

Pages 1 and 2 serve as a Quick Enquiry Form

Introducing Broker (to UTB)

Name: _____

Telephone: _____

Email: _____

Firm: _____ FCA Number: _____

Authorisation:

DA

AR* Please provide details of your network/mortgage club

Not Authorised

*Network/Club details

Firm: _____ FCA Number: _____

Customer Facing Broker (if different)

Name: _____

Telephone: _____

Email: _____

Firm: _____ FCA Number: _____

Authorisation:

DA

AR* Please provide details of your network/mortgage club

Not Authorised

*Network/Club details

Firm: _____ FCA Number: _____

1. About the Applicant (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 _____

Time at Address _____ Years _____ Months _____

Residential Status: Homeowner* Tenant

Other - Please state _____

*Estimated value: £ _____ *Outstanding mortgage: £ _____

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 _____

Time at Address _____ Years _____ Months _____

Residential Status: Homeowner* Tenant

Other - Please state _____

*Estimated value: £ _____ *Outstanding mortgage: £ _____

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 £ _____

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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
 HMO
 Commercial property
 Other (please provide details): _____

- House
 Bungalow
 Flat
 Maisonette
 Other (describe): _____

- Detached
 Semi-Detached
 End of Terrace
 Mid Terrace
 Purpose Built Flat
 Converted Flat

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
 HMO
 Commercial property
 Other (please provide details): _____

- House
 Bungalow
 Flat
 Maisonette
 Other (describe): _____

- Detached
 Semi-Detached
 End of Terrace
 Mid Terrace
 Purpose Built Flat
 Converted Flat

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*

*Dual legal representation is typically only available for regulated loans up to £1m and for properties located in England and Wales.

3. 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

4. About the applicant - additional details
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 (self-employed only): _____

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 (self-employed only): _____

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

<input type="checkbox"/> Loan <input type="checkbox"/> Credit/store card <input type="checkbox"/> Overdraft <input type="checkbox"/> Hire Purchase Amount outstanding: £ _____
<input type="checkbox"/> Loan <input type="checkbox"/> Credit/store card <input type="checkbox"/> Overdraft <input type="checkbox"/> Hire Purchase Amount outstanding: £ _____
<input type="checkbox"/> Loan <input type="checkbox"/> Credit/store card <input type="checkbox"/> Overdraft <input type="checkbox"/> 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

<input type="checkbox"/> Loan <input type="checkbox"/> Credit/store card <input type="checkbox"/> Overdraft <input type="checkbox"/> Hire Purchase Amount outstanding: £ _____
<input type="checkbox"/> Loan <input type="checkbox"/> Credit/store card <input type="checkbox"/> Overdraft <input type="checkbox"/> Hire Purchase Amount outstanding: £ _____
<input type="checkbox"/> Loan <input type="checkbox"/> Credit/store card <input type="checkbox"/> Overdraft <input type="checkbox"/> 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? Yes No
2. Have you ever had a judgment for debt recorded against you or, if self-employed/controlling director, against your company? Yes No
3. Have you ever been refused a mortgage/secured loan on the property to be mortgaged or, any other property? Yes No
4. Have you ever been made bankrupt, compounded with your creditors or entered into an IVA or CVA? Yes No
5. Are you or have you ever been disqualified to act as a company director? Yes No
6. Have you ever been convicted of or charged with any offence other than a driving offence? Yes No
7. Have you ever been a director or shareholder of a company that has been subject to liquidation, insolvency or administration procedures? Yes No

Applicant 1
Applicant 2

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

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 in the box 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. ID and Proof of Address

UTB will need to verify your identity and obtain proof of your address. This can be provided via one of the following options. Please note that these options are separate from any ID and KYC requirements that your broker and / or solicitor may have.

Please confirm your preference:

Option 1: UTB App

- You can download a UTB Smart Phone App (the 'UTB Secure Chat Hub') to provide your ID electronically to UTB
- You will receive a link via a text message from UTB to download the App
- The App will provide you with instructions for uploading a photo of original ID and taking a short video

Option 2: UTB Agent Visit

- If you don't have a smart phone or do not wish to use the app, UTB will instruct an agent (DMS) to visit you at your home.
- The agent will call to arrange a suitable time to visit and will take copies of your ID documents.
- There will not be a cost for this visit

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.

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

Equifax
www.equifax.co.uk/crain

Experian
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
Email: 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/
Email: UKDPO@equifax.com
Phone: 0333 321 4043 or 0800 014 2955

Experian Limited, Experian, PO Box 9000, Nottingham NG80 7WF
Website: <https://ins.experian.co.uk/contact>
Email: 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 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 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.