

# BUY TO LET MORTGAGE APPLICATION FORM



## **IMPORTANT GUIDELINES ON HOW TO COMPLETE THIS FORM**

**Please complete in CAPITAL LETTERS with black pen, and tick boxes where appropriate.** This will enable us to process your application quickly.

Completing this form should not be construed as an offer or acceptance of an offer and will not result in any legal contract.

### **Before you return the form, please check that:**

- You have answered all relevant questions
- All applicants have signed the loan declaration
- All required documents are being submitted

### **Best Method of Contact**

Telephone:	<input type="checkbox"/>
Fax:	<input type="checkbox"/>
Email:	<input type="checkbox"/>
Other (please specify):	<input type="checkbox"/> _____

To help improve our services and in the interests of security we may monitor and/or record your telephone calls with us.

Should you have any questions regarding this form please contact us at:

Bank of Ceylon (UK) Limited,  
1 Devonshire Square,  
London  
EC2M 4WD

Telephone: +44 (0) 20 7377 1888  
Fax: +44 (0) 20 7377 5430  
E-Mail: info@bankofceylon.co.uk

## DETAILS OF INTRODUCER /INTERMEDIARY

FULL NAME

COMPANY NAME

CORRESPONDENCE ADDRESS

ADDRESS

POSTCODE

TELEPHONE NUMBER

MOBILE NUMBER

FAX NUMBER

EMAIL ADDRESS

FSA NUMBER

## YOUR PERSONAL DETAILS

**\* IMPORTANT – TO HELP US PROCESS YOUR APPLICATION QUICKLY IF THERE ARE MORE THAN 2 APPLICANTS, PLEASE COMPLETE A SEPARATE FORM**

- 1. PLEASE USE BLACK INK AND BLOCK CAPITALS THROUGHOUT.**
- 2. PLEASE ENSURE YOU ANSWER ALL QUESTIONS. IF A QUESTION IS NOT APPLICABLE, PLEASE WRITE N/A.**
- 3. ALL OWNERS OF THE PROPERTY (IF A REMORTGAGE) OR INTENDED OWNERS (IF A PURCHASE) MUST BE NAMED AS APPLICANTS TO THE MORTGAGE.**
- 4. IF THE SECOND APPLICANT DETAILS ARE THE SAME AS FIRST APPLICANT'S, WRITE 'SAME'. HOWEVER, BOTH APPLICANTS MUST ANSWER YES OR NO QUESTIONS.**

### 1<sup>ST</sup> APPLICANT

**Title** Mr  Mrs  Miss  Ms

If other, please state

**Surname**

**First Name(s)**

**Previous Name (If changed in last 3 years)**

**Date of Birth**

 (DD/MM/YYYY)

**Gender** Male  Female

### 2<sup>ND</sup> APPLICANT

**Title** Mr  Mrs  Miss  Ms

If other, please state

**Surname**

**First Name(s)**

**Previous Name (If changed in last 3 years)**

**Date of Birth**

 (DD/MM/YYYY)

**Gender** Male  Female

**YOUR PERSONAL DETAILS** continued

**1<sup>ST</sup> APPLICANT**

**Relationship Status**

Single  Married

Living with partner  Divorced

**Number of Children/ Dependants**

**Nationality**

**National Insurance Number**

**Tax Reference**

**Tax District**

**Period Current Bank/Society Held**

**Is the Loan for the benefit of all applicants?**

Yes  No

**2<sup>ND</sup> APPLICANT**

**Relationship Status**

Single  Married

Living with partner  Divorced

**Number of Children/ Dependants**

**Nationality**

**National Insurance Number**

**Tax Reference**

**Tax District**

**Period Current Bank/Society Held**

**Is the Loan for the benefit of all applicants?**

Yes  No

## LIMITED COMPANY APPLICANT DETAILS

**Full Company Name**

**Company Registration Number**

**Company SIC Code**

**Full Name of Company Directors**

**Registered Office (PO Box no is not acceptable)**

**LIMITED COMPANY APPLICANT DETAILS** continued

Telephone Number

Company VAT Number

Company Secretary

Name & Address of Accountants/ Auditor

NAME	ADDRESS

Name & Qualification of Individual Acting

NAME	QUALIFICATION

# YOUR HOME

## 1<sup>ST</sup> APPLICANT

Current Address

Is your current home

- Mortgaged  Owned by Parents/Friends
- Rented  Owned Outright
- Other

If other please provide details

---

Length of Residency

Years   Months

(If less than 3 years, please give all previous addresses for this period, stating how long you have lived at each address and also the status at each address, eg Mortgage, with parents etc. Please continue in comment section on page 12 if necessary)

Address 

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Length 

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Status 

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## 2<sup>ND</sup> APPLICANT

Current Address

Is your current home

- Mortgaged  Owned by Parents/Friends
- Rented  Owned Outright
- Other

If other please provide details

---

Length of Residency

Years   Months

Address 

---

---

---

Length 

---

Status 

---



**YOUR HOME** continued

**1<sup>ST</sup> APPLICANT**

**Was the property**

Mortgaged  Owned by Parents/Friends   
Rented  Owned Outright   
Other

If other please provide details

\_\_\_\_\_

**Length of Residency**

Years   Months

**Email** \_\_\_\_\_

**Tel (Home)** \_\_\_\_\_

**Tel (Mobile)** \_\_\_\_\_

**Fax** \_\_\_\_\_

**Daytime Tel No**

Home  Mobile   
Other

If other please provide alternative number

\_\_\_\_\_

**2<sup>ND</sup> APPLICANT**

**Was the property**

Mortgaged  Owned by Parents/Friends   
Rented  Owned Outright   
Other

If other please provide details

\_\_\_\_\_

**Length of Residency**

Years   Months

**Email** \_\_\_\_\_

**Tel (Home)** \_\_\_\_\_

**Tel (Mobile)** \_\_\_\_\_

**Fax** \_\_\_\_\_

**Daytime Tel No**

Home  Mobile   
Other

If other please provide alternative number

\_\_\_\_\_

## YOUR HOME continued

### Name and address of your current lender, landlord or letting agent

(Please remember to provide your original itemized lenders statement, if under 12 months please give details in comments Section on page 12)

<b>Name:</b>
<b>Address:</b>

<b>Name:</b>
<b>Address:</b>

**Mortgage Account No**

**Mortgage Account No**

**Amount Outstanding**

**Amount Outstanding**

**Monthly mortgage/rent payment**

**Monthly mortgage/rent payment**

**Date mortgage/tenancy commenced**

**Date mortgage/tenancy commenced**

## MORTGAGE REQUIRMENTS & PROPERTY TO BE MORTGAGED

### PROPERTY 1

Loan Required

Type of Loan

Method of Repayment

Int Only  Capital & Int

Loan Purpose

Purchase  Remortgage

If remortgage, please give purpose of additional funds being raised

Expected Monthly Rental Income

### PROPERTY 2

Loan Required

Type of Loan

Method of Repayment

Int Only  Capital & Int

Loan Purpose

Purchase  Remortgage

If remortgage, please give purpose of additional funds being raised

Expected Monthly Rental Income

**MORTGAGE REQUIRMENTS & PROPERTY TO BE MORTGAGED** continued

**PROPERTY 1**

Address of Property

Telephone Number

Purchase Price

(If remortgage, please state original purchase price and date of purchase)

£

Date of Purchased

Estimated Value/Current Loan Outstanding  
for remortgage

£

Name & Address of Vendor

Name:

  
  

Address:

**PROPERTY 2**

Address of Property

Telephone Number

Purchase Price

(If remortgage, please state original purchase price and date of purchase)

£

Date of Purchased

Estimated Value/Current Loan Outstanding  
for remortgage

£

Name & Address of Vendor

Name:

  
  

Address:

## MORTGAGE REQUIRMENTS & PROPERTY TO BE MORTGAGED continued

### PROPERTY 1

#### Type of Property

House  Flat/Maisonette   
Bungalow  Purpose Built   
Converted  Studio

(If flat or maisonette must not be more than seven storeys)

#### In block/house, number of

Storeys: \_\_\_\_\_  
Flats: \_\_\_\_\_  
Tenancies: \_\_\_\_\_

#### Tenure

Freehold  Leasehold   
Heritable

If leasehold please indicate unexpired term

\_\_\_\_\_

#### Ground Rent/Fuel Duty

£

#### Age of Property

### PROPERTY 2

#### Type of Property

House  Flat/Maisonette   
Bungalow  Purpose Built   
Converted  Studio

(If flat or maisonette must not be more than seven storeys)

#### In block/house, number of

Storeys: \_\_\_\_\_  
Flats: \_\_\_\_\_  
Tenancies: \_\_\_\_\_

#### Tenure

Freehold  Leasehold   
Heritable

If leasehold please indicate unexpired term

\_\_\_\_\_

#### Ground Rent/Fuel Duty

£

#### Age of Property

## MORTGAGE REQUIRMENTS & PROPERTY TO BE MORTGAGED continued

### PROPERTY 1

If new or less than 10 years old, is the property covered by a guarantee?

NHBC  No

Other

**IS THE PROPERTY:**

**Attached to or Above Commercial Premises**

Yes  No

**A Basement Flat**

Yes  No

**To Be Let to a**

Family  Student

Professional

**Multiple Occupation**

Yes  No

If Yes number of multiple units

---

**Let on Assured Shorthold Tenancy**

Yes  No

### PROPERTY 2

If new or less than 10 years old, is the property covered by a guarantee?

NHBC  No

Other

**IS THE PROPERTY:**

**Attached to or Above Commercial Premises**

Yes  No

**A Basement Flat**

Yes  No

**To Be Let to a**

Family  Student

Professional

**Multiple Occupation**

Yes  No

If Yes number of multiple units

---

**Let on Assured Shorthold Tenancy**

Yes  No

**MORTGAGE REQUIRMENTS & PROPERTY TO BE MORTGAGED** continued

**PROPERTY 1**

Are the deposit funds (purchase only) being provided from your own/the Ltd company funds?

Yes  No

Have you/the Ltd company applied or intend to apply to anyone other than BOC for mortgage on this or any other property?

Yes  No

If Yes, please give details

Name & Address of person to contact to arrange an inspection of the property

Name:

  

Address:

Tel \_\_\_\_\_  
(Home)

Tel \_\_\_\_\_  
(Mobile)

**PROPERTY 2**

Are the deposit funds (purchase only) being provided from your own/the Ltd company funds?

Yes  No

Have you/the Ltd company applied or intend to apply to anyone other than BOC for mortgage on this or any other property?

Yes  No

If Yes, please give details

Name & Address of person to contact to arrange an inspection of the property

Name:

  

Address:

Tel \_\_\_\_\_  
(Home)

Tel \_\_\_\_\_  
(Mobile)

## HOUSES IN MULTIPLE OCCUPATION (HMO)

### PROPERTY 1

Is the property 3 storied or more & will it be occupied by 5 or more unrelated occupants sharing an amenity?

Yes  No

If No, please go to "Your Solicitor Details" section

If this is a purchase application, do you know of any reason why you would not be classed as fit & proper in respect of applying for and obtaining a licence

Yes  No

If this is a remortgage application, have you:

a) Applied for a Mandatory Licence?

Yes  No

b) Obtained a Mandatory Licence?

Yes  No

If Yes , please forward a copy of application/licence

c) Applied and been declined?

Yes  No

If Yes , give details in comment section

Have you (the applicant) been subject to any enforcement action in respect of properties you have control over, either in the past or currently?

Yes  No

If Yes , give details in comment section

### PROPERTY 2

Is the property 3 storied or more & will it be occupied by 5 or more unrelated occupants sharing an amenity?

Yes  No

If No, please go to "Your Solicitor Details" section

If this is a purchase application, do you know of any reason why you would not be classed as fit & proper in respect of applying for and obtaining a licence

Yes  No

If this is a remortgage application, have you:

a) Applied for a Mandatory Licence?

Yes  No

b) Obtained a Mandatory Licence?

Yes  No

If Yes , please forward a copy of application/licence

c) Applied and been declined?

Yes  No

If Yes , give details in comment section

Have you (the applicant) been subject to any enforcement action in respect of properties you have control over, either in the past or currently?

Yes  No

If Yes , give details in comment section



## THE STANDARD MORTGAGE VALUATION REPORT

A suitably qualified person will be introduced to produce a mortgage valuation report. This report will be based on limited inspection as BOC requires the report solely to assess its suitability as security for your obligation to repay the loan together with interest.

The report does not comment on the condition of the fabric and structure of the building, or that the purchase price is reasonable or otherwise. BOC strongly recommends that you obtain your own more detailed report on the condition and the value of the property, to advise you on likely commitments and liabilities before you decide whether the property is suitable for your purposes. If you do not do this, you proceed entirely at your own risk.

The report will be prepared in accordance with the requirements set out in the RICS/ISVA specifications for the valuation and inspection of residential property for mortgage purposes on behalf of building societies, banks and other lenders which became effective from 1 January 1996.

## HOUSEHOLD INSURANCE

BOC insists that your property must have adequate building insurance cover in place on or before completion of your mortgage.

## YOUR SOLICITOR DETAILS

Your solicitor must have two or more partners. We may consider the possibility of using your solicitors to act on behalf of the Bank. However we reserve the right to use our own solicitors.

**Name & Address of solicitor/licensed conveyances**

**NAME:**

**ADDRESS:**

## YOUR SOLICITOR DETAILS continued

DX Number

Number of Partners (Must have 2 or more partners)

Name of Person Acting

Email

Telephone Number

Fax

## EMPLOYMENT DETAILS

### 1<sup>ST</sup> APPLICANT

**Current Annual Basic Income**

(Include your P60 & last 3 months pay slips)

**Guaranteed Additional Income from employer**

(e.g. Car Allowance)

**Other Annual Income**

(e.g. Bonus, Overtime, Commission )

Please give details in comment section

### 2<sup>ND</sup> APPLICANT

**Current Annual Basic Income**

(Include your P60 & last 3 months pay slips)

**Guaranteed Additional Income from employer**

(e.g. Car Allowance)

**Other Annual Income**

(e.g. Bonus, Overtime, Commission )

Please give details in comment section

## EMPLOYMENT DETAILS continued

### 1<sup>ST</sup> APPLICANT

#### Occupation

#### Employment

Full Time  Part Time

Permanent  Temporar

Contract

If contract, please give length of contract

---

#### Renewal Date

#### Employers Type of Business

#### Related to Employer?

Yes  No

If Yes , give details in comment section

**Do you have any shareholding in this business?  
(If you own 25% or more, please complete the  
self employed-your income details section)**

Yes  No

If Yes , give the percentage of share owned

---

### 2<sup>ND</sup> APPLICANT

#### Occupation

#### Employment

Full Time  Part Time

Permanent  Temporar

Contract

If contract, please give length of contract

---

#### Renewal Date

#### Employers Type of Business

#### Related to Employer?

Yes  No

If Yes , give details in comment section

**Do you have any shareholding in this business? (If  
you own 25% or more, please complete the self  
employed-your income details section)**

Yes  No

If Yes , give the percentage of share owned

---

## EMPLOYMENT DETAILS continued

### 1<sup>ST</sup> APPLICANT

Name & Address of your Employer

<b>Name:</b>
<b>Address:</b>

Telephone Number

Fax Number

Payroll Reference/Employee Number

Date Present Employment Started (If less than two years, please give details of all employers for this period together with dates of employment)

Subject to Probationary period

Yes

No

If Yes , please stated how long for:

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### 2<sup>ND</sup> APPLICANT

Name & Address of your Employer

<b>Name:</b>
<b>Address:</b>

Telephone Number

Fax Number

Payroll Reference/Employee Number

Date Present Employment Started (If less than two years, please give details of all employers for this period together with dates of employment)

Subject to Probationary period

Yes

No

If Yes , please stated how long for:

---

**EMPLOYMENT DETAILS continued**

**1<sup>ST</sup> APPLICANT**

**Previous Employer:**

**a) Occupation**

**b) Date Employment Started**

**c) Date Employment Finished**

**Second Previous Employer:**

**a) Occupation**

**b) Date Employment Started**

**c) Date Employment Finished**

**2<sup>ND</sup> APPLICANT**

**Previous Employer:**

**a) Occupation**

**b) Date Employment Started**

**c) Date Employment Finished**

**Second Previous Employer:**

**a) Occupation**

**b) Date Employment Started**

**c) Date Employment Finished**

## SELF EMPLOYED – YOUR INCOME

Please only complete this section if self employed or own 25% or more shares in the company you work for.

### 1<sup>ST</sup> APPLICANT

**Business Type**

**Nature of Business**

**Trading Name & Address of Business**

<p><b>Name:</b></p> <p><b>Address:</b></p>
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**Business Telephone Number**

**Business Email Address**

**Date Business Established**

**Shareholding**

### 2<sup>ND</sup> APPLICANT

**Business Type**

**Nature of Business**

**Trading Name & Address of Business**

<p><b>Name:</b></p> <p><b>Address:</b></p>
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**Business Telephone Number**

**Business Email Address**

**Date Business Established**

**Shareholding**

**SELF EMPLOYED – YOUR INCOME** continued

**1<sup>ST</sup> APPLICANT**

**Company's Registration Number**

**Company's VAT Number**

**Last Two Years Income**

(As declared to the Inland Revenue)

£

**Last Two Years Net Profit for the Business**

£

**Expected Income for the Current Year**

£

**Name & Address of Your Accountant**

**Name:**

  

**Address:**

**Telephone Number**

**Fax Number**

**Email Address**

**2<sup>ND</sup> APPLICANT**

**Company's Registration Number**

**Company's VAT Number**

**Last Two Years Income**

(As declared to the Inland Revenue)

£

**Last Two Years Net Profit for the Business**

£

**Expected Income for the Current Year**

£

**Name & Address of Your Accountant**

**Name:**

  

**Address:**

**Telephone Number**

**Fax Number**

**Email Address**

## YOUR FINANCIAL DETAILS

### 1<sup>ST</sup> APPLICANT

**Have you ever had a judgment, default or court order registered against you or, if self employed, against your business?**

Yes  No

If Yes , give details in comment section

**Have you ever been declared bankrupt, entered into IVA or made any arrangements with creditors?**

Yes  No

If Yes , give details in comment section

**Have you ever had mortgage/secured loan before?**

Yes  No

**Have you ever been in arrears with any mortgage, loan or rental payments whether agreed or not, or had a property repossessed/voluntarily suspended?**

Yes  No

If Yes , give details in comment section

**Will all mortgages and other secured borrowings be repaid on or before taking up your new BOC loan?**

Yes  No

If Yes , give details in comment section

### 2<sup>ND</sup> APPLICANT

**Have you ever had a judgment, default or court order registered against you or, if self employed, against your business?**

Yes  No

If Yes , give details in comment section

**Have you ever been declared bankrupt, entered into IVA or made any arrangements with creditors?**

Yes  No

If Yes , give details in comment section

**Have you ever had mortgage/secured loan before?**

Yes  No

**Have you ever been in arrears with any mortgage, loan or rental payments whether agreed or not, or had a property repossessed/voluntarily suspended?**

Yes  No

If Yes , give details in comment section

**Will all mortgages and other secured borrowings be repaid on or before taking up your new BOC loan?**

Yes  No

If Yes , give details in comment section



## YOUR OTHER FINANCIAL COMMITMENTS

Please provide details of all your financial commitments, including Credit cards/Store cards/other cards, Bank loan/Bank overdrafts/other loans, Hire purchase and Maintenance payments, if none enter NIL. Please continue in comments section if necessary.

For `Type of Loan' please write in box whether it is; Credit cards/Store cartds/other cards/ maintenance payment etc..

For `To be repaid' please tick in the box if the loan will be repaid prior to the release of this loan.

For `Secured' please tick in the box, if the loan is registered against your property.

### Financial Commitment 1

Name(s) in which Loans are held

Account Number

Type of Loan

Name of company

Amount Owing

£

Monthly Payment

£

Is the Loan

To be repaid

Secured

Credit Card Limit

£

**YOUR OTHER FINANCIAL COMMITMENTS** continued

**Financial Commitment 2**

Name(s) in which Loans are held

Account Number

Type of Loan

Name of company

Amount Owing

£

Monthly Payment

£

Is the Loan

To be repaid

Secured

Credit Card Limit

£

**Financial Commitment 3**

Name(s) in which Loans are held

**YOUR OTHER FINANCIAL COMMITMENTS** continued

Account Number

Type of Loan

Name of company

Amount Owing

£

Monthly Payment

£

Is the Loan

To be repaid

Secured

Credit Card Limit

£

**Financial Commitment 4**

Name(s) in which Loans are held

Account Number

Type of Loan

Name of company

Amount Owing

£

Monthly Payment

£

Is the Loan

To be repaid

Secured

Credit Card Limit

£

## BANK ACCOUNTS DETAILS

Please list details of all your bank accounts, including details of your business bank accounts.  
Please continue in comments section if necessary.

### Bank Account 1

Name of the Bank

Account Number

Sort Code

Age of Account

### Bank Account 2

Name of the Bank

Account Number

Sort Code

Age of Account

### Bank Account 3

Name of the Bank

Account Number

Sort Code

Age of Account

### Bank Account 4

Name of the Bank

Account Number

Sort Code

Age of Account

## LETTING HISTORY

### 1<sup>ST</sup> APPLICANT

How long you/the Ltd Company been letting property?

Years

Do you/the Ltd Company manage the property(ies)?

Yes  No

If No , please give details of management Company below

How many properties you/the Ltd Company own?

Total estimated value of the Properties

£

Total amount outstanding

£

### 2<sup>ND</sup> APPLICANT

How long you/the Ltd company been letting property?

Years

Do you/the Ltd Company manage the property(ies)?

Yes  No

If No , please give details of management Company below

How many properties you/the Ltd Company own?

Total estimated value of the Properties

£

Total amount outstanding

£

## PROPERTIES DETAILS

Please complete the following with full details of all other properties owned by all applicants, but not being remortgaged to BOC.

### PROPERTY 1

Full Address of the Property: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Postcode: \_\_\_\_\_

Value of the property

£ \_\_\_\_\_

Lender Name

\_\_\_\_\_

Loan Repayment

£ \_\_\_\_\_ (Per Month)

Loan Outstanding

£ \_\_\_\_\_

Interest Rate

\_\_\_\_\_

Owner

\_\_\_\_\_

Rental Income

£ \_\_\_\_\_ (Per Month)

### PROPERTY 2

Full Address of the Property: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Postcode: \_\_\_\_\_

Value of the property

£ \_\_\_\_\_

Lender Name

\_\_\_\_\_

Loan Repayment

£ \_\_\_\_\_ (Per Month)

Loan Outstanding

£ \_\_\_\_\_

**PROPERTIES DETAILS continued**

**Interest Rate**

**Owner**

**Rental Income**

**(Per Month)**

I/We hereby confirm that the particulars given above are correct.

You will make searches about me/us at credit reference agencies who will supply you with credit information, 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/our identity. The agencies will record details of the search type (credit or identification) and any previous and subsequent names, whether or not my/our application proceeds. I/we acknowledge that multiple credit searches may affect my/our ability to obtain credit elsewhere. You may use credit scoring methods to assess my/our application and to verify my/our identity. Credit searches and other information, including any previous and subsequent names, which are provided to you and/or the credit reference agencies, about me/us and those with whom I/we am/are linked financially may be used by Bank of Ceylon (UK) Limited and other companies if credit decisions are made about me/us. 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/our account;

Where I/we borrow or may borrow from you, you may give details of my/our account and how I/we manage it to credit reference agencies. If I/we borrow and do not repay in full and on time, you may tell credit reference agencies who will record the outstanding debt.

**SIGNATURE OF APPLICANT (S)**

**DATE**

1. ....

...../...../.....

2.....

...../...../.....

## COMMENTS



**COMMENTS** continued