_

House     Bungalow     Flat     Maisonette     Other (describe): \_\_\_\_\_

Number of bedrooms: \_\_\_\_\_

Estimated Value / Purchase Price: £ \_\_\_\_\_

Condition of Property:

Excellent/New     Good     Fair     Poor     Renovation/works required (Estimated GDV upon completion: £ \_\_\_\_\_ )  
 (Please complete Schedule of Works form)

Security offered:  First Charge     Second Charge\*

\*Amount of outstanding mortgage(s) including any early repayment charges: £ \_\_\_\_\_

Is the property Freehold  or Leasehold     If Leasehold, how many years are remaining on the lease? \_\_\_\_\_ years

Already owned – date purchased: \_\_\_\_\_     Being purchased     Owned by another (details): \_\_\_\_\_

**3. Solicitors**

What legal representation is required?     Separate Representation     Dual Representation\*

\*please refer to the Bridging product guide for eligibility criteria

**4. About the applicant - additional details**

**Applicant 1**

Residential Status:  Homeowner\*  Tenant

Other: Please state \_\_\_\_\_

\*Homeowner:

Estimated value: £\_\_\_\_\_ Outstanding mortgage: £\_\_\_\_\_

Current Lender: \_\_\_\_\_

**Applicant 2**

Residential Status:  Homeowner\*  Tenant

Other: Please state \_\_\_\_\_

\*Homeowner:

Estimated value: £\_\_\_\_\_ Outstanding mortgage: £\_\_\_\_\_

Current Lender: \_\_\_\_\_

**Third Party Instructions**

If you would like for us to take instructions from a third party in addition to yourself, please provide their details including their relationship to you and reason for the request below:

**Applicant 1**

Third Party Full Name: \_\_\_\_\_

Relationship to applicant: \_\_\_\_\_

Reason for request: \_\_\_\_\_

\_\_\_\_\_

**Applicant 2**

Third Party Full Name: \_\_\_\_\_

Relationship to applicant: \_\_\_\_\_

Reason for request: \_\_\_\_\_

\_\_\_\_\_

Special Instructions: If there is any other information that you consider useful for us to know in servicing your account please detail this below e.g. Braille, large print, audio, text phone (relay service):

Applicant 1: \_\_\_\_\_

\_\_\_\_\_

Applicant 2: \_\_\_\_\_

\_\_\_\_\_

**A. Income & Expenditure**

**Applicant 1**

Are you:  employed  self-employed  not employed  retired

Occupation: \_\_\_\_\_

Name of employer/business: \_\_\_\_\_

Address of employer/business: \_\_\_\_\_

\_\_\_\_\_

Website: \_\_\_\_\_

Nature of employer/your business? \_\_\_\_\_

Basic salary/Annual salary £ \_\_\_\_\_

Any other income:  Yes\*  No

\*if yes, please provide details: \_\_\_\_\_

\_\_\_\_\_

**Applicant 2**

Are you:  employed  self-employed  not employed  retired

Occupation: \_\_\_\_\_

Name of employer/business: \_\_\_\_\_

Address of employer/business: \_\_\_\_\_

\_\_\_\_\_

Website: \_\_\_\_\_

Nature of employer/your business? \_\_\_\_\_

Basic salary/Annual salary £ \_\_\_\_\_

Any other income:  Yes\*  No

\*if yes, please provide details: \_\_\_\_\_

\_\_\_\_\_

**Monthly expenses**

Mortgage/Rent £ \_\_\_\_\_

Child or Spousal maintenance / Childcare costs £ \_\_\_\_\_

Loan/credit card/store cards payments (total amount) £ \_\_\_\_\_

Housekeeping (inc food, travel, clothing, entertainment) £ \_\_\_\_\_

Household Bills – gas, electric, water, phone, internet, council tax, insurances etc £ \_\_\_\_\_

**TOTAL** £ \_\_\_\_\_

Mortgage/Rent £ \_\_\_\_\_

Child or Spousal maintenance / Childcare costs £ \_\_\_\_\_

Loan/credit card/store cards payments (total amount) £ \_\_\_\_\_

Housekeeping (inc food, travel, clothing, entertainment) £ \_\_\_\_\_

Household Bills – gas, electric, water, phone, internet, council tax, insurances etc £ \_\_\_\_\_

**TOTAL** £ \_\_\_\_\_

**B. Assets & Liabilities** (excluding Property 1 and Property 2 as per page 2)

**Applicant 1 Assets**

**Property** - Address

---

Estimated value: £

Outstanding mortgage: £

**Property** - Address

---

Estimated value: £

Outstanding mortgage: £

**Property** - Address

---

Estimated value: £

Outstanding mortgage: £

**Other** – shares/savings/pension/value of business

---

Estimated value/balance: £

**Applicant 1 Liabilities**

Loan  Credit/store card  Overdraft  Hire Purchase

Amount outstanding: £

Loan  Credit/store card  Overdraft  Hire Purchase

Amount outstanding: £

Loan  Credit/store card  Overdraft  Hire Purchase

Amount outstanding: £

**Applicant 2 Assets**

**Property** - Address

---

Estimated value: £

Outstanding mortgage: £

**Property** - Address

---

Estimated value: £

Outstanding mortgage: £

**Property** - Address

---

Estimated value: £

Outstanding mortgage: £

**Other** – shares/savings/pension/value of business

---

Estimated value/balance: £

**Applicant 2 Liabilities**

Loan  Credit/store card  Overdraft  Hire Purchase

Amount outstanding: £

Loan  Credit/store card  Overdraft  Hire Purchase

Amount outstanding: £

Loan  Credit/store card  Overdraft  Hire Purchase

Amount outstanding: £

**C. Credit History**

1. Have you ever failed to keep up with any mortgage, credit/store cards, loan or other credit agreement payments?
2. Have you ever had a judgment for debt recorded against you or, if self-employed/controlling director, against your company?
3. Have you ever been refused a mortgage/secured loan on the property to be mortgaged or, any other property?
4. Have you ever been made bankrupt, compounded with your creditors or entered into an IVA or CVA?
5. Are you or have you ever been disqualified to act as a company director?
6. Have you ever been convicted of or charged with any offence other than a driving offence?
7. Have you ever been a director or shareholder of a company that has been subject to liquidation, insolvency or administration procedures?

**Applicant 1**

Yes  No

Yes  No

Yes  No

Yes  No

Yes  No

Yes  No

Yes  No

**Applicant 2**

Yes  No

Yes  No

Yes  No

Yes  No

Yes  No

Yes  No

Yes  No

**Note:** if you answered 'Yes' to any of the above, please give details in the 'Additional information' box on page 5

**Additional information**

If there is any further information that you wish to bring to our attention that you think may be relevant to your application, please detail here.

**5. About the Loan – additional details**

Does repayment involve the sale of a property not being used as security for this loan?  Yes  No

Does repayment involve the sale of non-UK property or non-UK assets?  Yes  No

Does repayment involve using income generated in a currency other than GBPs or by way of a mortgage to be arranged outside of the UK?  Yes  No

If you have answered 'Yes' to any of the above questions, please provide additional information below:

---

---

**6. Security Property(ies) – additional details**

**Property 1**

No. of storeys \_\_\_\_\_ Year built \_\_\_\_\_  Ex local authority  Non standard construction

Who will live in the property and their respective ages?

What is their relationship to the Applicant(s)?

---

**Property 2**

No. of storeys \_\_\_\_\_ Year built \_\_\_\_\_  Ex local authority  Non standard construction

Who will live in the property and their respective ages?

What is their relationship to the Applicant(s)?

---

**If any of the above securities are a Buy To Let property:**

Have you or a relative ever lived in the property, or intend to live there in the future?  Yes  No

Do you currently/intend to operate this BTL for business purposes via a rental agreement?  Yes  No

Other than this application, do you have other Buy to Let properties?  Yes  No

**7. Solicitors – additional details**

**Option 1: Separate Representation**

- Firms must have a minimum of 2 partners/directors
- Please only complete this option if you are electing to use your own solicitor

Name of firm:

Name of solicitor:

Tel:

Email:

---

**Option 2: Dual Representation**

Please select which firm you wish to be instructed:

JMW Solicitors LLP  Lightfoots LLP  Lawrence Stephens Solicitors

### 8. Important – USE OF YOUR INFORMATION

In order to process and assess your application, we will perform credit and identity checks on you, and any guarantor with one or more credit reference agencies ("CRAs"). We may also make periodic searches at CRAs to help us manage the account.

To do this, we will supply your personal information to CRAs and they will give us information about you. This will include information from your credit application and about your financial situation and financial history. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- Assess your creditworthiness and whether you can afford to take the product;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s); and
- Trace and recover debts.

We will continue to exchange information about you with CRAs while you have a relationship with us. We will also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs.

#### Guarantor

If you are a guarantor, the performance for the agreement to which you are a guarantor will not impact your credit profile unless a County Court Judgement is obtained against you, for non-payment/breach of contract.

When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

#### Joint Application

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, share with them this information and make them aware of our Privacy Notice, before lodging the application. CRAs will also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail within the Credit Reference Agencies Information Document (CRAIN).

The CRAIN can be found at:

#### TransUnion International UK Limited

[www.transunion.co.uk/crain](http://www.transunion.co.uk/crain)

#### Equifax

[www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)

#### Experian

[www.experian.co.uk/crain](http://www.experian.co.uk/crain)

If you do not have access to the internet or would prefer a paper copy, please contact us on 020 7190 5555.

You have a right to apply to the CRA's for a copy of your file. The information they hold may not be the same and there is a small fee that you may need to pay to each agency that you apply to. Their addresses are:

#### TransUnion International UK Limited

One Park Lane, Leeds, West Yorkshire LS3 1EP

Website: [www.transunion.co.uk/consumer/consumer-enquiries](http://www.transunion.co.uk/consumer/consumer-enquiries)

Email: [consumer@transunion.co.uk](mailto:consumer@transunion.co.uk)

Phone: 0330 024 7574

**Equifax Limited**, Equifax Ltd, Customer Service Centre PO Box 10036, Leicester LE3 4FS.

Website: [www.equifax.co.uk/Contactus/Contact\\_Us\\_Personal\\_Solutions.html](http://www.equifax.co.uk/Contactus/Contact_Us_Personal_Solutions.html)

Email: [UKDPO@equifax.com](mailto:UKDPO@equifax.com)

Phone: 0333 321 4043 or 0800 014 2955

**Experian Limited**, Experian, PO Box 9000, Nottingham NG80 7WF

Website: [www.experian.co.uk/consumer/contact-us/index.html](http://www.experian.co.uk/consumer/contact-us/index.html)

Email: [consumer.helpservice@uk.experian.com](mailto:consumer.helpservice@uk.experian.com)

Phone: 0344 481 0800 or 0800 013 8888

We will also use your information in accordance with our Privacy Notice which has been supplied to you previously. A further copy can be found at [www.utbank.co.uk/privacy-policy](http://www.utbank.co.uk/privacy-policy) or contact the Data Protection Officer on 020 7190 5555.

United Trust Bank is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 204463. United Trust Bank is a company registered in England and Wales. Company Number 549690. Registered Office One Ropemaker Street, London, EC2Y 9AW.

#### Complaints

We aim to provide all our customers with a high level of service. In the event of us failing to achieve your expectations, please contact us on 020 7190 5555. A copy of our complaints procedure is available on our website or you can contact us for a copy. If we are unable to resolve your complaint to your satisfaction, you may refer it to the Financial Ombudsman Service.

**9. Declaration and Signature**

**Please note that it is a criminal offence to knowingly or recklessly give false, inaccurate or misleading information when applying for a loan. If you provide such information, you may be reported to the police and prosecuted.**

As a responsible lender, United Trust Bank will carefully assess the information you have provided in the Application Form in order to decide whether or not to make you an offer of a loan. Even if we do issue a Binding Offer letter to you, we have the right at any time before any loan completes to withdraw, revise or cancel our offer where false, inaccurate or misleading information has been provided. Other situations where a binding offer can be withdrawn will be contained therein.

It is important that you ensure that all statements you make in this Application Form and other documents in connection with this application are full and accurate and are correct and that you have read and understood the contents of this declaration.

**To: United Trust Bank**

**Processing of Application**

- (1) I/We authorise United Trust Bank to
  - (a) make such enquiries of any person or organisation (including my/our existing or previous mortgage lenders), as United Trust Bank considers necessary in connection with this application; and
  - (b) release information about me/us if you have a duty to do so or if law permits you to do so;
- (2) I/We understand that if I/we give United Trust Bank false or inaccurate information and United Trust Bank suspects fraud, then United Trust Bank will record this;
- (3) I/We authorise our solicitors or licensed conveyancer acting on my/our behalf to disclose to United Trust Bank or its solicitor and confirm that United Trust Bank is authorised to disclose to my /our solicitors or licensed conveyancer, any information relating to this application;

- (4) I/We confirm that I/we give up any right to claim solicitor/client confidentiality or legal privilege in respect of such information;
- (5) I/We appreciate that United Trust Bank needs to ensure that the mortgage property(ies) that I/we have provided as security for my/our loan must continue at all times to be insured; and
- (6) I/We acknowledge and understand that United Trust Bank needs to be able to contact some or all of the following in connection with any loan that I/we may have with United Trust Bank, namely: my/our solicitors, (where appropriate) the intermediary who introduced me/our loan to United Trust Bank and the insurance company(ies) that has/have insured the property(ies) that I/we have provided to United Trust Bank as security for my/our loan.

Accordingly, I/we acknowledge that until our loan has been repaid in full, United Trust Bank and it's successors and assigns may contact and disclose to any of the above mentioned person(s) or organisation(s) and they may disclose to United Trust Bank such information as United Trust Bank may consider reasonably necessary and request from such person(s) or organisations in dealing with the repayment or refinancing of my/our United Trust Bank loan(s) and/or in connection with the insurance of the property(ies) which comprises United Trust Bank's security.

By signing this Application form I/we confirm that the information provided is true, accurate and correct and I/we declare that the information relating to my/our income and outgoings and assets and liabilities is true and accurate and that I/we am/are financially able to meet all my/our financial commitments including any interest payments I/we will be required to make on my/our loan.

By signing this Application Form I/we confirm that I/we have read the United Trust Bank Privacy Notice which has been supplied previously. A further copy can be found at [www.utbank.co.uk/privacy-policy](http://www.utbank.co.uk/privacy-policy) or contact the Data Protection Officer on 020 7190 5555.

**Applicant 1**

Signature \_\_\_\_\_  
 Print name \_\_\_\_\_  
 Title \_\_\_\_\_ Date \_\_\_\_\_

**Applicant 2**

Signature \_\_\_\_\_  
 Print name \_\_\_\_\_  
 Title \_\_\_\_\_ Date \_\_\_\_\_

**WARNING: YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**