



Secured Loan Application Form

4 Golden Rules

for faster Second Charge Loans

1

Have you checked that the current mortgage lender will grant consent to a second charge?

TIP - Always contact the existing mortgage lender to confirm if they will grant consent to a second charge loan. Knowing this upfront will save time and money.

2

Have you been realistic about the estimated value of the property?

TIP - There are numerous websites that provide information on property prices such as Zoopla and Rightmove. Over estimates will be corrected by valuers and can result in wasted valuation fees.

3

Have you obtained a credit report?

TIP - Obtain a credit report as soon as possible. Second charge applications sometimes fail because of undeclared credit or underestimated credit balances.

4

Can you provide debt consolidation documentation?

TIP - Lenders ALWAYS require the very latest statements when clearing credit. For example, if an up-to-date statement is provided with the initial application, but the loan doesn't complete until the following month, the next statement will be required.

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Broker name Phone Email Address

(1) LOAN DETAILS

Amount Required Loan Purpose
 Term (Months)

(2) APPLICANT DETAILS (Please ensure correct spelling to avoid delay)

Mr First Names (in full) Date of Birth Age Married
 Mrs Surname Common Law
 Miss/Ms Previous Name National Insurance No. Single
 Mobile Number Email Divorced
 Widowed

Mr First Names (in full) Date of Birth Age Married
 Mrs Surname Common Law
 Miss/Ms Previous Name National Insurance No. Single
 Mobile Number Email Divorced
 Widowed

(3) RESIDENCY DETAILS (Please ensure correct spelling to avoid delay)

Home Address Postcode Here for Years
 Email Address Mobile Phone No. Home Phone No.
 Current Value Purchase Price Date Purchased
 Detached House Terraced House Flat No. of Floors Shop/Flat Give details of business usage
 Semi-detached House No. of Bedrooms
 Previous Address Postcode Here for

(4) SECURITY DETAILS (If different from above)

Security Address Postcode
 Date Purchased Current Value Purchase Price Discount £ If Right to Buy
 Detached House Terraced House Freehold/Leasehold Flat No. of Floors Is it Converted/
 purpose built
 Semi-detached House No. of Years on Lease Floor No. Does Block
 Have a Lift
 No. of Bedrooms No. of Receptions No. of Kitchens No. of Bathrooms No. of Garages
 Rental Income £ Per Month

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If the security address is a Buy to Let please provide rental per month.

£

Has the security ever been owned by the council?

Yes No

Is the security address of traditional construction?

(If no give details of the construction including name of builder)

Yes No

(5) MORTGAGE DETAILS

Lender Name & Address Account No.

Current Balance Interest Only Capital Repayment Date of Loan

Monthly Mortgage Payment £ Current Arrears £ Highest Arrears £ (Last 12 months)

Give details of actual months missed and full written explanation for arrears

Previous Lender Name & Address Account No.

Previous Balance £ Previous Payment £ Date Started

Give details of actual months missed and full written explanation for arrears

Current 1st Charge Mortgage Interest Rate

(6) MORTGAGE DETAILS Security Address (If different from above)

Lender Name & Address Account No.

Current Balance Interest Only Capital Repayment Date of Loan

Monthly Mortgage Payment £ Current Arrears £ Highest Arrears £ (Last 12 months)

Give details of actual months missed and full written explanation for arrears

Previous Lender Name & Address Account No.

Previous Balance £ Previous Payment £ Date Started

Give details of actual months missed and full written explanation for arrears

(7) OCCUPANCY DETAILS

Please provide names of occupants over 18 living at Security Address.

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(8) CREDIT DETAILS

Lender	Original Date	Original Amount/ or Limit	Term	Current Balance	Monthly Payment	Tick if Settling

Do you have any loans other than your first mortgage secured on the security address? Yes No

Are any of the about credit accounts more than 3 months in arrears? Yes No

Have you ever had a County Court Judgement default or been Bankrupt? Yes No

(If you have answered yes to any of the questions above please give full explanations providing dates and figures)

(9) EMPLOYMENT DETAILS

1st Applicant Employer or Business Name and Address

Occupation Employed

Employed For Years Gross Annual Income £ Phone Self-Employed

Previous Employment Details

Occupation Employed

Employed For Years Self-Employed

2nd Applicant Employer or Business Name and Address

Occupation Employed

Employed For Years Gross Annual Income £ Phone Self-Employed

Previous Employment Details

Occupation Employed

Employed For Years Self-Employed

Details of any additional income

Gross Annual Income £

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(10) ACCOUNTANTS DETAILS

Accountants Name & Address

Phone

(11) BANK DETAILS

Name & Address of your Bank

Postcode

Account Number

Sort code

How long Bank Account held

Years

(12) EXPENDITURE

Number of children under 18 years old?

Age of dependants

Please enter your monthly household expenditure below:

Buildings and contents insurance

Ground rent/service charge

Maintenance/child support

Council tax

Gas, Electricity, Fuel

Water charges

Shopping including food, drinks, tobacco

Transport including fares, petrol, maintenance, tax and insurance

School related expenses

Communication including mobile phones, interest, and digital TV

Clothing and footwear

Entertainment and recreation

Any other expenses

TOTAL

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(13) PROPERTY PORTFOLIO

Property Address	Property value	Monthly Rental Income	Monthly Mortgage Payment	Lender Name	Current Mortgage Balance	AST or Holiday Let	Tenanted

(14) DECLARATION & SIGNATURES

I/we confirm that I/we have the consent of any third party whose details I/we may disclose to Complete FS for onward disclosure to lenders to discuss such details and to authorise Complete FS Ltd and the parties referred to the paragraph below to process such details of the purpose of assessing my/our application and administering and enforcing and any subsequent loan which may be granted to me/us. I/we agree that Complete FS and any lender shall be entitled to use and process by any medium the information about me/us which it may acquired during the lifetime of any loan ("The Data") for the following purposes:-

(1) To provide the Data to and search the files of one or more credit reference or fraud prevention agencies whether before, or during the lifeline of any loan granted to me/us by the lender who will keep a record of such search, to confirm the Data, and for the purposes of credit assessment or account administration. I/we understand that the lender will record false Or in accurate information if this is given by me/as and fraud is suspected.

(2) To disclose the Data to credit reference of fraud prevention agencies when requested by them for consideration of any future applications/proposals for finance and finance related services, motor, household, credit, life and other insurance and any insurance claims made by me/us or members of my/our household or for fraud prevention and/or tracing debtors (the agencies may disclose the Data to other organisations for these purposes).

(3) To disclose the Data to any other company within the lender's group of companies and/or my/our mortgage broker and/or to any other third parties (e.g. debt counsellors and insurers) at any time for the purposes of assessing my/our application and administering and enforcing and subsequently loan whether during the course of my/our application or during the lifetime of any loan granted pursuant to such application.

(4) To disclose the Data to any third party who replaces or who may replace my/our lender. The lender and other organisations may use and search the records of credit reference of fraud prevention agencies to check my identity to prevent money laundering unless I/we have furnished other satisfactory proof of identity.

DISCLOSURE AND USE OF YOUR INFORMATION

For information on how we use and store your data please see our full privacy notice at www.complete-fs.co.uk/legal-notice.

BORROWERS DECLARATION

I/we do not wish to receive correspondence from you offering other products which you think interest me/us

I/we confirm the information given in this application is accurate and that you or any lender to whom you submit this application, may use and disclose my data as described in the Borrower Information Guide.

Signature

Signature

Date

Date

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(14) ADDITIONAL NOTES

Section 3 and 4 If Security address is a shop with flat, please give details of type of business

Section 4 If Security address is of a non standard construction (e.g. concrete) please give details

Section 5 and 6 If you had Mortgage arrears on any Mortgage please give details of the months missed and an explanation as to why they occurred

Section 8 If you have had any County Court Judgements or been made bankrupt please give details of the dates and amounts and an explanation as to why they occurred

Any Other Notes