

Please complete as comprehensively as possible, use ? if unsure of answer. Accurate details must be provided, to ensure correct and useful advice, we will contact you to confirm any regarding missing data. Use the **NOTES** on the last page for any added information.


This is **CONFIDENTIAL** data will not be sold and is subject to UK Data Protection Legislation.


Personal Details of Each Owner, Partner or Director

First Applicant

Second Applicant (if applicable)

Title	<input type="text"/>	Sex	<input type="radio"/> M	<input type="radio"/> F	<input type="text"/>	Sex	<input type="radio"/> M	<input type="radio"/> F
Forenames	<input type="text"/>				<input type="text"/>			
Maiden Names / Previous Names	<input type="text"/>				<input type="text"/>			
Surname	<input type="text"/>				<input type="text"/>			
Date of Birth (dd/mm/yy)	<input type="text"/>				<input type="text"/>			
Marital status	<input type="radio"/> Single <input type="radio"/> Seperated <input type="radio"/> Other (use Notes) <input type="radio"/> Married <input type="radio"/> Divorced <input type="radio"/> Widow				<input type="radio"/> Single <input type="radio"/> Seperated <input type="radio"/> Other <input type="radio"/> Married <input type="radio"/> Divorced <input type="radio"/> Widow			
Telephone Numbers	<input type="text"/>				<input type="text"/>			
	<input type="text"/>				<input type="text"/>			
Email address	<input type="text"/>				<input type="text"/>			
Present address	<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"/>			
Postcode	<input type="text"/>				<input type="text"/>			
Time at Present address	<input type="text"/>	Years	<input type="text"/>	Months	<input type="text"/>	Years	<input type="text"/>	Months
	<input type="text"/>				<input type="text"/>			
	<input type="text"/>				<input type="text"/>			
Residential status	<input type="radio"/> Owner, Mortgage <input type="radio"/> Tenant <input type="radio"/> Owner, No Mortgage <input type="radio"/> Living with Others				<input type="radio"/> Owner with Mortgage <input type="radio"/> Tenant <input type="radio"/> Owner, No Mortgage <input type="radio"/> Living with Others			
Nationality	<input type="text"/>				<input type="text"/>			
Country of Residence	<input type="text"/>				<input type="text"/>			
Permanent Right to Residency?	<input type="radio"/> Yes <input type="radio"/> No, Use Notes				<input type="radio"/> Yes <input type="radio"/> No, Use Notes			
National Insurance Number	<input type="text"/>				<input type="text"/>			
Planned Retirement Age	<input type="text"/>				<input type="text"/>			
Number of Financial Dependents	<input type="text"/>	<input type="text"/>			<input type="text"/>	<input type="text"/>		

 3 Years address History required. Use Notes Section

 3 Years address History required. Use Notes Section

About your Home Mortgage details

Is this application about this property? Yes No

*And are you to re-mortgage? Yes No

Are you going to sell this property? Yes No

Current Lender	<input type="text"/>	
Outstanding Loan £	<input type="text"/>	
Original Purchase Price £	<input type="text"/>	Early Repayment Charge? <input type="text"/>
Original Term	<input type="text"/>	
Years Remaining	<input type="text"/>	
Account Number	<input type="text"/>	
Repayment Type	<input type="radio"/> Interest Only <input type="radio"/> Repayment	
Monthly Payment £	<input type="text"/>	
Current Mortgage Rate	<input type="text"/>	

Occupation, Income and Expenditure

First Applicant

Second Applicant (if applicable)

Current Occupation

Name of Company

Company Address

Postcode

Company Telephone

Time at Current Employment

3 Years EMPLOYMENT History required. Use Notes Section

Postcode

3 Years Employment History required. Use Notes Section

Is your Employment Permanent? Yes No, Please Explain

Yes No, Please Explain

Current Annual Basic Income

Guaranteed Overtime

Bonus / Commission

Rental Income

Other Income 1

Other Income 2

Additional Occupation?
Description & Status

Total Annual Income

ACCURACY REQUIRED
MMR REGULATION 2014

Self Employed, Directors or Shareholders

* To be completed by Self Employed Persons, or those with over 20% Share in the Company

Do you have an Accountant? Yes, a Certified or Chartered Accountant
 No, but I do have HMRC SA302
 No / Other

Yes, a Certified or Chartered Accountant
 No, but I do have HMRC SA302
 No / Other

Accountant's Details

Percentage of Shareholding Owned %

Income in the last 3 Years
Include Dividends, Salary and share of Net Profit

Are you a Controlling Director? Yes No

Yes No

Company Type Sole Trader Partnership

Sole Trader Partnership

LTD Company LLC

LTD Company LLC

Bank Details / Direct Debit

Bank Name

Sort Code

Account Number

How long have you been banking with them?

Please print clearly using CAPITALS

Your Credit

Please provide details of all Hire Purchase, Loan Agreements, Catalogues and other finance agreements

Applicant	Lender, Purpose of Loan and Account Number	Monthly Repayments	Outstanding Balance	Term
<input type="radio"/> 1 <input type="radio"/> 2	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input type="radio"/> 1 <input type="radio"/> 2	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input type="radio"/> 1 <input type="radio"/> 2	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

Please provide details of all credit/debit cards

Applicant	Card Company & Card Type (Visa/Mastercard)	Monthly Repayments	Outstanding Balance	Credit Limit
<input type="radio"/> 1 <input type="radio"/> 2	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input type="radio"/> 1 <input type="radio"/> 2	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input type="radio"/> 1 <input type="radio"/> 2	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input type="radio"/> 1 <input type="radio"/> 2	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

Debt Consolidation? Are you "Debt Consolidating" any of the above? -- Please indicate in NOTES --

Monthly Outgoings

	Applicant 1 Monthly Repayments	Applicant 2 Monthly Repayments	
Ongoing Mortgage/Rent	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<p> Your current Expenditure, not projected or estimated.</p> <p>If your employment pays, please enter zero.</p> <p>ACCURACY REQUIRED due to Mortgage Market Review (MMR) 2014.</p>
Council Tax	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	
Heating (Gas, Electric, Other)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	
Water	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	
Landline, Mobile, Internet	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	
Housekeeping (Food, Washing)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	
Home Insurance	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	
Services (Ground Rent, Maintenance)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	
Essential Travel (Work, School Etc.)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	
Clothing	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	
Household Goods (Furniture, Appliances, Repairs)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	
Personal Goods (Toiletries, Cosmetics)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	
Recreation (TV, Social, Non-Essential Travel)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	
Other	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	

3rd Parties

Are you buying from?
(Please provide contact details)

Estate Agent
 Private Sale
 Family Purchase
 Other (Use Notes)

Solicitor / Conveyancer Quotation?
(If No; Please provide contact details)

Yes
 No, I will provide you details of Conveyancer

Buildings Insurance Quotation?

Yes
 No, I will provide you copy of Buildings Insurance

Please print clearly using CAPITALS

Your Mortgage Needs

Type of Mortgage Required ?	<input type="radio"/> Residential	<input type="radio"/> Buy to Let		
Tenure Type	<input type="radio"/> Freehold	<input type="radio"/> Leasehold	<input type="radio"/> Feudal	<input type="radio"/> Other
Address of Property to be Purchased / Re-mortgaged	<input type="text"/>		<input type="checkbox"/> House	<input type="checkbox"/> Bungalow
	<input type="text"/>		<input type="checkbox"/> Flat	<input type="checkbox"/> Ex Council
	<input type="text"/>		<input type="checkbox"/> Detached	<input type="checkbox"/> Mid Terrace
	<input type="text"/>		<input type="checkbox"/> Semi-Detached	<input type="checkbox"/> End Terrace
Postcode	<input type="text"/>		<input type="checkbox"/> Purpose Built	<input type="checkbox"/> Has Garage?
			<input type="checkbox"/> Converted	<input type="checkbox"/> Has Garden?
Year Built	<input type="text"/>	Bedrooms	<input type="text"/>	Rec Rooms
	<input type="text"/>		<input type="text"/>	Bathrooms
Is the property currently Habitable?	<input type="radio"/> Yes			
	<input type="radio"/> No - It does not have water/heating/kitchen/bathroom.. ETC..			
Anything unusable about the property?	<input type="radio"/> No			
	<input type="radio"/> Yes - Shared Ownership / Right to Buy / Flat Foof / Flying Freehold.. ETC..			
Repayment Type	<input type="radio"/> Interest Only		<input type="radio"/> Repayment	
Loan Required	<input type="text"/>		Source of Deposit	<input type="text"/>
Purchase Price / Current Value	<input type="text"/>		(For PURCHASE only)	
Mortgage Preferred Term	<input type="text"/>			
Final Repayment Method	<input type="text"/>			
Will you Live at the Property ?	<input type="radio"/> Yes		<input type="radio"/> No	
Valuation Type?	<input type="radio"/> For Mortgage		<input type="radio"/> Comprehensive Valuation, If Available	
Has the Vendor owned the property longer than six months?	<input type="radio"/> Yes		<input type="radio"/> No, I understand this may limit my options.	
IF Buy-To-Let, Rental Income (PCM)	<input type="text"/>			
IF Leasehold, Years Remaining ?	<input type="text"/>			

Existing Mortgage Details of the above Property

Re mortgage of this Property?	<input type="radio"/> Yes		<input type="radio"/> No	
Current Lender	<input type="text"/>		Early Repayment Charge?	<input type="text"/>
Account Number	<input type="text"/>			
Outstanding Loan £	<input type="text"/>			
Original Purchase Price £	<input type="text"/>			
Monthly Payment £	<input type="text"/>		Prepared to pay ERC?	<input type="radio"/> Yes
Current Interest Rate	<input type="text"/>			<input type="radio"/> No
Original Term	<input type="text"/>			
Term Remaining	<input type="text"/>			
Time Owned Property	<input type="text"/>	Years	<input type="text"/>	Months
Repayment Type	<input type="radio"/> Interest Only		<input type="radio"/> Repayment	
Interest Rate Type	<input type="radio"/> Fixed		<input type="radio"/> Tracker	<input type="radio"/> SVR
			<input type="radio"/> Other	
IF, Raising Capital – What for?	<input type="text"/>			
Do you own Currently own any	<input type="text"/>	Residential Properties	<input type="text"/>	Residential Properties
	<input type="text"/>	Buy to Let Properties	<input type="text"/>	Buy to Let Properties
	<input type="text"/>	Commercial Properties	<input type="text"/>	Commercial Properties
Years of Lettings Experience	<input type="text"/>			
Total value of Lettings BTL Portfolio	<input type="text"/>			
Total Outstanding Loans of BTL Portfolio	<input type="text"/>			

Please print clearly using CAPITALS

Mortgage Filters

Are you concerned about possibility of future interest rate movements?

Do you require an upper limit on your mortgage cost for a specific period?

Do you want to fix your mortgage costs for a certain period?

Do you want a discount on your mortgage repayments in the early years?

Do you require no tie-ins after a fixed / discounted / capped interest rate period?

Do you want access to an initial sum (i.e. cashback)?

Do you want no high percentage lending fee?

Want the ability to vary the repayment amount or take repayment holidays?

Require the lowest amount payable over a specific number of years?

Is a low annual percentage rate (APR) important to you?

Do you want a speedy mortgage completion?

Do you want the certainty of your mortgage being repaid at the end of the term?

Do you want the certainty that the term of your mortgage matches your expected retirement age?

Do you want to include the early redemption charge from an existing loan?

Pay Lender Fees Upfront or Added? Add Fee to Loan Pay fees upfront

⚠ Please Note, many of these filters are desirable so please only note which filters are Required (if any) and which are Preferred (if any).

Filters will reduce amount of products available to you.

Q & A

First Applicant

Second Applicant (if applicable)

Smoker?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
Permission to conduct Credit Search?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
Is your Annual income above £25,000 a year ?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
Are you above 25 Years Old ? And below 57 Years Old ?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
Have you found a property you would like to purchase ?	<input type="radio"/> Yes	<input type="radio"/> No, Im Enquiring		
Have you ever had a mortgage or loan refused?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
Have you ever had a property repossessed?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
Have you ever had a judgement for bad debt/loan default registered against you or your company?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
Have you ever been declared bankrupt / made an arrangement with your creditors?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
If yes, has the bankruptcy been discharged?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
Do you have any adverse credit history?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
Any Missed or Late payments with in last six months ?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
If adding other debts to loan (consolidation) Do you understand the cost associated with consolidating these?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
If adding other debts to loan (consolidation) Do you understand that debts are now secured were previously unsecured?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
Are you "Financially Linked" to any person with Adverse Credit?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No

Other Notes

Want an official Agreement in Principle?

We can provide an "illustration" via the information provided, **if you want to proceed to a Agreement in Principle?** We will require a copy of one document from three of the following, this can be easily provided via the Post Office – Please Call your advisor for Instructions:

1. **Proof of Income** – Permitted documents can include – 3 Months Payslips, 3 Months Bank Statements, P60, Accounts or SA302.
2. **Proof of ID** – Permitted documents can include – Passport, Drivers Licence, Firearms Certificate, HMRC Tax Letter or Council Tax Demand.
3. **Proof of Address** – Permitted documents can include – Drivers Licence, Mortgage Statement, Utility Bill, Bank Statements or Council Tax Demand.

Declaration

I (each of us if more than one is applying) agree that:- You and your lenders will make searches about me at credit reference agencies for my credit information (unless I requested not to do so), for use in the assessment of credit products and other information as well as information from the Electoral Register, for the purpose of verifying my identity. I acknowledge that multiple credit searches may affect my ability to obtain credit elsewhere. Credit searches and other information, including any previous and subsequent names, which is provided to you and/or the credit reference agencies, about me and those with whom I am linked financially may be used by Bespoke Finance Limited and other companies if credit decisions are made about me. Any of this information may also be used for identification purposes, debt tracing and the prevention of money laundering as well as the management of my account.

Any information about me and my account can be shared by Bespoke Finance Limited to prevent or detect fraud, or to assist in verifying my identity. You and your lenders may also search the records of fraud prevention agencies who will supply you with information. You may pass information to financial and other organisations involved in fraud prevention to protect yourselves and your customers from theft and fraud. If I give you false or inaccurate information and you identify fraud, you will record this and pass it to fraud prevention agencies to prevent fraud and money laundering.

Joint Accounts

By making a joint enquiry, I am creating a financial association with the other applicant, I am also confirming that I am entitled to disclose information about the other applicant(s) and/or anyone else referred to by me and to Authorise you and your lenders to search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me.

Sole Accounts

Information held about me by the credit reference agencies may already be linked to another individual who has an existing financial association with me. For the purposes of my application I may be treated as financially linked and my application will be assessed with reference to any "associated" records

First Applicant

Second Applicant (if applicable)

Signature	<input type="text"/>	<input type="text"/>
Print Name	<input type="text"/>	<input type="text"/>
Today's Date	<input type="text"/>	<input type="text"/>

What's Next?

The next step is to return the form to Bespoke Finance

EchoSign Scan & Email If you are using EchoSign, follow the on screen instructions.
If you have a Scanner, please Scan and Email to us.

Via Fax Fax the Form to us at 01274 666 069
Via Post Send to our mailing address listed below.

Once the Form is received, we will be in Contact to discuss potential options.



Need Some Assistance?

Call us FREE on **0800 920 2001**
or email us **hello@BespokeFinance.org**
or website **www.BespokeFinance.org**
or visit at our office **Chamber Business Park, New Lane, Bradford, BD4 8BX**