



# Buy to Let Mortgage Application Form

Stage 1 of 2

**IT IS ESSENTIAL that this form is completed in its entirety.**

If you are completing a Let to Buy application, you will need to use the Let to Buy application form which is located in the literature section of [bmsolutions.co.uk](http://bmsolutions.co.uk)

**BM** BIRMINGHAM  
MIDSHIRES

**PRODUCT CODE**

**Buy to Let**

**House Purchase**

**Remortgage**

**Please submit Stage 1 of the Buy to Let Mortgage Application Form to receive a Key Facts Illustration (KFI) for this application. Stage 2 must be submitted only when an accurate KFI has been accepted by all applicants.**

**If you have already supplied a KFI to the applicant(s) for this application, please submit both Stage 1 and Stage 2 forms together.**

**Why not go online for the One Minute Mortgage?**

**Visit [bmsolutions.co.uk](https://bmsolutions.co.uk) for more details**

## Intermediary Information

Please complete **all** relevant sections

Decision in principle reference number: (if applicable)

Name of Financial Advisor

Company Name

Address

Contact Name

Telephone number  
(including area code)

E-mail address

All e-mails to and from Birmingham Midshires are sent and received via an unsecure e-mail system. This means that unauthorised parties may obtain access to messages.

Any e-mail sent by Birmingham Midshires will be restricted to a minimum of information such as an application number and a brief message stating that the application is proceeding to the next stage. The Data Protection Act 1998 restricts the amount of information we can disclose in e-mail messages.

Financial Services  
Register Number

**Note: we will not accept applications from non-FCA regulated companies/intermediaries.**

### To be completed with details of marketing company/mortgage club membership/network/branch/principal.

(Please note: Details of only one company should be included)

Name of Financial Advisor

Company Name

Address

Contact Name

Telephone number  
(including area code)

**Please provide Financial Services Register Number, together with any other membership details: (if applicable)**

Financial Services  
Register Number

Other (please specify)

#### Level of Service:

Please ✓ the appropriate box.

Advised

Non-advised

## Broker Declaration

Will you be charging the customer a fee for arranging this mortgage?

If more than one fee being charged, please complete additional fees details in section 9.

Please state reason for fee:

Broker Fee

Packager Fee

Mortgage Club Fee

How much is the customer paying?

Yes

No





£

Is this fee:

Actual fee

i.e. the amount will not change

Current fee

which may be subject to change

Estimated fee

which may be subject to change

When is this fee payable?

Prior to application submission

On application submission

At the start of the loan

Who is the fee payable to?

Is the fee refundable?

Yes

No

Under what circumstances would the fee be refunded to the customer?

If the mortgage offer is not obtained

If the loan does not complete

Only if declined by the lender

Other (this text will appear on the KFI)

Have you seen all customers face to face?

Yes

No

Have you provided the customers with an IDD?

Yes

No

### Broker Declaration.

I confirm that I am acting on behalf of the applicants and have their permission to access their information.

I confirm that, to the best of my knowledge and belief, the information contained in this application is true.

Broker Signature

Date

(dd/mm/yyyy)

Name (please print)

## Confirmation of Identification Declaration

### FIRST APPLICANT

Title Mr  Mrs  Miss  Ms

Other

First Name(s)

Surname

Present address

Postcode

Nationality

### JOINT APPLICANT

Title Mr  Mrs  Miss  Ms

Other

First Name(s)

Surname

Present address

Postcode

Nationality

APPLICATION REFERENCE NUMBER (if applicable)

### DECLARATION:

**NOTE:** This certificate must be signed by a person who has been authorised by their firm for this purpose and who has seen the original documentary evidence.

**In order to confirm that you have identified the customer(s) please confirm your agreement to the following declaration. (We reserve the right to request sight of the documentation seen to identify the customer(s)):**

*'I confirm that the evidence I/we have obtained to verify the identity of the customer at least meets the standard evidence set out within current guidelines for the UK Financial Sector issued by the JMLSG, and Birmingham Midshires can rely on this evidence.'*

**Copies of identification documents are NOT required.**

Full name of Financial Advisor

Job Title

Signature of Financial Advisor

Date:



## Section 2: Details of Property to be Re-mortgaged (where applicable)

If the property is unencumbered please go straight to Section 3 – **Previous Address Details**.

	First Applicant	Joint Applicant
Lender name	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Telephone (including area code)	<input type="text"/>	<input type="text"/>
Start date of loan	<input type="text"/> (dd/mm/yyyy)	<input type="text"/> (dd/mm/yyyy)
Account number	<input type="text"/>	<input type="text"/>
Balance	£ <input type="text"/> Monthly payment £ <input type="text"/>	£ <input type="text"/> Monthly payment £ <input type="text"/>

If you have had any other mortgages on this property within the last year, please provide details in Section 9 – **Additional Information**.

## Section 3: Previous Address Details

(Please give details of any previous address(es) in the last 3 years – continue in Section 9 – **Additional Information**, if necessary)

	First Applicant	Joint Applicant
Address	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
State if you were:	Owner <input type="checkbox"/> Local Authority Renting <input type="checkbox"/> Privately Renting <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with relatives/friends <input type="checkbox"/>	Owner <input type="checkbox"/> Local Authority Renting <input type="checkbox"/> Privately Renting <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with relatives/friends <input type="checkbox"/>
Period of residence (dd/mm/yyyy)	<input type="text"/> to <input type="text"/>	<input type="text"/> to <input type="text"/>

Name and address of lender if you have redeemed a mortgage within the last 3 years. If you rented from a local council or Housing Association within the last year please also provide details. (Continue in Section 9 – **Additional Information**, if necessary.)

## Section 4: Financial Details

Please complete this section if you have any other charges on your property.

If you have any other properties please give details in Section 9 – **Additional Information**.

If you have any other charges registered on the property to be remortgaged, please give details in Section 9 – **Additional Information**.

### Secured Commitments:

	First Applicant	Joint Applicant
Lender's name	<input type="text"/>	<input type="text"/>
Lender's address	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Lender's telephone (including area code)	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>
Amount outstanding	£ <input type="text"/>	£ <input type="text"/>
Monthly repayments	£ <input type="text"/>	£ <input type="text"/>
To be paid on or before completion?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Purpose of loan	<input type="text"/>	<input type="text"/>

### Unsecured Commitments:

Please list any unsecured commitments you currently have.

Type of commitment*	Whose name is the commitment in? **		End date of loan	Name of lender / company	Monthly repayment	Balance outstanding
	1st	2nd				
					£	£
					£	£
					£	£
					£	£
					£	£
					£	£
					£	£
					£	£
					£	£

\*This should include unsecured personal loans with 12 months to run (car loans, HP agreements), 5% of credit card/storecard balances not cleared on a monthly basis, monthly payment re charge card/budget accounts. This should exclude household utility bills, child maintenance, payments into savings/investment plans.

\*\*If in joint names please circle 1st and 2nd.

Any further commitments should be entered in Section 9 – **Additional Information**.



## Section 4: Financial Details – Unsecured Commitments (continued)

Are you repaying some or all of these commitments upon or prior to completion of the mortgage?

Yes  No

Amount to be repaid

£

Monthly saving

£

How are you funding the repayment?

Savings

£

Equity in sale

£

Type of commitment

Monthly amount

Do you have any regular outgoings  
(e.g. maintenance/school fees)?

£

If you have any other outgoings, please give details in section 9 – **Additional Information**.

### The following questions must be answered.

Has any party to the application:

- i) Ever fallen into arrears on any mortgage or debt?
- ii) Had any County Court Judgements registered against them?
- iii) Been adjudged bankrupt, had proceedings commenced against them, or been party to an Individual Voluntary Arrangement?
- iv) Ownership of any other property?

#### First Applicant

Yes  No

Yes  No

Yes  No

Yes  No

#### Joint Applicant

Yes  No

Yes  No

Yes  No

Yes  No

If yes to any of the above, please give full details in Section 9 – **Additional Information**.

We will search credit reference and fraud prevention agencies to check your identity, credit status and help us make decisions. For this application, we will assess you on your own (except for another party to this application). By submitting the application, you declare that your financial associate's finances will not affect our decision. We check your declaration and may decline the application if it is inaccurate.

Are you aware of anyone with whom you are financially associated who has adverse credit?

#### First Applicant

Yes  No

#### Joint Applicant

Yes  No

## Section 5: Employment and Income Details

**If employed,**  
Name and address of  
employer

**If Self-employed,**  
Trading name and  
address

Occupation

Job title

Contact name

Telephone  
(including area code)

Payroll number

State if you are:

Employed  Self employed  Shareholding  
of business  %

Permanent  Contract   
(please give full details in Section 9 –

Retired  **Additional Information**)

Start date of employment /  
business / contract

(dd/mm/yyyy)

End date of contract

(dd/mm/yyyy)

Are you related to your  
employer?

Yes  No

### Joint Applicant

Postcode

Employed  Self employed  Shareholding  
of business  %

Permanent  Contract   
(please give full details in Section 9 –

Retired  **Additional Information**)

(dd/mm/yyyy)

(dd/mm/yyyy)

Yes  No

If currently or previously self-employed, or related to employer, please provide external accountants' details below.

If employed less than 12 months or self-employed less than 2 years, give details of previous employer(s).

### First Applicant

Name and address

Postcode

Start date

(dd/mm/yyyy)

End date

(dd/mm/yyyy)

Nature of business

Occupation

Contact name

Telephone  
(including area code)

### Joint Applicant

Postcode

(dd/mm/yyyy)

(dd/mm/yyyy)

If currently or previously self-employed, or related to employer, please provide external accountants' details.

### First Applicant

Name and address of  
accountant

Postcode

Telephone  
(including area code)

### Joint Applicant

Postcode

## Section 5a: Status income

**IMPORTANT:** If you hold more than 33% of shares in your company, we will assess your application on a self-employed basis. Please breakdown income as per categories listed.

	First Applicant	Joint Applicant
PAYE Basic income	£ <input type="text"/>	£ <input type="text"/>
PAYE overtime	£ <input type="text"/>	£ <input type="text"/>
PAYE bonus	£ <input type="text"/>	£ <input type="text"/>
PAYE commission	£ <input type="text"/>	£ <input type="text"/>
Additional duty hours	£ <input type="text"/>	£ <input type="text"/>
Disability	£ <input type="text"/>	£ <input type="text"/>
Housing Benefit	£ <input type="text"/>	£ <input type="text"/>
Investment income	£ <input type="text"/>	£ <input type="text"/>
Maintenance	£ <input type="text"/>	£ <input type="text"/>
Mortgage subsidy	£ <input type="text"/>	£ <input type="text"/>
Nursing banks	£ <input type="text"/>	£ <input type="text"/>
Shift allowance	£ <input type="text"/>	£ <input type="text"/>
Town, area or car allowance	£ <input type="text"/>	£ <input type="text"/>
Trust income	£ <input type="text"/>	£ <input type="text"/>
Working Tax credit	£ <input type="text"/>	£ <input type="text"/>
Attendance allowance	£ <input type="text"/>	£ <input type="text"/>
Industrial Injuries Disability allowance	£ <input type="text"/>	£ <input type="text"/>
Child Tax credit	£ <input type="text"/>	£ <input type="text"/>
Pension, please specify	<input type="text"/>	<input type="text"/>
	£ <input type="text"/>	£ <input type="text"/>
Benefit, please specify	<input type="text"/>	<input type="text"/>
	£ <input type="text"/>	£ <input type="text"/>
Total Income	£ <input type="text"/>	£ <input type="text"/>

**If Self-employed please insert the figures for the last three years together with a projected figure for the current year.**

	Projection	Year ending		Year ending		Year ending	
		Month	Year	Month	Year	Month	Year
Gross profit – 3 years							
Net profit – 3 years							
Applicants share of net profit / dividend							
Applicants salary if controlling Director							
Trading style (e.g. sole trader, partnership)?	<input type="text"/>		<input type="text"/>				

## Section 6: Loan Details

Loan required	<input type="text" value="£"/>	Product Code	<input type="text"/>
Loan term	<input type="text"/> years		
Repayment method	<input type="checkbox"/> Interest only	<input type="checkbox"/> Repayment	<input type="checkbox"/> Part Interest only / Repayment
	If part Interest only / part Repayment, please indicate split.	Interest only	£ <input type="text"/> Repayment £ <input type="text"/>
Date property was acquired	<input type="text"/> (dd/mm/yyyy)		
	Is a Higher Lending Charge to be added to the loan?	Yes <input type="checkbox"/> No <input type="checkbox"/>	<b>Please note:</b> We do not consider applications for remortgage where the applicant/s have owned the property for less than six months. If this remortgage application is being made within six months of acquisition, or we are later made aware that the ownership is less than six months, then the application will be declined. Any fees spent in the processing of this application will be lost and will not be returned.
	Is our Product Fee to be added to the loan?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
	Existing product to be ported*	Yes <input type="checkbox"/> No <input type="checkbox"/>	
	* If "Yes", then in some circumstances the existing account must be repaid prior to completion.		
	Account number to be ported from	<input type="text"/>	
<b>Purchase</b> <input type="checkbox"/>			
Source of deposit	Builder/Seller	Gift	Equity
	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
	Remortgage	Savings	Inheritance
	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
	Personal/Unsecured Loan	£ <input type="text"/>	
Selling price of present property	£ <input type="text"/>		

## Remortgage

If the loan requested is to replace your existing loan and to raise extra funds please provide details, in the box below, of the breakdown of the loan purpose. Any further information should be entered in Section 9 – **Additional Information**.

Purpose

<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>

Current estimated value of the property

£ <input type="text"/>	Original mortgage advance	£ <input type="text"/>
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Original purchase price

£ <input type="text"/>	How much of the above remains outstanding?	£ <input type="text"/>
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## Section 7: Repayment Vehicle Details (Please complete the repayment vehicle costs, where the loan type includes any element of interest only. Please also state the repayment vehicle frequency, whether annually, monthly, quarterly, half yearly or weekly)

Repayment Vehicle Type	Repayment Vehicle Cost	Repayment Vehicle frequency	Amount to be repaid
Endowment(s) (UK)			£
Pension(s) (UK)			£
UK Stocks & Shares			£
UK Stocks & Shares ISA			£
Unit Trust/OEIC (UK)			£
Investment Bond(s) (UK)			£
Sale of second property (UK)			£

\* Total £

Interest Only balance

£

\* Please note this must match the Interest Only balance stated above.

## Section 8: The property to be mortgaged

Property location

England  Wales  Scotland  Northern Ireland

Purchase price

£  Estimated value £

Freehold  Leasehold  Commonhold

Will the property be your primary residence now or in the future?

Yes  No  If Yes, please provide further details in Section 9 – **Additional Information**.

If a Right to Buy remortgage, has the discount period expired and the council charge been released? Yes  No   
**Please note that we cannot lend on Right to Buy properties when in the discount period.**

Is at least 40% of land/property area to be used for residential purposes? (Buy to Let is considered residential)

Yes  No

If the property is not to be occupied by you or is to be let:

Is the property let to a family member? Yes  No

If "Yes", please specify:

Spouse  Parents  Siblings  Children  Grandchildren   
Unmarried partner  Grandparent

Other

If the mortgage you have chosen requires a valuation, what type do you require?

Mortgage valuation  HomeBuyers Report  Automated Valuation Model (refer to [www.bmsolutions.co.uk](http://www.bmsolutions.co.uk) for cases eligible for an AVM)

**Section 9 : Additional information**

Please use this section if you need space to provide fuller answers to any of the earlier questions.  
Please enter the section number in the left hand column next to your answer and draw a line under your answer if you enter responses to further questions.  
If you need more space, please use additional sheets of paper as necessary.

Section Number	Your Answer

## Important Customer Information

Application number (if known):

**Please read this carefully and ensure that all parties have read and understood this document.**

**By applying for a mortgage, I/we confirm that I/we make the following statements:**

**I/We understand:**

Birmingham Midshires reserves the right to reject my/our application, or withdraw their offer, without giving any reason.

no person (other than an employee of Birmingham Midshires) is empowered to make any representations or give any undertaking, on behalf of Birmingham Midshires in relation to the mortgage applied for, and Birmingham Midshires shall not be found liable for such representation or undertaking.

that Birmingham Midshires and its Valuer accept no responsibility for the accuracy of the mortgage valuation report. Where a mortgage valuation is requested, this may be carried out by a Valuer employed by a member of the Lloyds Banking Group, or by an independent panel valuer who is not an employee of a member of the Lloyds Banking Group at my cost.

that the Mortgage Valuation Report is not a Building Survey or a Survey and Valuation. If advice about the structural condition of the property is required, a Building Survey or Survey and Valuation must be obtained.

that if the Automated Valuation Model (AVM) option is selected, I/we will not receive a valuation report.

that the valuation fee will not be refunded once the valuation has been carried out.

that Birmingham Midshires will use a credit scoring or other automated decision making system when assessing my/our application.

that Birmingham Midshires, Credit Reference Agencies and Fraud Prevention Agencies will also use the records for statistical analysis about credit and about insurance and fraud.

that in order to detect and prevent mortgage fraud, the information provided in the application will be checked with and recorded by a fraud prevention agency. If false or inaccurate information is provided, and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. Birmingham Midshires and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities;
- managing credit and credit related accounts or facilities;
- recovering debt;
- checking details on proposals and claims for all types of insurance;
- checking details of job applicants and employees.

Please contact Birmingham Midshires at Birmingham Midshires Fraud Prevention Team, Birmingham Midshires, PO Box 81, Pendeford Business Park, Wobaston Road, Wolverhampton WV9 5HZ, if you want to receive details of the relevant fraud prevention agencies. Birmingham Midshires and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

that searches will be made for similar applications that I/we have made to other lenders and if fraud is suspected, other relevant details will be shared with those lenders.

that this information may be used by other entities making financial or credit related decisions.

**I/we agree:**

that if a third party intermediary submitted this application on my/our behalf, Birmingham Midshires may liaise with them about any issues connected with my mortgage application and my mortgage, including any complaint about my mortgage application or mortgage unless otherwise instructed in writing.

that Birmingham Midshires may request additional information or confirmation of information provided in my/our application.

that Birmingham Midshires may, without notice, transfer or assign, either in whole or in part, any loan, mortgage or policies of life assurance or other security made in connection with this application to any company, person or body.

that in considering the application Birmingham Midshires will search my/our records, including previous and subsequent names of parties to an account, at Credit Reference Agencies who will add details of the search and this application to my/our record.

that Birmingham Midshires will give details of my/our account, including previous and subsequent names of parties to an account, together with details of the conduct of my/our account to Credit Reference Agencies. Failure to comply with the terms and conditions of the account will result in details being disclosed to Credit Reference Agencies, which will be seen by other organisations that make searches.

that Birmingham Midshires may undertake a search with a credit reference agency for the purposes of verifying my/our identity. To do so the agency may check the details I/we supply against my/our particulars on any database (public or other) to which they have access. A record of the search will be retained.

that Birmingham Midshires may use the information given in this application for credit assessment, including credit scoring, making enquiries and taking references relating to me/us as considered necessary.

that Birmingham Midshires may also pass any information provided in this application form, or relating to this or any subsequent or previous loan to the Council of Mortgage Lenders Possessions Register, Credit Reference Agencies, Fraud Prevention Agencies, any other lender who at any time has a charge over my/our property and other third parties, including the police. Information shared with these third parties is used only to make lending decisions and to assist with the detection and prevention of mortgage fraud.

that Birmingham Midshires may share information about the property or its value with any member of the Lloyds Banking Group or with third parties for the purpose of providing information to help in valuing properties.

that if this application is for a Regulated Mortgage Contract that I/we have seen, read and understood a copy of the Key Facts Illustration (KFI) applicable to this mortgage application.

that if this application is for a joint mortgage and loan product, references in this document to "account" mean both the mortgage and loan accounts and the application is for both a mortgage and loan.

**I/we declare:**

as far as I/we know, the information I/we have given in this application is true, and that if I/we provide any false, inaccurate or misleading information, it may constitute a criminal offence on my/our part which may lead to a criminal prosecution, and imprisonment and/or a fine; further that it may lead to a civil action against me/us for recovery of any losses that Birmingham Midshires incurs.

that when I give you information about another person, I am acting for them with their knowledge and approval. I also have their authority to agree to the processing of their personal details. The lender is Bank of Scotland plc. Birmingham Midshires is a division of Bank of Scotland plc.

**Making a false, misleading or inaccurate declaration is a criminal offence, and may lead to prosecution of the applicant and/or the financial advisor, resulting in a fine and/or imprisonment. The applicant and/or financial advisor may also face civil action for recovery of any losses that Birmingham Midshires incurs.**

## Important Customer Information

### IMPORTANT – USE OF YOUR INFORMATION

To see how we use your information and how to give your consent, please read the privacy statement on our website [www.bmmortgages.co.uk/security/bm\\_security/privacy\\_policy/](http://www.bmmortgages.co.uk/security/bm_security/privacy_policy/) or ask for a printed copy of this.

We will search credit reference and fraud prevention agencies to check your identity, credit status and help us make decisions. For this application, we will assess you on your own (except for another party to this application). By submitting the application, you declare that your financial associate's finances will not affect our decision. We check your declaration and may decline the application if it is inaccurate.

In order to confirm the accuracy of the income information you have provided, we may share information about you and your application with HM Revenue and Customs ("HMRC"). HMRC will help to validate whether income information provided by you is accurate. HMRC may also use the information provided to inform its risk profiling activities and to establish any mismatch with declared income.

If false or inaccurate information is provided and fraud is identified, details will be passed to these agencies to prevent fraud and money laundering. We are able to provide you with further details explaining how the information held by fraud prevention agencies may be used by reading the privacy statement at [www.bmmortgages.co.uk/security/bm\\_security/privacy\\_policy/](http://www.bmmortgages.co.uk/security/bm_security/privacy_policy/)

We will use your information to contact you by mail, telephone, email, SMS or otherwise about other products and services that may be of interest to you. If you do not wish to receive this information, please visit [www.bmmortgages.co.uk/security/bm\\_security/privacy\\_policy/](http://www.bmmortgages.co.uk/security/bm_security/privacy_policy/) for details on how to opt out of this service.

We may pass your details to our chosen general insurer provider Legal and General, who may contact you to discuss Buildings and Contents Insurance cover. Legal & General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202050.

**By signing your application, you agree that we can use your information in the ways described.**

	<b>First Applicant</b>	<b>Joint Applicant</b>
Signature(s):	<input type="text"/>	<input type="text"/>
Date	<input type="text"/> (dd/mm/yyyy)	<input type="text"/> (dd/mm/yyyy)

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**





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Telephone calls may be monitored or recorded.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**