

5 year + Fixed rate additional information form

Important information

To be confident that the mortgage can be refinanced at the end of the 5 year + fixed rate period, where the LTV exceeds 60% we will assess affordability at a rate of 5.5%.

If the rental income is below the minimum required, customer(s) should demonstrate they are able to meet any difference through net worth in other property, available liquidity or earned disposable income (EDI).

Personal details - applicant 1		Personal details - applicant 2	
Account number			
Full names		Full names	

Residential mortgage details - applicant 1				Residential mortgage details - applicant 2			
We will carry out desktop research to assess the residential property being used to support this application. The applicant will NOT incur any additional costs.							
Mortgage balance	£			Mortgage balance	£		
Estimated valuation	£			Estimated valuation	£		
Interest rate		%		Interest rate		%	
Repayment method				Repayment method			
Term remaining	Years	Months		Term remaining	Years	Months	
If a part and part mortgage please use the below to provide full details.							
Mortgage balance	£			Mortgage balance	£		
Interest rate		%		Interest rate		%	
Repayment method				Repayment method			
Term remaining	Years	Months		Term remaining	Years	Months	

5 year + assessment - applicant 1				5 year + assessment - applicant 2			
Please provide information on one of the following, it is NOT necessary to complete all 3 sections.							
If you choose option D please complete overleaf.							
Net worth	A. Equity Greater than £250,000 in main residence	<input type="checkbox"/>		A. Equity Greater than £250,000 in main residence	<input type="checkbox"/>		
	B. Portfolio Equity (greater than £500,000 - including residential property) Please provide a fully completed property portfolio form	<input type="checkbox"/>		B. Portfolio Equity (greater than £500,000 - including residential property) Please provide a fully completed property portfolio form	<input type="checkbox"/>		
EDI	C. Income Please provide evidence of the applicant's income: PAYE: latest payslip OR P60 Self-employed: Latest tax calculation or set of accounts	<input type="checkbox"/>		C. Income Please provide evidence of the applicant's income: PAYE: latest payslip OR P60 Self-employed: Latest tax calculation or set of accounts	<input type="checkbox"/>		
Liquid assets	D. Available assets Please complete the form overleaf together with supporting validation	<input type="checkbox"/>		D. Available assets Please complete the form overleaf together with supporting validation	<input type="checkbox"/>		

Documentation supplied - applicant 1				Documentation supplied - applicant 2			
Net worth	B. Existing property portfolio form	<input type="checkbox"/>		B. Existing property portfolio form	<input type="checkbox"/>		
EDI	C. Income confirmation	<input type="checkbox"/>		C. Income confirmation	<input type="checkbox"/>		
Liquid assets	D. Assets and Liabilities statement (overleaf) (and supporting validation)	<input type="checkbox"/>		D. Assets and Liabilities statement (overleaf) (and supporting validation)	<input type="checkbox"/>		

Buy to let personal assets and liabilities statement

Please provide documentary evidence to support



PLEASE NOTE: You only need to complete this form if 'D' (Liquid assets) is chosen on the previous page.

Statement of financial position as at: / /

Applicant 1

Assets (£)

(If you complete options A and/or B, please complete our existing property portfolio form)

1. Number and value of buy to let properties	_____ £
2. Number and value of commercial property/ies	_____ £

Liabilities (£)

(Please provide a breakdown of property portfolio where applicable)

Buy to let loans	£
Total commercial loan size (excluding buy to lets)	£

Investments/cash deposits

(e.g. public company shares, debtors, other investments - please specify in the left hand column)

	£
	£
	£
	£
	£
	£
	£
	£

Other liabilities

(e.g. overdrafts, credit card balances, unsecured loans, hire purchase, directors loan(s), maintenance etc - please specify in the left hand column)

	£
	£
	£
	£
	£
	£
	£
	£

Total value of assets & investments	£
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Total liabilities	£
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Applicant 2

Assets (£)

(If you complete options A and/or B, please complete our existing property portfolio form)

1. Number and value of buy to let properties	_____ £
2. Number and value of commercial property/ies	_____ £

Liabilities (£)

(Please provide a breakdown of property portfolio where applicable)

Buy to let loans	£
Total commercial loan size (excluding buy to lets)	£

Investments/cash deposits

(e.g. public company shares, debtors, other investments - please specify in the left hand column)

	£
	£
	£
	£
	£
	£
	£
	£

Other liabilities

(e.g. overdrafts, credit card balances, unsecured loans, hire purchase, directors loan(s), maintenance etc - please specify in the left hand column)

	£
	£
	£
	£
	£
	£
	£
	£

Total value of assets & investments	£
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Total liabilities	£
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We can provide literature in large print, Braille and audio tape. Please ask us for this leaflet in an alternative format if you need it.