

buy to let additional lending application

GODIVA
mortgages



Supporting documentation

Please submit the following with your application:

- Correct fees (as appropriate to your application).
- For employed applicants - the latest P60 and the latest payslip for each applicant (including Directors holding shares of less than 20% of the company they work for).
- Directors with 20% or more shareholding - we will request an accountant's certificate covering the last two years on submission of your application.
- Sole traders - the latest two years' tax assessments (SA302s). Tax assessments must be official and are not acceptable where they are printed from the HMRC website.
- A copy of the latest tenancy agreement.

Additional lending - buy to let

- Additional lending will only be considered for:
 - a) Repairs/improvements to the property;
 - b) Capital raising to purchase another property for your main residence or to be let;
 - c) Capital raising for the deposit on a property for your main residence or to be let;
 - d) Purchase of an additional share in the property.
- A Present Day Valuation will be required.

Important notes

- **You must have made a minimum of six consecutive payments before applying.**
- **Ensure that ALL questions are answered for both first applicant and second applicant. If there are more than two applicants making this application please indicate here and use an extra form.**
- **Please use black ink and write in BLOCK CAPITALS.**
- **Please note that this product is offered by Godiva Mortgages Limited and not Coventry Building Society. You will not obtain membership rights in Coventry Building Society by taking a loan or mortgage from Godiva Mortgages Limited.**
- **It will be a condition of this mortgage that adequate property insurance is in place at all times.**
- **Please read and sign the declaration in Section 12.**

Intermediary declaration

(This section is for completion by Coventry Building Society Intermediaries only).

NOTE: The Intermediary named below is NOT an agent of the Company. Any advice provided is given on behalf of the Intermediary and not the Company. The Company will treat this application as execution only.

INTRODUCER CODE

The introducer code is critical to the progress of the application. If you do not know your code, please call your Business Development Manager.

Individual Name	Decision in Principle number <input type="text"/>
Company Name	
Address	
Postcode	
Telephone	
Fax	
Email	

Level of Service Advised Non-advised

Intermediary fee £ Refundable? Yes No

Payment route requested

I confirm that I have read and agree to the Terms of Business as stated on www.coventryintermediaries.co.uk

Supporting documentation

Please ensure that copies of the original documents listed across the page are enclosed, each certified original seen and signed by yourself.

Application service standards

After we have received all the necessary information and following payment of the applicable fees, we normally issue an offer within **15 days**. Please ensure you visit our website for guidance notes before submitting your application.

Guidelines

Processing of this application and instructing a valuation will not start until all applicable fees have been received. The date of receipt will be counted as **Day One of processing**.

Payment of the applicable fees, including a non-refundable Booking Fee, is payable immediately on application. If this non-refundable fee is not paid within **10 days** of submission, the application will be cancelled.

To ensure we can process your application effectively please forward all supporting documentation as soon as possible once the Booking Fee has been paid.

It is your responsibility to check our lending policy before submitting your application, as fees are not refundable. All applications must meet our standard lending criteria and we reserve the right to request additional information in order to finalise our lending decision.

1. Personal details

	FIRST APPLICANT	SECOND APPLICANT
Surname	<input type="text"/>	<input type="text"/>
Previous Surname(s) (if any)	<input type="text"/>	<input type="text"/>
First Names (Please provide ALL names to ensure accurate completion of legal documents)	<input type="text"/>	<input type="text"/>
Title (Mr/Mrs/Miss/Ms/Other)	<input type="text"/>	<input type="text"/>
Date of Birth (e.g. 01/Jan/1999)	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Sex	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Sole applications - please confirm your marital status	Single <input type="checkbox"/> Divorced/Sep <input type="checkbox"/>	Engaged <input type="checkbox"/>
	Married/Civil Partnership/Widowed <input type="checkbox"/>	<input type="checkbox"/>
Joint applications - please confirm your relationship	Married/Civil Partnership <input type="checkbox"/>	Partners <input type="checkbox"/>
	Engaged <input type="checkbox"/> Friends <input type="checkbox"/>	Other <input type="checkbox"/>
Number of financial dependants	0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3+ <input type="checkbox"/>	0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3+ <input type="checkbox"/>
Please state your nationality	<input type="text"/>	<input type="text"/>

2. Present address

Current address	FIRST APPLICANT	SECOND APPLICANT
House name	<input type="text"/>	<input type="text"/>
House number	<input type="text"/>	<input type="text"/>
Flat number	<input type="text"/>	<input type="text"/>
Building name	<input type="text"/>	<input type="text"/>
Street name	<input type="text"/>	<input type="text"/>
Town/City	<input type="text"/>	<input type="text"/>
County	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Telephone number (home)	<input type="text"/>	<input type="text"/>
Telephone number (work)	<input type="text"/>	<input type="text"/>
Mobile number (if applicable)	<input type="text"/>	<input type="text"/>
Home email address (if applicable)	<input type="text"/>	<input type="text"/>
Nature of occupancy (e.g. owner-occupied/rented etc.)	<input type="text"/>	<input type="text"/>

2. Present address cont.

Correspondence address

FIRST APPLICANT

SECOND APPLICANT

Please note that completion letters will continue to be directed to your **current** address.

Is your correspondence address different to your current address? If so, please complete below.

Yes No Yes No

House name

House number

Flat number

Building name

Street name

Town/City

County

Postcode

3. Mortgaged property

Address

FIRST APPLICANT

SECOND APPLICANT

House name

House number

Flat number

Building name

Street name

Town/City

County

Postcode

Godiva Mortgages Limited mortgage account number(s)

4. Financial commitments and credit history

FIRST APPLICANT

SECOND APPLICANT

Have you ever had a property repossessed by a lender, a default registered against you, been declared bankrupt, made arrangements with creditors, been in arrears on a loan or had a judgement or court order made against you?

Yes No Yes No

Have you been in arrears on any mortgage, rental agreement, credit or store card, or any other financial commitment within the last 12 months?

Yes No Yes No

If Yes, how many months' arrears have occurred in the last 12 months?

If Yes, how many months' arrears were in the last six months?

Have you ever had a property repossessed?

Yes No Yes No

If Yes, what was the date of repossession? [e.g. 01/Jan/1999]

 / /
 / /

Have you ever been declared bankrupt or made an arrangement with creditors?

Yes No Yes No

4. Financial commitments and credit history cont.

	FIRST APPLICANT	SECOND APPLICANT
If Yes, on what date was the most recent Individual Voluntary Arrangement or bankruptcy registered? (e.g. 01/Jan/1999)	/ /	/ /
If Yes, what was the discharge date? (e.g. 01/Jan/1999)	/ /	/ /
Have you ever had a default registered against you?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, what is the total value of all defaults registered against you?		
If Yes, when was the most recent default registered against you? (e.g. 01/Jan/1999)	/ /	/ /
Have you had a County Court Judgement (CCJ) or court order made against you in the last six years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, what was the total value of all CCJs registered against you in the last six years?		
If Yes, what was the value registered in the last three years?		
If Yes, on what date was the most recent CCJ registered against you? (e.g. 01/Jan/1999)	/ /	/ /

Outstanding Loans and Commitments (including mortgages on any other property not detailed above).

	FIRST APPLICANT				SECOND APPLICANT			
	Amount owing	Monthly payments	Months outstanding	Will it be cleared when the new loan is taken Y/N?	Amount owing	Monthly payments	Months outstanding	Will it be cleared when the new loan is taken Y/N?
Credit/Store cards								
Personal loans								
Maintenance payments								
Other residential mortgages								
Other BTL mortgages*								
Other								

* Please give details of any BTL property, lender and amount outstanding for each property in your portfolio in Section 11.

5. Employment and income details

Self-employed Applicants

Please forward your accounts in support of this application, as outlined in the front of the application form. Please complete this section if you are self-employed, subcontracted or you or your spouse/partner own 20% or more of the shares of the company you work for.

	FIRST APPLICANT	SECOND APPLICANT
Start date of self-employment	/ /	/ /
Occupation/Nature of business		
Net Annual Profit	£	£

Employed Applicants

Please forward your last payslip in support of this application.

If you have been in your current employment/self-employment for less than 12 months, please give details in Section 11.

	FIRST APPLICANT	SECOND APPLICANT
Start date of current employment	/ /	/ /
Occupation/Nature of business		
Gross annual income (excluding annual bonuses but including guaranteed bonus/overtime/shift allowance)	£	£
Dividend income last year	£	£
Dividend income in the previous year	£	£
Name and address of employer		
Postcode		
Telephone number (Personnel Department)		
Fax number (Personnel Department)		
Employee/Payroll number		

Other Income (All applicants)

Nature of other income		
Amount of other income	£	£

6. Loan details

PROPERTY IMPROVEMENT LOAN

Please enclose estimates/quotations.

TO PURCHASE A PROPERTY FOR YOUR MAIN RESIDENCE OR BUY TO LET

TO PROVIDE THE DEPOSIT FOR A PROPERTY FOR YOUR MAIN RESIDENCE OR BUY TO LET

ADDITIONAL SHARE OF THE MORTGAGED PROPERTY

For purchasing a further share of the property e.g. from another individual (transfer of equity), purchasing land adjoining the property, purchasing the freehold of the mortgaged property or to extend the lease, etc.

Total amount of loan required

Estimated value of property

Outstanding balance

Term of loan (must be equal to or less than the current mortgage term)

Current unfurnished rental income

 per calendar month

Note: The LTV limit applies to the mortgage outstanding plus the required new loan.

Release of Further Advance Funds

Note: Where a solicitor is required, the funds will normally be released to the solicitor.

Transfer direct to your bank or building society account

Sort code

Account number

Account in the name(s) of

Reference number (if applicable)

7. Valuation details

IMPORTANT NOTE: An up to date valuation will be required in order to assess how much can be lent.

Please provide sufficient information to enable the Company's valuer to make arrangements to inspect the property.

Contact Name

Telephone Number

Please note, if the valuation has been undertaken, we will be unable to refund any fees paid.

8. Product

Please confirm the mortgage product required:

Mortgage product

Initial interest rate

9. Loan repayment

Advice is available if you are unsure which method of repayment to choose. Please ask your advisor for more information.

Please specify the amount of loan required on:

Repayment

Interest only

10. Fees enclosed

Fees paid on application:

Booking fee (non-refundable)

£

Mortgage valuation fee (non-refundable if valuation is completed)

£

Sub total

£

Fees at commencement:

Arrangement fee (non-refundable)

£

TOTAL

£

How do you want to pay those fees that do not have to be paid at the outset of this application?

Added to the mortgage at commencement

Paid at commencement of the mortgage

Please note: Processing of this application and instructing the valuation will not start until all applicable fees are received.

For fees payable on application, please make your payment using one of the following methods:

Please debit my:

Visa

Mastercard

Maestro

Solo

With

£

(sub total from above)

Name (exactly as it appears on the card)

Card Number

Valid from*

Expiry date

Issue number (Maestro)*

* (if applicable)

OR

I enclose a cheque for

£

(sub total from above)

You will be contacted separately regarding the fees payable on completion.

PLEASE GO TO SECTION 12 TO SIGN THE DECLARATION

11. Additional information

Use this space to give any additional information requested in any of the questions and any information which you feel will help us in assessing your application.

OFFICE USE ONLY			
Approved by:	<input type="text"/>	Date:	<input type="text" value="/"/> <input type="text" value="/"/>
Signature:	<input type="text"/>	Special Conditions:	<input type="text"/>

12. Declaration

All applicants should read this Declaration carefully and sign where indicated.

I/We declare and understand that:

1. The information given in this application and supporting sheets (if any) is true and correct and shall form the basis of any contract between me/us and Godiva Mortgages Limited ('the Company').
2. (a) The Company may:
 - (i) Make such enquiries as it considers necessary whether of a Credit Reference Agency, which will supply it with credit information as well as information from the Electoral Register, my/our employers or otherwise.
 - (ii) Search the files of a Credit Reference Agency, which will keep a record of that search and my/our application, whether or not the application proceeds. This will be seen by other organisations carrying out later searches. Details about me/us and of how I/we conduct the account may also be disclosed to the agency, including recording the outstanding debt if I/we do not repay on time. The Company may use automated methods to credit score this application and to verify my/our identity.

Note:

An 'association' between joint applicants and/or any individual identified as your financial partner, will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information may be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a 'disassociation' at the credit reference agencies.

 - (iii) Share the information provided within this application form with fraud prevention agencies and HM Revenue and Customs (HMRC). 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. The Company and other organisations (including HMRC) 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. The Company and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Please telephone us on 0845 1212567 if you want details of those credit reference and the relevant fraud prevention agencies from whom we obtain and with whom we record information about you. You have a legal right to these details.
- (b) The Company may also:
 - (i) Disclose information to the Company's insurers or their authorised agents for the purpose of risk assessment.
 - (ii) Use the information provided for the purpose of statistical analysis about credit, insurance and fraud, and to offer you pre-approved credit facilities (though you have no obligation to take up any of those facilities).
 - (iii) Record or monitor any telephone calls you make to the Company, to increase your security and for staff training purposes.
3. (a) To enable the Company to administer and service the account, and for other related purposes, including assessing my/our acceptability and that of the security offered, arrangement and administration of any type of insurance, and products regulated under the Financial Services and Markets Act 2000 (or any alteration to, replacement for or re-enactment of it) provided by third parties, updating or enhancing existing customer records, analysis for management purposes and statutory returns, crime prevention and legal and regulatory compliance, and those described in any other paragraph of this Declaration, or notified to the Information Commissioner under the Data Protection Act 1998, the Company may also obtain, use, process and disclose personal data about me/us (including any sensitive personal data, as defined by the Data Protection Act 1998 - for example, details about my/our health). The Company may also transfer the personal data to any country, including countries outside the European Economic Area, for any of the purposes described in this Declaration.
- (b) I/We have a right of access, under data protection legislation, to the personal data the Company holds about me/us on payment of a fee.
- (c) For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data supplied by me/us is Godiva Mortgages Limited.
4. I/We have read and understand Section 7 - Valuation Details. I/We further understand that the payment of a booking fee shall neither bind the Company to grant an advance, nor the release of the mortgage valuation summary to me/us.
5. Neither the Company, nor any person in its employment warrants that the purchase price of the property is reasonable, or accepts responsibility for the workmanship, construction or condition of the property.
6. I/We irrevocably authorise my/our conveyancer to send their entire file(s) relating to the purchase of the property intended to be secured by this loan and relating to the mortgage or remortgage transaction to you/your agent at your/your agent's request. I/We expressly waive any right to assert legal privilege in relation to any part of the file(s). I/We also acknowledge that this waiver and right for the lender to receive the file(s) continues until the loan balance from time to time is repaid in full and remains in force in all other circumstances.
7. I/We declare that to the best of my/our knowledge and belief the information given on this form is true in every respect and that insurance cover will be based on this information. I/We also declare that if anything on this form was written by another person he or she acted as my/our agent for this purpose. I/We declare that I/we shall notify Godiva Mortgages Limited of any changes to the information given in support of this application prior to the completion of the mortgage applied for. If I/we build any extension or carry out improvements to my/our house, I/we will advise that cost to you for insurance purposes. I/We consent to the information on this form and on any claim I/we may make being supplied to Insurance Database Services Ltd so that it can be made available to other insurers. I/We also agree, that in response to any searches you may make in connection with this application or any claim, Insurance Database Services Ltd may supply information it has received from other insurers about other claims I/we have made.
8. I/We understand that the order in which the borrowers are named on this advance will be the same as on the original Mortgage Deed (if applicable).
9. The Company reserves the right to decline to proceed with the application at any time.
10. (a) I/We have applied for the mortgage scheme indicated in Section 8 of this application form. The special terms of this mortgage scheme have been explained to me/us. I/We understand that these terms, amongst others, will be confirmed with the offer of advance (if any) made to me/us and will apply to the advance on completion.

For intermediary introduced applications only:

 - (b) I/We have been provided with information on the mortgage scheme indicated in Section 8 of this application form by the Intermediary. I/We understand that the Intermediary is not an agent of the Company. I/We have not been given any advice by the Company.
 - (c) I/We authorise the Company to disclose any personal data about me/us (including any sensitive personal data as defined by the Data Protection Act 1998) which is relevant to this application to my/our appointed mortgage Intermediary.
11. The application and any resulting offer of an advance will be cancelled if the advance is not completed within six months of the date of receipt of the application.
12. I/We declare that I/we wish to be notified of relevant and beneficial new products and services. I/We declare/understand that my/our personal/account information may therefore be used by the Coventry Building Society Group ("the Group"), comprising Coventry Building Society, ITL Mortgages Limited and Godiva Mortgages Limited, to provide me/us with information about the Group and its associated companies' products/services by post, telephone, fax or email and for market research purposes. By returning this signed application, I/we indicate my/our consent to receiving marketing messages from you unless I/we have indicated an objection to receiving such messages by ticking the box here.
13. I/We consent to the seeking of information from other insurers to check the answers I/we have provided, and I/we authorise the giving of such information for such purposes.
14. I/We consent to the disclosure by the Company of my/our confidential information (whether financial or otherwise) to any person who may be asked to act as surety for the advance or their legal advisor.
15. (Where applicable) I/We consent to the debiting of my/our Visa/Mastercard/Maestro/Solo credit/debit card for the amount shown in Section 11 of this application.
16. I/We confirm that, taking into consideration my/our current and known future commitments, I/we believe this mortgage commitment is affordable.
17. **This is the Company's standard Declaration upon which the Company will rely. For your own benefit and protection you should read this Declaration carefully before signing it. If you do not understand any part then please ask for further information.**

Signed: First Applicant:

Date:

 / /

Second Applicant:

Date:

 / /

Your home may be repossessed if you do not keep up repayments on your mortgage.

Lines open Monday to Friday 8am-8pm, Saturday 9am-5pm, Sunday 10am-4pm. Contact your service provider for details of call charges, as costs may vary. To maintain a quality service, calls made to and from the Company may be monitored and recorded. Information correct at time of production (xxxxxx 2012).

For further details, call our
Customer Service Centre on

0845 1212567



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