

Castle Trust Flex Refurb To Let Mortgage Application Form



Application reference / Date of application	<input type="text"/>	<input type="text"/>
Adviser ID (User Name) / Adviser name	<input type="text"/>	<input type="text"/>
Submission route	<input type="text"/>	

Mortgage Adviser Declaration and Eligibility Questions

- Provide applicant(s) a copy of our Credit Reference Agencies, Fraud Agencies and Data Protection Act statements.
- Provide applicant(s) with a copy of our property criteria.
- Review the following eligibility criteria and ensure the applicant(s) qualify each statement:
- Applicant(s) have 3 years UK residency and permanent rights to reside and work in UK.
- The value of the property is at least £100,000.
- Anticipated rental income must be at least 125% of the primary interest only mortgage payments or 5% stressed rate, whichever is higher.
- All owners of the property are included as applicants within the application and the applicant(s) are the sole owners i.e. not applying on behalf of a private company.
- The property is located in the UK, specifically England and Wales (excluding the Isle of Man and the Channel Islands).
- The property is (or will be) let under a 6-12 month AST for a maximum of 4 tenants, on completion of the works including on the schedule of works form.
- The property is not a House in Multiple Occupancy (HMO) requiring mandatory licensing.
- The property will not be let to family members, asylum seekers, DWP claimants, or diplomats.
- The property has no structural issues i.e. progressive movement, dry rot, risks of local mining, built on contaminated land, previous movement etc.
- Works undertaken must improve the value of the property by at least the total value of the Schedule of Works.
- The property must be defined as habitable by the valuer.

confirm that the applicant(s) has been given a copy of our Credit Reference Agencies, Fraud Agencies and Data Protection Act statements, and have consented to Castle Trust carrying out credit and fraud checks upon receipt of this application, and that each applicant meets all of the eligibility requirements listed.

Applicant Details

Number of applicants	<input type="text"/>	
Personal Details	First Applicant	Second Applicant
Title	<input type="text"/>	<input type="text"/>
First name(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
NI Number	<input type="text"/>	<input type="text"/>
Marital Status	<input type="text"/>	<input type="text"/>
Have you ever been convicted of any offences (excluding motor offences) or are there any pending prosecutions?	<input type="text"/>	<input type="text"/>
** Note - You are not required to disclose any convictions that are 'spent' by virtue of the Rehabilitation of Offenders Act 1974	<input type="text"/>	<input type="text"/>

Current Home Address

Flat number	<input type="text"/>	<input type="text"/>
House number	<input type="text"/>	<input type="text"/>
House name	<input type="text"/>	<input type="text"/>
Street	<input type="text"/>	<input type="text"/>
District	<input type="text"/>	<input type="text"/>
Town	<input type="text"/>	<input type="text"/>
County	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
At this address from	<input type="text"/>	<input type="text"/>

Previous Home Address

Flat number	<input type="text"/>	<input type="text"/>
House number	<input type="text"/>	<input type="text"/>
House name	<input type="text"/>	<input type="text"/>
Street	<input type="text"/>	<input type="text"/>
District	<input type="text"/>	<input type="text"/>
Town	<input type="text"/>	<input type="text"/>
County	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
At this address from	<input type="text"/>	<input type="text"/>

Credit History

Have applicant(s) ever been declined a mortgage?

Have applicant(s) had mortgage or rent arrears in the last 3 years?

Have applicant(s) had unsecured arrears in the last 2 years?

Have applicant(s) defaulted on loans or had CCJs in the last 3 years?

Have applicant(s) been repossessed, made bankrupt, or taken an IVA in the last 6 years?

If yes to any of these questions, provide details giving date, amount and whether satisfied or not.

Employment Details

Employment Details

First Applicant

Second Applicant

Employment status	<input type="text"/>	<input type="text"/>
Gross annual basic income (for self employed, profits year 1 - latest year)	<input type="text"/>	<input type="text"/>
Other guaranteed gross annual income (for self employed, profits year 2)	<input type="text"/>	<input type="text"/>
Other non-guaranteed gross annual income (for self employed, profits year 3)	<input type="text"/>	<input type="text"/>
Other gross annual income (e.g. rental income, investment income or secondary job, maintenance)	<input type="text"/>	<input type="text"/>
Time in employment (months)	<input type="text"/>	<input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>

Employer Details (or Company Details for Self Employed)

Company name	<input type="text"/>	<input type="text"/>
Nature of business	<input type="text"/>	<input type="text"/>
Number of years trading (self employed only)	<input type="text"/>	<input type="text"/>
Address line 1	<input type="text"/>	<input type="text"/>
Address line 2	<input type="text"/>	<input type="text"/>
Town	<input type="text"/>	<input type="text"/>
County	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Employer telephone number	<input type="text"/>	<input type="text"/>
Contact for references	<input type="text"/>	<input type="text"/>

Contact Details

Contact Details

First Applicant

Second Applicant

Telephone number	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>

Primary Mortgage

Primary lender	<input type="text"/>
Estimated property value	<input type="text"/>
Estimated after works value	<input type="text"/>
Current mortgage balance	<input type="text"/>
Mortgage balance on completion of Castle Trust Flex mortgage	<input type="text"/>
Current interest rate	<input type="text"/>
Current rate type	<input type="text"/>
Monthly payments	<input type="text"/>
Repayment basis	<input type="text"/>
Term remaining (years)	<input type="text"/>
Monthly rental income received	<input type="text"/>
Mortgage account number	<input type="text"/>

Castle Trust Flex Mortgage Loan Requirements

Is this a purchase application?	<input type="text"/>
What is the purchase price?	<input type="text"/>
Is the property being purchased at full market value?, If not, why?	<input type="text"/>
Source of Deposit	<input type="text"/>
Loan amount required	<input type="text"/>
Term (years)	<input type="text"/>
Purpose of loan	<input type="text"/>
If other, please specify	<input type="text"/>
Proposed method of repayment for Castle Trust Flex Mortgage	<input type="text"/>
If other, please specify	<input type="text"/>
Is this application a request for further funding on a property which already has a Castle Trust mortgage? If yes, please provide Castle Trust Reference Number	<input type="text"/>

Flex Mortgage Terms

Product Variant	<input type="text"/>
Arrangement Fee	<input type="text"/>
Interest Rate	<input type="text"/>
Redemption Fee	<input type="text"/>
Early Repayment Charge and Period	<input type="text" value="Not Applicable"/>

BTL Property

BTL Property Address

Flat number

House number

House name

Street

District

Town

County

Postcode

BTL Property Details

Date of purchase

Purchase price

Property type

Property style

Number of bedrooms

Year of construction

Tenure

If leasehold, unexpired leasehold term

Tenancy

Is any commercial activity carried out at the property? Please provide details

Tenancy basis

Is the property currently tenanted?

If company let, provide company details

Number of tenants

Length of tenancy agreement (months)

Is this property used as a holiday let?

Additional Information

Additional information

Promotion code