

Please complete only if you are applying for an Investment Property Buy To Let (IPBTL) mortgage:

Has any applicant(s) or related person ever lived in the property?

Was the property inherited or gifted?

If the answer is "Yes" to either of these questions and you do not have any other Investment Buy to Let properties, your application is classed as a "Consumer Buy to Let" mortgage application, and InterBay is unable to proceed with your application. Please contact the Sales team for assistance.

If you have answered "Yes" to either question but, in applying for this mortgage:

- a) you already have other Buy To Let properties, AND
- b) you are acting wholly or predominantly within your business, trade or profession, AND
- c) you understand that you will not have the benefit of the protection and remedies that would be available to a Consumer Buy to Let applicant, AND
- d) you are aware that if you are in any doubt as to the consequences of the agreement not being regulated, then you should seek independent legal advice, we are able to proceed with your IPBTL application. Please confirm in the box below.

I confirm that I have other Buy To Let properties, and that I am acting wholly or predominantly within my business, trade or profession, and fully understand the points listed (a to d) above apply to my application.

**1 Borrower**

Borrower Type  Current home address

**Applicant 1**

Title	<input type="text"/>	Post Code	<input type="text"/>
Full name	<input type="text"/>	Residential status	<input type="text"/>
Any previous name(s)	<input type="text"/>	Years at address	<input type="text"/>
Marital status	<input type="text"/>	Home telephone	<input type="text"/>
Date of birth	<input type="text"/>	Mobile telephone	<input type="text"/>
NI Number	<input type="text"/>	Email	<input type="text"/>
Nationality	<input type="text"/>		

Previous home address	Post code	Years at address
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

**Company details (if applicable)**

Company name  Company Type

Company number  Other (Please Specify)

**Director details**

Name

**Shareholder details**

Name	<input type="text"/>	% Shareholding	<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>

Has any person named on this application ever applied for a mortgage with OneSavings Bank

If Yes, please provide details (loan number, property address, dates, whether accepted declined or did not proceed)

#REF!

**Applicant income details**

**Applicant 1**

Employment status

Current occupation

Start date

Basic annual income

Other annual income

Other income description

**Applicant experience**

Application type

**Investment experience**

**Applicant 1**

No. residential investment properties

No. residential mortgage investment properties

No. commercial/semi-commercial properties

Have investment properties been owned for more than 2 years

**Owner occupied experience**

**Applicant 1**

No of years relevant sector experience

Net Profit/EBITDA

## 2 Security

How many properties are being offered as security?

Property type

Other - Please Specify

Property sub-type

Dwelling category

Security address

Post Code

Tenure

If leasehold, remaining term (years)

If less than our standard criteria, please make notes in Section 5

Purchase/Remortgage

Estimated current value

Annual market rent

Purchase price

Purchase date (if remortgage)

Has the property been built or converted within the last 10 years?

If yes, please provide details (nature of the work, building warranties, date and, if the Applicant carried it out, costs)

#REF!

Will the applicant(s) be living in the property upon completion?

Will the applicant(s) or their business be trading from the property?

Is the property registered for VAT?

If an HMO, is there a licence in place?

If an HMO, how many letting rooms does the property have?

If multiple houses, flats or commercial units, how many are there?

Commercial Units:

Houses:

Flats:

Are any residential units smaller than 30sqm?

If yes, please provide details

**Important notes:**

**If the subject property is used as the applicant(s) main residence (or that of a direct relative - spouse, common law partner, sibling, partner, child, grandchild or grandparent whether by blood, adoption or marriage), this element of the property must equate to less than 40% of the total property area.**

**Only privately funded residential tenants are acceptable.**

**Access details**

Contact name

(for access to the property)

Telephone number

(to arrange access to the property)

## 3 Transaction

**Purchase details** (required for purchases, or where purchase was within last 6 months)

Type of sale

Deposit source

Deposit amount

How was deposit created

If there is a connection/association with vendor, or any discount, cash payment or incentive in respect of this purchase, provide details

Is the property being purchased via an agent?

If yes, please provide details

Agent name

Agent address

Agent company

Agent telephone

Agent post code

**Remortgage details**

Is there an existing mortgage on the property?

Existing lender

If yes, current balance

Is this a remortgage without capital raise?

Purpose of additional funds (please provide full breakdown)

**4 Loan details**

Loan type

BTL Type

**4a Commercial/Semi-Commercial**

Loan amount   
 Loan to value   
 Property yield (market rent divided by value\*100)   
 Loan term (years)   
 Interest only required   
 If yes, interest only period (years)   
 (0.5% rate loading if interest only for more than 10 years)  
 Arrangement fee   
 Product type

DSCR

**4b BTL/HMO**

Loan amount   
 Loan to value   
 Loan term (years)   
 Interest only required   
 If yes, interest only period (years)   
 (0.5% rate loading if interest only for more than 10 years)  
 Arrangement fee   
 Product

DSCR

**4c Refurb/Refurb to Term**

Day 1 loan amount   
 Day 1 loan to value   
 Initial loan term (months)   
 Interest roll-up   
 Product  (if InterBay or Kent Reliance term loan required, see below)  
 Arrangement fee   
 Exit plan   
 Estimated timescale for works (months)   
 Cost of works

Details of track record and experience

Specifications and details of planned work

Supporting documents provided

**Refurb to Term Only**

Term Loan amount   
 Term Loan to value   
 Term Arrangement fee   
 Product brand   
 Product   
 Interest only required   
 If yes, interest only period (years)   
 If Interbay product, loan term (years)

Projected GDV   
 Projected Market Rental   
 Fee on additional borrowing (min 0.5%)

Fixed period (years)

(0.5% rate loading if interest only for more than 10 years)

**4d Developer Exit**

Loan amount   
 Loan to value   
 Interest roll-up

Interest roll-up term

Sales history (when marketing commenced, units sold to date including, prices, dates and agents used)

Development summary from purchase to date

Building warranty type

**Additional information**

**Complete if more space is required for earlier answers, or to provide additional relevant information**

Double click in the below box to copy and paste text

**Introducer Declaration (to be completed for all cases)**

- a) The applicant(s) have been advised that InterBay will search a credit reference agency before it can issue an Agreement in Principle, and that this search will be recorded
- b) I have been authorised by the applicant(s) to instruct you to process this Agreement in Principle request
- c) I confirm this is not an application for a Consumer Buy to Let mortgage

InterBay Panel Broker Contact Name  InterBay Panel Broker Company

How has this case been introduced  Date

Introducing Broker Contact Name  Introducing Broker Company

Date

**You confirmed that all details within this form are, to the best of your knowledge, accurate and correct.**