

Holiday Let Mortgage Application



This application is for

☐ New Business

☐ Additional Borrowing

Reference

Interest rate

☐ 2yr fixed

☐ 5yr fixed

Fee

☐ Without Fee

☐ With Fee

☐ Add to loan

☐ Pay on application

LTV option

☐ Up to 60%

☐ Between 61% and 75%

Broker fee
(if applicable)

£

Adviser Declaration

Name of adviser

Company name

FCA reference no

Your firm

If relevant, your principle/network

Office address

Email address

Contact telephone no

Date of advice

Mortgage club and/or
network

Broker fee
(if applicable)

£

Declaration

I confirm that the person who has arranged, advised and/or introduced this mortgage is authorised and qualified to do so. I confirm all documents provided are genuine copies of original documents that have been seen by me.

Signed

Print name

Date

Personal Information

	Applicant 1	Applicant 2
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="text"/> Other	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="text"/> Other
Surname	<input type="text"/>	<input type="text"/>
Full forename(s)	<input type="text"/>	<input type="text"/>
Previous name(s) in the last six years	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y
Nationality	<input type="text"/>	<input type="text"/>
Applicant marital/civil partnership status?	<input type="text"/>	<input type="text"/>
Telephone/mobile number	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>
Residential status	<input type="checkbox"/> Homeowner <input type="checkbox"/> Renting <input type="checkbox"/> Other	<input type="checkbox"/> Homeowner <input type="checkbox"/> Renting <input type="checkbox"/> Other
Current address (used for correspondence)	<input type="text"/> Postcode	<input type="text"/> Postcode
Time at address	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Previous address (If less than three years*)	<input type="text"/> Postcode	<input type="text"/> Postcode
Time at address	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Employment status	<input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired	<input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired

*If the applicant(s) have lived at more addresses in the last three years, please provide details in the additional information section

Income Details

Applicant 1		Applicant 2	
Employment status	Employed (please tick) <input type="checkbox"/>	Employed (please tick) <input type="checkbox"/>	
Occupation	<input type="text"/>	<input type="text"/>	
Date current employment started	<div><div>D</div><div>D</div><div>M</div><div>M</div><div>Y</div><div>Y</div></div>	<div><div>D</div><div>D</div><div>M</div><div>M</div><div>Y</div><div>Y</div></div>	
Is the position permanent?	<div><div>Y</div><div>N</div></div>	<div><div>Y</div><div>N</div></div>	
Age applicant intends to stop working	<input type="text"/>	<input type="text"/>	
Annual basic gross salary	£ <input type="text"/>	£ <input type="text"/>	
Employer's name	<input type="text"/>	<input type="text"/>	
Employer's address	<div><div><div></div></div><div>Postcode</div></div>	<div><div><div></div></div><div>Postcode</div></div>	
Applicant 1		Applicant 2	
Employment status	Self-employed (please tick) <input type="checkbox"/>	Self-employed (please tick) <input type="checkbox"/>	
Business name	<input type="text"/>	<input type="text"/>	
Business address	<div><div><div></div></div><div>Postcode</div></div>	<div><div><div></div></div><div>Postcode</div></div>	
Nature of business	<input type="text"/>	<input type="text"/>	
Applicant shareholding	<input type="text"/>	<input type="text"/>	
How long has this been owned by the applicant?	<div><div></div><div>Years</div></div>	<div><div></div><div>Years</div></div>	

	Applicant 1		Applicant 2	
If applicant is self-employed:	Year		Year	
Sole trader: two years net profit	20 /	£	20 /	£
Partnership: two years drawings	20 /	£	20 /	£
Company: two years salary and dividends	20 /	£	20 /	£
If the applicant income has reduced in the latest year or reflects a reducing trend, please provide details in the additional information section				
Age applicant intends to stop working				
Name of acting accountant and qualification (e.g. ACA)				
Accountant's telephone number/email address				
Accountant's address				

Income Details		
	Applicant 1	Applicant 2
Does the applicant have income from any other sources?	<div><input type="checkbox"/> Y</div> <div><input type="checkbox"/> N</div>	<div><input type="checkbox"/> Y</div> <div><input type="checkbox"/> N</div>
	If Yes	If Yes
Source		
Amount	£	£
Frequency		

Credit History		
If the answer is "yes" to any of the questions below, please provide details in the additional information section		
	Applicant 1	Applicant 2
Has each applicant:		
Had any CCJs or defaults in the last six years?	<div><input type="checkbox"/> Y</div> <div><input type="checkbox"/> N</div>	<div><input type="checkbox"/> Y</div> <div><input type="checkbox"/> N</div>
Entered into an IVA or debt management programme in the last six years?	<div><input type="checkbox"/> Y</div> <div><input type="checkbox"/> N</div>	<div><input type="checkbox"/> Y</div> <div><input type="checkbox"/> N</div>
Had any mortgage arrears or arrears on secured or unsecured borrowing in the last three years?	<div><input type="checkbox"/> Y</div> <div><input type="checkbox"/> N</div>	<div><input type="checkbox"/> Y</div> <div><input type="checkbox"/> N</div>
Been declared bankrupt within the last six years?	<div><input type="checkbox"/> Y</div> <div><input type="checkbox"/> N</div>	<div><input type="checkbox"/> Y</div> <div><input type="checkbox"/> N</div>
Ever been repossessed?	<div><input type="checkbox"/> Y</div> <div><input type="checkbox"/> N</div>	<div><input type="checkbox"/> Y</div> <div><input type="checkbox"/> N</div>

Outstanding Unsecured Borrowing					
(e.g. personal loans, hire purchase, mail order, credit cards or overdrafts)					
Applicant	Loan type	Balance outstanding	Monthly payment	To be repaid on completion	
<div><input type="checkbox"/> App 1</div> <div><input type="checkbox"/> App 2</div>		£	£	<div><input type="checkbox"/> Y</div>	<div><input type="checkbox"/> N</div>
<div><input type="checkbox"/> App 1</div> <div><input type="checkbox"/> App 2</div>		£	£	<div><input type="checkbox"/> Y</div>	<div><input type="checkbox"/> N</div>
<div><input type="checkbox"/> App 1</div> <div><input type="checkbox"/> App 2</div>		£	£	<div><input type="checkbox"/> Y</div>	<div><input type="checkbox"/> N</div>
<div><input type="checkbox"/> App 1</div> <div><input type="checkbox"/> App 2</div>		£	£	<div><input type="checkbox"/> Y</div>	<div><input type="checkbox"/> N</div>
<div><input type="checkbox"/> App 1</div> <div><input type="checkbox"/> App 2</div>		£	£	<div><input type="checkbox"/> Y</div>	<div><input type="checkbox"/> N</div>
<div><input type="checkbox"/> App 1</div> <div><input type="checkbox"/> App 2</div>		£	£	<div><input type="checkbox"/> Y</div>	<div><input type="checkbox"/> N</div>

Existing Holiday Let Mortgage Details (if applicable)		
Current lender		
Balance outstanding	£	Will this mortgage be repaid on completion?
Contractual monthly payment	£	
If not being redeemed, please provide further details		

Loan Requirements

Why is the applicant taking out this mortgage?

☐ House purchase☐ Remortgage☐ Raising new capital

Loan purpose

(if for home improvements please provide basic details of the works and estimated costs)

Estimated value or agreed purchase price

£

Loan amount required

£

Term required

years

About The Holiday Let Property

The applicant's property must be suitable security for the mortgage loan. Please complete this section as accurately as possible to ensure that any issues that could affect your application are identified early. Once you have submitted this application, we will instruct a surveyor to visit the property to value it.

Security address details

Postcode

If the property is currently marketed as holiday let, please provide the URL

(web address)

Does the property meet our criteria?

☐ Y☐ N

Our acceptable property criteria are available on our website

There is no valuation fee for properties valued up to and including £1 million. For properties valued higher than this, please call us for a quote.

Tenure

Type

☐ Freehold☐ Leasehold☐ Commonhold☐ Absolute

If leasehold, remaining term

years

Annual service charge

£

How is the title held?

☐ In one name☐ As beneficial joint tenants☐ As tenants in common

Property type

Select property type

☐ House☐ Bungalow☐ Flat/Maisonette

If house or bungalow

☐ Detached☐ Semi-detached☐ Terraced/Linked

If flat/maisonette

On what floor is it?

Number of floors in block

Is there a lift?

☐ Y☐ N

Property information

Number of bedrooms

Age of property

years

Date purchased

Annual service charge

£

Construction

External walls

☐ Brick☐ Stone☐ Timber frame

Roof

☐ Tile☐ Slate☐ Other

If timber frame, is the outer wall brick, block or stone?

☐ Y☐ N

If flat roof, approx. % of total roof area

%

New builds

Is this a newly built property?

☐ Y☐ N

If yes, is the property fully completed and habitable?

☐ Y☐ N

If yes, does it have an NHBC or similar warranty?

☐ Y☐ N

If it is a flat, is the whole block fully completed?

(including all other flats and communal areas)

☐ Y☐ N

Multi Units

Does this proeprty have multiple units?

Y

N

Age applicant intends to stop working

Description of units?

Do any units share facilities?

Y

N

If Yes, please give details

Other factors

Is the property located in England, Wales or mainland Scotland?

Y

N

Is the property situated over, or in close proximity to, retail or business premises?

Y

N

Does the property have more than 20 acres of land?

Y

N

Are there any agricultural ties or restrictions on the property?

Y

N

Has the property ever been flooded or is it at significant risk of flooding?

Y

N

Has the property ever been subject to underpinning or major structural repair?

Y

N

Is the property held in trust?

Y

N

Has the property had solar panels fitted?

Y

N

If yes, are they owned outright or subject to a lease?

Owned outright

Subject to a lease

Holiday Let Rental Income

Low season weekly rental income

£

Mid season weekly rental income

£

High season weekly rental income

£

Access Arrangements on Property to be Mortgaged

Who should the valuer contact to gain access to the property?

Contact telephone number

If this is a purchase application please provide contact details, name and address of the estate agent

The Mortgage Repayment Strategy

The applicant must have in place a suitable strategy for repaying the loan at the end of the term. You can use more than one repayment strategy.

What is the applicant's current plan at the end of the mortgage term?

Investments

Property

Stocks & shares

Other

Savings

£

Selling property

Other (please specify)

Direct Debit Payment

Your Direct Debit payment will be taken on the first of each month unless we are advised otherwise. If you require your payment to be debited from your account on a different day, please let us know below.

What is the applicant's preferred Direct Debit payment date

(this must be between the 1st and 22nd of each month)

D

D

Declaration

I understand, confirm and agree the following:

Use of your Personal Data

- The personal details you give on this form will be subject to the provisions of the General Data Protection Regulations 2018.
- The information will be retained only for as long as necessary in accordance with our Retention Policy by Hodge who is the data controller, and may be stored on paper or an electronic format.

The information held about you may be used for the following purposes:

- Administering your application;
- Verifying your identity and anti-money laundering checks;
- Assist in fraud prevention;
- Reporting to regulators and authorities;
- Market and product analysis.

The information held about you may be shared with the following parties:

- Hodge's approved service providers in relation to this application; Other members of Hodge's group, its subsidiaries and associated companies;
- Regulators or authorities where required or permitted by law.

You have the right to request access to your personal information held by Hodge; to do so, this request must be made in writing using our Subject Access Request Process. Further information regarding this can be found on our website.

Telephone calls may be monitored and/or recorded in the interest of security and to help improve our service. Hodge may also use your information to contact you about its products and services that it believes may be of interest to you.

Occasionally, we may have products and services that could be suitable for you. We would like your permission to contact you by phone, post, SMS or email.

Please confirm if you would like to hear from us about these services:

Applicant 1	Applicant 2
By Phone <input type="checkbox"/>	By Phone <input type="checkbox"/>
By Mail <input type="checkbox"/>	By Mail <input type="checkbox"/>
By Email <input type="checkbox"/>	By Email <input type="checkbox"/>
By SMS <input type="checkbox"/>	By SMS <input type="checkbox"/>

We will always treat your personal details with the utmost care and will never pass or sell your information to other companies for marketing purposes.

Your rights as a data subject

At any point while we are in possession of or processing your personal data, you have the following rights:

- Right of access – you have the right to request a copy of the information that we hold about you as mentioned above.
- Right of rectification – you have a right to correct data that we hold about you that is inaccurate or incomplete.
- Right to be forgotten – in certain circumstances you can ask for the data we hold about you to be erased from our records.
- Right to restriction of processing – where certain conditions apply you have a right to restrict the processing.
- Right of portability – in certain circumstances, you have the right to have the data we hold about you transferred to another organisation.
- Right to object – you have the right to object to certain types of processing such as direct marketing.
- Right to object to automated processing, including profiling – protection against targeted marketing and decision making
- Right to judicial review – in the event that We refuse your request under rights of access, we will provide you with a reason as to why. You have the right to complain as per the subject access request process.
- All of the above requests will be forwarded on should there be a third party involved in the processing of your personal data, i.e. if a data subject was to raise a Subject Access Request.

I agree to the Terms and Conditions of the account. I have read and understood the Use of Your Personal Data declaration and consent to the use of my information for the purposes stated. I declare that the information that I have provided is correct to the best of my knowledge and belief.

Please tick ☐

Declaration

I understand, confirm and agree the following:

Credit searches and fraud prevention

Hodge will search credit reference and fraud prevention agencies to check your identity, credit status and help us to make decisions.

- Hodge will undertake a credit search against each applicant recorded on this form.
- Information on applications will be sent to credit reference agencies and will be recorded by them.
- The credit reference agency will check the details supplied against third party databases, public or otherwise.
- A record of the search will be retained.
- The credit reference agency may use the details provided to assist other companies for verification and identification purposes.
- If we decline this application, we are not obliged to tell you the reasons behind our decision.
- If you borrow from us, we will give details of your accounts and how you manage it/them to credit reference agencies. If you borrow and do not repay in full and on time, credit reference agencies will record the outstanding debt. This information may be supplied to other organisations by credit reference agencies and fraud prevention agencies to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for six years after they are closed, whether settled by you or defaulted.
- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.
- Full details of what we do and how we, credit reference and fraud prevention agencies will use your information are published on our website. Alternatively, a copy can be sent to you on request. Please phone us on 0800 731 4076.



You can contact the credit reference agencies currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

CallCredit
Consumer Services Team,
PO Box 491,
Leeds,
LS3 1WZ
or call 0870 060 1414

Equifax PLC
Credit File Advice Centre,
PO Box 3001,
Bradford,
BD1 5US
or call 0870 010 0583 or visit myequifax.co.uk

Experian
Consumer Help Service,
PO Box 8000,
Nottingham
NG80 7WF
or call 0844 4818000 or visit experian.co.uk

Declaration

Customer Declaration

- I confirm that I wish to proceed on the terms set out in the Decision in Principle.
- Where relevant, I enclose payment in order for a chartered surveyor to value my property. This is not a survey.
- I understand that this fee is not refundable, even if the property is not eligible for this mortgage. Payment of this fee does not mean that Hodge is obliged to accept my application.
- I understand that this mortgage will be subject to the 50+ Mortgage or Retirement Mortgage Terms and Conditions (These will be provided to you with any offer we issue but in the meantime, they can also be downloaded from our website and are available on request).
- I have the right to withdraw from this mortgage application at any time before it is complete and I have received the monies. However, if I withdraw, I will not receive a refund of any fees I have paid to Hodge and I may still be required to pay my financial adviser and solicitor for the work they have undertaken on my behalf.
- All the details in my Decision in Principle and this application are, to the best of my knowledge and belief, true and complete. If Hodge finds any to be untrue, it could affect my eligibility for the mortgage or reduce the amount I may borrow.

Applicant 1	Applicant 2
<div>Signed</div>	<div>Signed</div>
<div>Print name</div>	<div>Print name</div>
<div><div>D</div><div>D</div><div>M</div><div>M</div><div>Y</div><div>Y</div></div> <div>Date</div>	<div><div>D</div><div>D</div><div>M</div><div>M</div><div>Y</div><div>Y</div></div> <div>Date</div>

Documents Checklist

Essential Documents	Applicant 1	Applicant 2
Application declaration signed and dated by both applicants	<input type="checkbox"/>	<input type="checkbox"/>
Direct debit form signed and dated	<input type="checkbox"/>	<input type="checkbox"/>
Letter from holiday let agency to confirm low, mid and high rent	<input type="checkbox"/>	<input type="checkbox"/>

Please send this application and all supporting documents to:

mortgages@hodge.co.uk

Get in touch

0800 138 9109
lendingsupport@hodge.co.uk
Customer website: hodgebank.co.uk
Adviser website: hodgebank.co.uk/intermediaries

Hodge is a trading name of Julian Hodge Bank Limited which is registered in England and Wales (No. 743437). It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its registered office is One Central Square, Cardiff, CF10 1FS. Hodge's Privacy Notice confirms how we manage and process your personal data. If you require more detail on how we handle your information please go to hodgebank.co.uk/privacy or call 0800 289 358

