

**Keystone**

Buy to Let mortgages

**BUY TO LET  
APPLICATION  
FORM**

## INTRODUCER DETAILS

Company Name

Company FSA / NACFB Number

Consultant Name

Telephone Number

Email Address

Postal Address

Consultant Postcode

Consultant FSA Number

Product details

Transaction Synopsis

Number of properties

Total value of loan amount

£

**KEYSTONE MORTGAGE GROUP**

**Parallel House, 32 London Road,**

**Guildford, Surrey. GU1 2AB**

**Telephone: 01483 230 783**

# ABOUT YOU

Is this application in the name of an individual, a partnership or a limited company

Individual  
  Joint names  
 no. of applicants   
 UK Ltd. Company   
 Offshore Ltd. company   
 no. of directors

Business Name	<input style="width: 100%;" type="text"/>		
Main point of contact	<input style="width: 100%;" type="text"/>		
Daytime telephone number	<input style="width: 50%;" type="text"/>	Mobile number	<input style="width: 50%;" type="text"/>
E-mail address	<input style="width: 50%;" type="text"/>	Fax number	<input style="width: 50%;" type="text"/>

If a company application, please provide details of the company and details of parent/subsidiary company relationships (if any) on the continuation sheet.

## PERSONAL DETAILS OF EACH OWNER/PARTNER/DIRECTOR

### First Applicant

### Second Applicant (If applicable)

	First Applicant	Second Applicant (If applicable)
Title	<input style="width: 80%;" type="text"/> Sex M <input type="checkbox"/> F <input type="checkbox"/>	<input style="width: 80%;" type="text"/> Sex M <input type="checkbox"/> F <input type="checkbox"/>
Surname	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Forenames	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Maiden name (if applicable)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Date of birth	<input style="width: 30%;" type="text"/> / <input style="width: 30%;" type="text"/> / <input style="width: 30%;" type="text"/>	<input style="width: 30%;" type="text"/> / <input style="width: 30%;" type="text"/> / <input style="width: 30%;" type="text"/>
Marital status	Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widow/er <input type="checkbox"/>	Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widow/er <input type="checkbox"/>
Nationality	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
How long resident in UK	<input style="width: 80%;" type="text"/> Years	<input style="width: 80%;" type="text"/> Years
Relationship to other applicant	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Dependents	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Telephone numbers	Home <input style="width: 100%;" type="text"/>	Home <input style="width: 100%;" type="text"/>
	Work <input style="width: 100%;" type="text"/>	Work <input style="width: 100%;" type="text"/>
	Mobile <input style="width: 100%;" type="text"/>	Mobile <input style="width: 100%;" type="text"/>
Present address	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 50%;" type="text"/> Postcode	<input style="width: 50%;" type="text"/> Postcode
Who owns the above property	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
When did you move to this address	<input style="width: 40%;" type="text"/> Month <input style="width: 60%;" type="text"/> Year	<input style="width: 40%;" type="text"/> Month <input style="width: 60%;" type="text"/> Year
If less than 3 years give previous address(es) to cover last 3 years	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
(Use continuation sheet if necessary)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 50%;" type="text"/> Postcode	<input style="width: 50%;" type="text"/> Postcode
Who owned this property	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
When did you move to this address	<input style="width: 40%;" type="text"/> Month <input style="width: 60%;" type="text"/> Year	<input style="width: 40%;" type="text"/> Month <input style="width: 60%;" type="text"/> Year
Do you have a different correspondence address	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'YES', please give the address on the continuation sheet	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'YES', please give the address on the continuation sheet

## YOUR EMPLOYMENT STATUS

	<b>First Applicant</b>	<b>Second Applicant (If applicable)</b>
Please tick the appropriate box	Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Not in employment <input type="checkbox"/> Retired <input type="checkbox"/>	Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Not in employment <input type="checkbox"/> Retired <input type="checkbox"/>

## YOUR OCCUPATION

To be completed if you are an employee of a business or company in which you do not own more than a 25% stake.  
Employment history must cover the last three years.

	<b>First Applicant</b>	<b>Second Applicant (If applicable)</b>
Job title	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Employer's name	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Employer's address	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/> Postcode	<input style="width: 95%;" type="text"/> Postcode
Nature of business	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Date joined	<input style="width: 45%; border-bottom: 1px solid black;" type="text"/> <i>Month</i> <input style="width: 45%; border-bottom: 1px solid black;" type="text"/> <i>Year</i>	<input style="width: 45%; border-bottom: 1px solid black;" type="text"/> <i>Month</i> <input style="width: 45%; border-bottom: 1px solid black;" type="text"/> <i>Year</i>
Telephone number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
E-mail	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Contact name for reference	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Is employment: Permanent	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Under contract	Yes <input type="checkbox"/> No <input type="checkbox"/> <i>If 'YES', no. of years remaining</i> <input style="width: 40px;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> <i>If 'YES', no. of years remaining</i> <input style="width: 40px;" type="text"/>
Pensionable	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Under notice of pending redundancy	Yes <input type="checkbox"/> No <input type="checkbox"/> <i>If 'YES', please provide further details on the continuation sheet</i>	Yes <input type="checkbox"/> No <input type="checkbox"/> <i>If 'YES', please provide further details on the continuation sheet</i>
Basic gross income	£ <input style="width: 40px;" type="text"/> <i>Per annum</i>	£ <input style="width: 40px;" type="text"/> <i>Per annum</i>
Guaranteed income	£ <input style="width: 40px;" type="text"/> <i>Per annum</i>	£ <input style="width: 40px;" type="text"/> <i>Per annum</i>
Regular overtime	£ <input style="width: 40px;" type="text"/> <i>Per annum</i>	£ <input style="width: 40px;" type="text"/> <i>Per annum</i>
Other income (state whether guaranteed)	<input style="width: 95%; height: 40px;" type="text"/>	<input style="width: 95%; height: 40px;" type="text"/>

## PREVIOUS EMPLOYMENT / SELF EMPLOYMENT

If current employment is less than three years, provide employment details to cover last three years.  
(Use the continuation sheet if necessary)

Job title / Nature of business	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Employer's/Business name	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Employer's/Business address	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/> Postcode	<input style="width: 95%;" type="text"/> Postcode
Date joined/Established from	<input style="width: 45%; border-bottom: 1px solid black;" type="text"/> <i>Month</i> <input style="width: 45%; border-bottom: 1px solid black;" type="text"/> <i>Year</i>	<input style="width: 45%; border-bottom: 1px solid black;" type="text"/> <i>Month</i> <input style="width: 45%; border-bottom: 1px solid black;" type="text"/> <i>Year</i>
Basic gross income	£ <input style="width: 40px;" type="text"/> <i>Per annum</i>	£ <input style="width: 40px;" type="text"/> <i>Per annum</i>

# YOUR BUSINESS

To be completed by individuals who own 25% or more of total share capital or majority shareholder.  
 Details of all businesses of which you have such a shareholding to be given.  
 Employment history must cover the last three years.  
 (Use continuation sheet if necessary)

## First Applicant

## Second Applicant (If applicable)

Name of business	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Nature of business	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Company registration number (if applicable)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Business address	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/> <i>Postcode</i>	<input style="width: 95%;" type="text"/> <i>Postcode</i>
Telephone number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
E-mail address	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
When established	<input style="width: 45%;" type="text"/> <i>Month</i> <input style="width: 45%;" type="text"/> <i>Year</i>	<input style="width: 45%;" type="text"/> <i>Month</i> <input style="width: 45%;" type="text"/> <i>Year</i>
Self employed from	<input style="width: 45%;" type="text"/> <i>Month</i> <input style="width: 45%;" type="text"/> <i>Year</i>	<input style="width: 45%;" type="text"/> <i>Month</i> <input style="width: 45%;" type="text"/> <i>Year</i>
Percentage of shareholding	<input style="width: 60%;" type="text"/> %	<input style="width: 60%;" type="text"/> %
Income for last 3 years (including salaries, dividends and your share of net profit)	<i>Yr 1</i> £ <input style="width: 40%;" type="text"/> <i>Year</i>	<i>Yr 1</i> £ <input style="width: 40%;" type="text"/> <i>Year</i>
	<i>Yr 2</i> £ <input style="width: 40%;" type="text"/> <i>Year</i>	<i>Yr 2</i> £ <input style="width: 40%;" type="text"/> <i>Year</i>
	<i>Yr 3</i> £ <input style="width: 40%;" type="text"/> <i>Year</i>	<i>Yr 3</i> £ <input style="width: 40%;" type="text"/> <i>Year</i>
Accountant's practice (Chartered/Certified or other)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Contact name	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Accountant's address	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/> <i>Postcode</i>	<input style="width: 95%;" type="text"/> <i>Postcode</i>
Telephone number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Fax number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
E-mail	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

# YOUR HOME

## First Applicant

## Second Applicant (Only to be completed if this is a separate mortgage to that of the first applicant)

Property value £

Mortgage account number

Lender's name

Lender's address

Postcode

£

Postcode

Amount outstanding £

£

Monthly payment £

£

Loan start date  Month  Year

Month  Year

Original loan amount £

£

Further advances (if any) £

Please provide dates and purpose for further advance

£

Is the account currently up to date Yes  No  *If 'NO' please provide full details and explanation (use continuation sheet if necessary)*

Yes  No  *If 'NO' please provide full details and explanation (use continuation sheet if necessary)*

Has the account been in arrears during the past two years Yes  No  *If 'YES' please provide full details and explanation (use continuation sheet if necessary)*

Yes  No  *If 'YES' please provide full details and explanation (use continuation sheet if necessary)*

If you rent your home please provide details of your landlord:-

Landlord's name

Landlord's address

Postcode

Postcode

# TAX AND BANK DETAILS

## First Applicant

## Second Applicant (If applicable)

National Insurance Number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Tax district & reference number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Name of bank	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Bank account number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Sort code	<input style="width: 30%; text-align: center; border: none;" type="text"/> / <input style="width: 30%; text-align: center; border: none;" type="text"/> / <input style="width: 30%; text-align: center; border: none;" type="text"/>	<input style="width: 30%; text-align: center; border: none;" type="text"/> / <input style="width: 30%; text-align: center; border: none;" type="text"/> / <input style="width: 30%; text-align: center; border: none;" type="text"/>
Date account opened	<input style="width: 45%; border: none;" type="text"/> <i>Month</i> <input style="width: 45%; border: none;" type="text"/> <i>Year</i>	<input style="width: 45%; border: none;" type="text"/> <i>Month</i> <input style="width: 45%; border: none;" type="text"/> <i>Year</i>

# CREDIT

Please provide details of all Hire Purchase, or loan agreements other than mortgages

Applicant 1 or 2	Credit grantor/ Lender	Purpose of loan	Monthly repayments	Outstanding balance
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£

# CREDIT CARDS

Please provide details of all credit/debit cards

Applicant 1 or 2	Card company	Card type eg. Visa, Mastercard, etc.	Credit limit	Outstanding balance
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£

Have You:

- Ever been refused a mortgage
- Had a judgement for bad debt recorded against you
- Any pending/imminent court proceedings against you
- Failed to keep up payments under any loan
- Ever been declared bankrupt (or had a bankruptcy petition presented against you)

Do You:

- Receive income support or any other social payments
- Pay or receive any child maintenance

First Applicant

Second Applicant  
(If applicable)

Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>

If you have answered 'YES' to any of the above questions, please give details on the continuation sheet.

# MORTGAGE REQUIREMENTS

## Property 1

Property address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Property type	House <input type="checkbox"/>	Bungalow <input type="checkbox"/>	Detached <input type="checkbox"/> Semi-detached <input type="checkbox"/> Terraced <input type="checkbox"/>
	Flat <input type="checkbox"/>	Maisonette <input type="checkbox"/>	Studio flat <input type="checkbox"/>
	Other (Please specify)		
	<input type="text"/>		
No of bedrooms	<input type="text"/>		
If property is a flat	No. of floors in block <input type="text"/>	No. of flats in block <input type="text"/>	Purpose built <input type="checkbox"/> Converted <input type="checkbox"/>
Is the property of standard construction	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	If 'NO', please give details		
	<input type="text"/>		
Year built	<input type="text"/>		
Property tenure	Freehold <input type="checkbox"/>	Leasehold <input type="checkbox"/>	
If leasehold, unexpired lease term	Years <input type="text"/>		
Is the property ex local authority, MOD or Housing Association owned	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	If 'YES', please give details		
	<input type="text"/>		
Is the property adjoining or adjacent to commercial premises	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	If 'YES', please give details on commercial usage		
	<input type="text"/>		
Is it your intention to let the property to a member of your family or to live in the property in the future	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	If 'YES', please give details		
	<input type="text"/>		
Proposed tenancy type	Family <input type="checkbox"/>	Housing Ass. <input type="checkbox"/>	Professional <input type="checkbox"/> Holiday <input type="checkbox"/>
	Student <input type="checkbox"/>	Asylum Seekers <input type="checkbox"/>	DSS Tenants <input type="checkbox"/> Other <input type="checkbox"/>
Lease type	AST <input type="checkbox"/>	Corporate Let <input type="checkbox"/>	FRI Leases (Housing Ass.) <input type="checkbox"/> FRI Leases (Local Authority) <input type="checkbox"/>
Purpose of loan (re-mortgages only)	<input type="text"/>		
If purchasing, where will the deposit come from	Savings <input type="checkbox"/>	Sale of property <input type="checkbox"/>	Gift <input type="checkbox"/> Equity release <input type="checkbox"/>
Loan details	Purchase price	£ <input type="text"/>	
	Purchase date (if refinancing)	Month <input type="text"/>	Year <input type="text"/>
	Estimated value (if refinancing)	£ <input type="text"/>	
	Loan required	£ <input type="text"/>	
	Monthly rental income	£ <input type="text"/>	
	Interest only	<input type="checkbox"/>	
	Capital repayment	<input type="checkbox"/>	
	Loan term	<input type="text"/> Years	
Details of who to call to arrange the valuation of the property	Name	<input type="text"/>	
	Telephone Number	<input type="text"/>	

# MORTGAGE REQUIREMENTS

## Property 2

Property address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Property type	House <input type="checkbox"/>	Bungalow <input type="checkbox"/>	Detached <input type="checkbox"/> Semi-detached <input type="checkbox"/> Terraced <input type="checkbox"/>
	Flat <input type="checkbox"/>	Maisonette <input type="checkbox"/>	Studio flat <input type="checkbox"/>
	Other (Please specify)		
	<input type="text"/>		
No of bedrooms	<input type="text"/>		
If property is a flat	No. of floors in block <input type="text"/>	No. of flats in block <input type="text"/>	Purpose built <input type="checkbox"/> Converted <input type="checkbox"/>
Is the property of standard construction	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	If 'NO', please give details		
	<input type="text"/>		
Year built	<input type="text"/>		
Property tenure	Freehold <input type="checkbox"/>	Leasehold <input type="checkbox"/>	
If leasehold, unexpired lease term	<input type="text"/> Years		
Is the property ex local authority, MOD or Housing Association owned	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	If 'YES', please give details		
	<input type="text"/>		
Is the property adjoining or adjacent to commercial premises	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	If 'YES', please give details on commercial usage		
	<input type="text"/>		
Is it your intention to let the property to a member of your family or to live in the property in the future	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	If 'YES', please give details		
	<input type="text"/>		
Proposed tenancy type	Family <input type="checkbox"/>	Housing Ass. <input type="checkbox"/>	Professional <input type="checkbox"/> Holiday <input type="checkbox"/>
	Student <input type="checkbox"/>	Asylum Seekers <input type="checkbox"/>	DSS Tenants <input type="checkbox"/> Other <input type="checkbox"/>
Lease type	AST <input type="checkbox"/>	Corporate Let <input type="checkbox"/>	FRI Leases (Housing Ass.) <input type="checkbox"/> FRI Leases (Local Authority) <input type="checkbox"/>
Purpose of loan (re-mortgages only)	<input type="text"/>		
If purchasing, where will the deposit come from	Savings <input type="checkbox"/>	Sale of property <input type="checkbox"/>	Gift <input type="checkbox"/> Equity release <input type="checkbox"/>
Loan details	Purchase price	<input type="text"/> £	
	Purchase date (if refinancing)	Month	Year
	Estimated value (if refinancing)	<input type="text"/> £	
	Loan required	<input type="text"/> £	
	Monthly rental income	<input type="text"/> £	
	Interest only	<input type="checkbox"/>	
	Capital repayment	<input type="checkbox"/>	
	Loan term	<input type="text"/> Years	
Details of who to call to arrange the valuation of the property	Name	<input type="text"/>	
	Telephone Number	<input type="text"/>	

# MORTGAGE REQUIREMENTS

## Property 3

Property address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Property type	House <input type="checkbox"/>	Bungalow <input type="checkbox"/>	Detached <input type="checkbox"/> Semi-detached <input type="checkbox"/> Terraced <input type="checkbox"/>
	Flat <input type="checkbox"/>	Maisonette <input type="checkbox"/>	Studio flat <input type="checkbox"/>
	Other (Please specify)		
	<input type="text"/>		
No of bedrooms	<input type="text"/>		
If property is a flat	No. of floors in block <input type="text"/>	No. of flats in block <input type="text"/>	Purpose built <input type="checkbox"/> Converted <input type="checkbox"/>
Is the property of standard construction	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	If 'NO', please give details		
	<input type="text"/>		
Year built	<input type="text"/>		
Property tenure	Freehold <input type="checkbox"/>	Leasehold <input type="checkbox"/>	
If leasehold, unexpired lease term	<input type="text"/> Years		
Is the property ex local authority, MOD or Housing Association owned	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	If 'YES', please give details		
	<input type="text"/>		
Is the property adjoining or adjacent to commercial premises	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	If 'YES', please give details on commercial usage		
	<input type="text"/>		
Is it your intention to let the property to a member of your family or to live in the property in the future	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	If 'YES', please give details		
	<input type="text"/>		
Proposed tenancy type	Family <input type="checkbox"/>	Housing Ass. <input type="checkbox"/>	Professional <input type="checkbox"/> Holiday <input type="checkbox"/>
	Student <input type="checkbox"/>	Asylum Seekers <input type="checkbox"/>	DSS Tenants <input type="checkbox"/> Other <input type="checkbox"/>
Lease type	AST <input type="checkbox"/>	Corporate Let <input type="checkbox"/>	FRI Leases (Housing Ass.) <input type="checkbox"/> FRI Leases (Local Authority) <input type="checkbox"/>
Purpose of loan (re-mortgages only)	<input type="text"/>		
If purchasing, where will the deposit come from	Savings <input type="checkbox"/>	Sale of property <input type="checkbox"/>	Gift <input type="checkbox"/> Equity release <input type="checkbox"/>
Loan details	Purchase price	<input type="text"/> £	
	Purchase date (if refinancing)	Month	Year
	Estimated value (if refinancing)	<input type="text"/> £	
	Loan required	<input type="text"/> £	
	Monthly rental income	<input type="text"/> £	
	Interest only	<input type="checkbox"/>	
	Capital repayment	<input type="checkbox"/>	
	Loan term	<input type="text"/> Years	
Details of who to call to arrange the valuation of the property	Name	<input type="text"/>	
	Telephone Number	<input type="text"/>	

## YOUR SOLICITOR'S DETAILS

Name of firm			
Solicitor acting			
Solicitor's address			
		Postcode	
Telephone		Fax	
E-mail		DX	
Sole Trader	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Not sure <input type="checkbox"/>

**Please note the following:**

Keystone will normally instruct your solicitors to act on its behalf in respect of both the conveyance and compilation of its requirements with regard to letting the property, provided the firm:

- has a minimum of two partners
- the solicitor acting holds a current practicing certificate
- is shown in the current edition of the "Solicitors & Barristers Directory and Diary"
- has commercial premises from where business is conducted

## TERMS OF BUSINESS

- Keystone and its members, directors and shareholders makes no guarantee of the procurement of a finance facility.
- Keystone and its members, directors and shareholders do not, nor do they purport to, offer advice as to whether it is appropriate for their clients to proceed with any finance facility. This is a matter for the client to decide upon.
- Fees payable to your Brokerage are in addition to other costs relating to obtaining the Keystone finance facility.
- Keystone is entitled to receive remuneration from insurance companies.
- Keystone reserves the right to withdraw a mortgage offer at any time.

## PROPERTY INSURANCE

### MUST BE COMPLETED EVEN IF PROPERTY INSURANCE IS NOT REQUIRED

In all cases index-linked buildings insurance must be maintained for the rebuilding cost of the property. You are free to arrange this insurance with your own preferred insurer, however, Keystone will insist that its insurers would be prepared to insure the property as part of their lending decision.

**Insurance Information:** Because of special arrangements with insurers a detailed proposal form is not required. However, as a contract of insurance requires you to disclose any material fact which would influence an insurer in the assessment or acceptance of your proposal, the following questions must be answered:

- |  |                              |                             |
|--|------------------------------|-----------------------------|
| 1. Have you or any persons normally resident with you:-                          |                              |                             |
| (a) ever been convicted of any offence (other than driving offences)             | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (b) had any insurer decline or cancel insurance or impose special terms          | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (c) claimed on any home or personal insurance in the last three years            | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 2. Will the property be left unoccupied for more than 30 consecutive days a year | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

If you have answered 'YES' to any of the above questions, or if you are in doubt as to whether any fact is material, you should provide full details on the continuation sheet. If you give incorrect or misleading information any future claim, or your cover as a whole, could be affected. Insurers and their agents share information with each other to prevent fraudulent claims. They decide whether to accept your application and if so, on what terms, by using the Claims and Underwriting Exchange register. If you make a claim, the information you give on this form along with other information about the claim will be put on the register and made available to participants.

## DECLARATION

I/We declare and agree that:

1. I/We are applying for the loan detailed in this application.
2. The information in this application is true, accurate and complete.
3. Should the loan be made, all the information I/We have given to you will form part of the terms of the loan contract.
4. I/We have read any answers that have been completed by anyone else.
5. I/We have disclosed any information which is material to my/our application.
6. I/We undertake to make good any loss that you may suffer by relying on any information I/we have given you.
7. I/We understand that you may require additional information and I/we undertake to supply this to you.
8. Before completion of the loan, I/We undertake to ensure that all information that I/We have given to you is and remains true, accurate and complete, and if it is not I/We will immediately notify in writing.
9. I/We authorise you or your agents to make enquiries off any person including current and previous lenders, employers, landlords, accountants, bankers, the Land Registry and/or the Inland Revenue as you consider necessary in connection with this application to confirm the truth, accuracy and completeness of the above information and for credit reference purposes. Any costs incurred will be my/our responsibility.
10. I/We undertake to pay any legal, calculation fees and other disbursements incurred by you whether or not a loan completes.
11. I/We agree that in the event of a loan being made to me/us you may insure at my/our cost the property against loss or damage by fire and such other risks and in which amounts you consider necessary under the terms of a household policy in the event of appropriate insurance protection not being provided.
12. I/We understand that any introducer is not authorised to make any representation or give any undertaking on your behalf whether in relation to the loan or otherwise and therefore you will not be bound by, or liable for, any such representation or undertaking.
13. I/We authorise you to disclose details of the progress of my/our application to be sent to any introducer/packager named in this application.
14. I/We give irrevocable authority for any introducer/packager named on this form to make written representations in relation to this application or written amendments to this application on my behalf.
15. I/We agree that you may send a copy of this application to my/our conveyancer.
16. I/We irrevocably authorise my/our conveyancer to send their entire file relating to the whole transaction (not just the loan) to you at your request.
17. I/We consent to you:
  - giving any information in this application to the persons or bodies set out below;
  - obtaining any information relating to this application from those persons or bodies;
  - giving to, or receiving from, the persons or bodies set out below, any information about the conduct and balance of my account (whether or not in default).

The relevant persons or bodies are:

- (a) One or more credit reference agencies (which will retain a record of the search).
- (b) Insurance companies.
- (c) The Council of Mortgages Lenders Possessions Register.
- (d) Operators of fraud prevention systems accessed by other lenders all of whom may in turn make it available to other lenders and insurers for the purpose of assessing further applications for credit or other financial services, by me and members of my household and for occasional debt tracing, arrears management and fraud prevention.
- (e) Any person acting as or on behalf of any guarantor.
- (f) Any person administering the loan on your behalf.
- (g) any person with an interest in the loan or the security.

18. I/We are strongly advised to take independent legal advice.
19. My/Our personal information may be processed as detailed above.
20. I/We have read and understand the explanation of 'Transfers of Mortgages' and consent to any transfer of your interest.
21. I/We consent to my/our loan/mortgage being securitised or used to back the issue of a covered bond.

"You/Your" in this declaration means Keystone and its successors, assignee or transferees.

### Keystone and Securitisation

In common with many mortgage lenders worldwide, we may securitise some of our mortgages in the future. The following is an explanation of what this means.

#### What is securitisation and why do lenders do it?

All financial institutions have limits on the amount they are allowed to lend, based on the amount of their capital (eg shareholders' funds invested with them). In order to release capital for future lending, an interest in the loan/mortgage may be transferred to an investor, rather than using the more traditional methods of capital raising such as issuing new shares. This method of raising capital is known as securitisation and has now become usual in capital markets throughout the world. The investors in securitisations are generally institutional investors such as major banks and other financial institutions as well as multinational companies.

#### If Keystone were to securitise your mortgage, how would it affect you?

Other than in circumstances which Keystone considers very unlikely to arise, you should not notice any effect if your loan/mortgage were to be securitised, because Keystone would continue to administer it, including setting interest rates, and you would still deal with Keystone in relation to your loan/mortgage.

When you sign the declaration you are giving consent to the securitisation of your loan/mortgage.

### Keystone and Covered Bonds

We may also use some of our mortgages (especially those with a low loan to value ratio) as security for the issue of covered bonds to investors. The issue of covered bonds is a more recent development than securitisation, but is well developed in a number of other European countries and is now being used by major mortgage lenders in the United Kingdom as an alternative means of raising funds. There are a number of technical differences between securitisation and the issue of covered bonds: for example, mortgages which we use to back the issue of covered bonds would stay on our balance sheet and so (unlike securitisation) would not release capital for future lending. As with securitisation, however, Keystone considers that, except in circumstances which it considers very unlikely to arise, you should not notice any

effect if your loan/mortgage is used to back issue of a covered bond, because Keystone would continue to administer it, including setting interest rates, and you would still deal with Keystone in relation to your loan/mortgage.

When you sign the declaration, you are giving consent to your loan/mortgage being used to back the issue of a covered bond.

### Data Protection Notice for all Keystone Mortgage Application Forms, Data Protection Act 1998

Keystone will use your personal information for the purposes of processing your application, managing your account, risk assessment, marketing, statistical research and for analysing your transactions. Where necessary we may need to disclose your information to our service providers and agents.

We may use your information to make credit scoring decisions, to enable us to do this we may make enquiries about you with licensed credit reference agencies who will keep a record of the search. This information may be shared with other lenders for the purpose of making lending decisions about you and for occasional debt tracing and fraud prevention.

We may from time to time require to process personal data about you which the Data Protection Act 1998 defines as sensitive, such as health data or criminal convictions. By providing this data you signify your consent to such data being processed by Keystone and its service providers and agents for the above purposes.

For marketing purposes Keystone group companies, together with third parties with whom we have business relationships would like to contact you by mail, telephone, e-mail or fax with offers of goods or services which may interest you.

If you do not wish to be contacted for marketing purposes please tick this box.

I/we confirm that Keystone group companies or their agents may contact me by telephone for mortgage marketing purposes.

You have the right to apply for a copy of your information (subject to the payment of a small fee) and to ask for any inaccuracies to be corrected.

## ALL APPLICANTS/GUARANTORS TO THE MORTGAGE ARE REQUIRED TO SIGN THE FOLLOWING SECTION.

<i>Signature</i>	<i>Print name</i>	<i>Date</i>
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<i>Signature</i>	<i>Print name</i>	<i>Date</i>
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ANY PROPERTY USED AS SECURITY WHICH MAY INCLUDE YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Keystone accepts no responsibility for any representations made by an employee or agent of Keystone of any other person unless these are incorporated in the offer of loan or are subsequently confirmed by Keystone in writing.

# PROPERTIES OWNED

Do you own any other let properties How many investment properties do you own When did you start letting property Do you manage the properties yourself If not, please give the name and address of the management company  Are all the properties let on assured shorthold tenancies Where properties are not let on assured shorthold tenancies, please give details	Yes <input type="checkbox"/> No <input type="checkbox"/> <i>If 'YES', please answer the following questions</i> <input style="width: 50px; height: 20px;" type="text"/> Month <input style="width: 100px; height: 20px;" type="text"/> Year Yes <input type="checkbox"/> No <input type="checkbox"/> <div style="border: 1px solid black; height: 50px; width: 100%;"></div> Yes <input type="checkbox"/> No <input type="checkbox"/> <div style="border: 1px solid black; height: 50px; width: 100%;"></div>
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Please give details of all properties owned, excluding your home (use continuation sheet if necessary):

Property address   Type of let No. of tenancies Monthly payment Lender	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> Postcode <input style="width: 100%; height: 20px;" type="text"/> Family <input type="checkbox"/> Housing Ass. <input type="checkbox"/> Professional <input type="checkbox"/> Holiday <input type="checkbox"/> Student <input type="checkbox"/> Asylum Seekers <input type="checkbox"/> DSS Tenants <input type="checkbox"/> Other <input type="checkbox"/> <input style="width: 50px; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>	Original purchase price Original purchase date Annual rental income Date property let from Property value Mortgage balance Date mortgage commenced Account number Mortgage term outstanding	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> / <input style="width: 100%; height: 20px;" type="text"/> / <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> / <input style="width: 100%; height: 20px;" type="text"/> / <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> / <input style="width: 100%; height: 20px;" type="text"/> / <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> Years
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Property address   Type of let No. of tenancies Monthly payment Lender	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> Postcode <input style="width: 100%; height: 20px;" type="text"/> Family <input type="checkbox"/> Housing Ass. <input type="checkbox"/> Professional <input type="checkbox"/> Holiday <input type="checkbox"/> Student <input type="checkbox"/> Asylum Seekers <input type="checkbox"/> DSS Tenants <input type="checkbox"/> Other <input type="checkbox"/> <input style="width: 50px; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>	Original purchase price Original purchase date Annual rental income Date property let from Property value Mortgage balance Date mortgage commenced Account number Mortgage term outstanding	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> / <input style="width: 100%; height: 20px;" type="text"/> / <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> / <input style="width: 100%; height: 20px;" type="text"/> / <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> / <input style="width: 100%; height: 20px;" type="text"/> / <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> Years
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Property address	<input type="text"/>	Original purchase price	£ <input type="text"/>
	<input type="text"/>	Original purchase date	<input type="text"/> / <input type="text"/> / <input type="text"/>
	<input type="text"/>	Annual rental income	£ <input type="text"/>
	<input type="text"/> Postcode <input type="text"/>	Date property let from	<input type="text"/> / <input type="text"/> / <input type="text"/>
Type of let	Family <input type="checkbox"/> Housing Ass. <input type="checkbox"/> Professional <input type="checkbox"/> Holiday <input type="checkbox"/>	Property value	£ <input type="text"/>
	Student <input type="checkbox"/> Asylum Seekers <input type="checkbox"/> DSS Tenants <input type="checkbox"/> Other <input type="checkbox"/>	Mortgage balance	£ <input type="text"/>
No. of tenancies	<input type="text"/>	Date mortgage commenced	<input type="text"/> / <input type="text"/> / <input type="text"/>
Monthly payment	£ <input type="text"/>	Account number	<input type="text"/>
Lender	<input type="text"/>	Mortgage term outstanding	<input type="text"/> Years

Property address	<input type="text"/>	Original purchase price	£ <input type="text"/>
	<input type="text"/>	Original purchase date	<input type="text"/> / <input type="text"/> / <input type="text"/>
	<input type="text"/>	Annual rental income	£ <input type="text"/>
	<input type="text"/> Postcode <input type="text"/>	Date property let from	<input type="text"/> / <input type="text"/> / <input type="text"/>
Type of let	Family <input type="checkbox"/> Housing Ass. <input type="checkbox"/> Professional <input type="checkbox"/> Holiday <input type="checkbox"/>	Property value	£ <input type="text"/>
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Lender	<input type="text"/>	Mortgage term outstanding	<input type="text"/> Years

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Lender	<input type="text"/>	Mortgage term outstanding	<input type="text"/> Years

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	<input type="text"/>	Original purchase date	<input type="text"/> / <input type="text"/> / <input type="text"/>
	<input type="text"/>	Annual rental income	£ <input type="text"/>
	<input type="text"/> Postcode <input type="text"/>	Date property let from	<input type="text"/> / <input type="text"/> / <input type="text"/>
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No. of tenancies	<input type="text"/>	Date mortgage commenced	<input type="text"/> / <input type="text"/> / <input type="text"/>
Monthly payment	£ <input type="text"/>	Account number	<input type="text"/>
Lender	<input type="text"/>	Mortgage term outstanding	<input type="text"/> Years

**CONTINUATION SHEET**

## **ABOUT KEYSTONE MORTGAGE GROUP**

Keystone is an institutionally funded mortgage lender specialising in the Commercial and Buy to Let sectors. Keystone provides innovative and imaginatively structured mortgage products supported by a team of in-house underwriters.

Keystone mortgages represent a new and refreshing alternative in residential investment lending. Unlike the rest of the market, Keystone is of the opinion that each individual proposition should be viewed on its own merits without the constraints created by conventional lending criteria.

Keystone has been developed by individuals who have been working in the Buy to Let market for decades, in fact before the phrase "Buy to Let" was invented and before many of the recognised lending vehicles were brought to market. This is why Keystone is able to fund properties that the rest of the Buy to Let market will not even consider.

Keystone will consider all categories of tenant and all property types and they are in the privileged position of being able to lend to offshore limited companies.

Keystone recognises that property investors need a more bespoke underwriting criteria and service standard, that differentiates its offering from organisations more accustomed to taking a process based approach to underwriting.