



Secured Loan Application Form

Complete 

Your specialist packager distributor

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.

Secured Loan Application Form

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) Surname Married
 Mrs Previous Name Date of Birth Age Common Law
 Miss/Ms National Insurance No. Country of Birth Single
 Divorced
 Widowed
 Nationality Mobile Number Email

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

(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

Secured Loan Application Form

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.

Secured Loan Application Form

(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?

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

Yes No

(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 £

Secured Loan Application Form

(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

Secured Loan Application Form

(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

Signature	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>

Secured Loan Application Form

(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