

# 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   
D D M M Y Y

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





	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		
	Postcode	Postcode

## Income Details

	Applicant 1	Applicant 2
Does the applicant have income from any other sources?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
	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?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Entered into an IVA or debt management programme in the last six years?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Had any mortgage arrears or arrears on secured or unsecured borrowing in the last three years?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Been declared bankrupt within the last six years?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Ever been repossessed?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N

## 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
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N

## Existing Holiday Let Mortgage Details (if applicable)

Current lender	<input type="text"/>	
Balance outstanding	£ <input type="text"/>	Will this mortgage be repaid on completion? <input type="checkbox"/> Y <input type="checkbox"/> N
Contractual monthly payment	£ <input type="text"/>	
If not being redeemed, please provide further details	<input type="text"/>	

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## 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

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## 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

  

If the property is currently marketed as holiday let, please provide the URL (web address)

Does the property meet our criteria?

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

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 property 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?

Subject to a lease

Owned outright

## Holiday Let Rental Income

Low season weekly rental income

Mid season weekly rental income

High season weekly rental income

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## 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

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## 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)

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## 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)

Please fill in this form and send it to us on online or to:

Hodge One Central Square Cardiff CF10 1FS
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**Names(s) of account holder(s)**


**Bank/building society account number**

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**Branch sort code**

--	--	--	--	--	--

**Name and full postal address of your bank or building society**

To: The Manager	Bank/building society
Address	
Postcode	

**Instructions to your bank or building society to pay by direct debit**

**Service user number**

1	8	5	1	3	1
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**Reference**

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**Instructions to your bank or building society**

Please pay Hodge Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Hodge and, if so, details will be passed electronically to my bank/building society

Signature(s)
Date



**The Direct Debit Guarantee**



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Hodge will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Hodge to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Hodge or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Hodge asks you too.
- You can cancel a Direct Debit at any time simply by contacting your bank or building society. Written confirmation may be required. Please also notify us.



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## Use of Your Personal Data Declaration V2.0

I/we understand 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.

We'll only hold your information for as long as our retention policy states. Hodge is the data controller and your information may be stored on paper or an electronic format.

For more information regarding how we may use the information we hold about you, and for your rights as a data subject, please read our Privacy Policy on <https://hodgebank.co.uk/privacy/>

We might also use your information to contact you about products and services we feel may be of interest to you.

We'd like to be able to contact you about these by phone, mail, email or SMS.

If you're happy for us to do that, please tick the relevant boxes below.

#### Applicant 1

By Phone

By Mail

By Email

By SMS

#### Applicant 2

By Phone

By Mail

By Email

By SMS

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.

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## Credit Searches and Fraud Prevention Statement V2.0

I/we understand 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 don't have 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 or 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. If you'd like us to send you a copy, please call us on 0800 731 4076.

## Declaration

### Customer Declaration

- I/we have read and understood V2.0 of the Use of Your Personal Data Declaration, Credit Searches and Fraud Prevention Statement
- I/we understand that any fees are 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/we understand that this mortgage will be subject to 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/we 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/our application are, to the best of my/our knowledge and belief, true and complete. If Hodge finds any to be untrue, it could affect my/our eligibility for the mortgage or reduce the amount I/we may borrow.
- If you've included details about additional support needs (such as accessibility, assistance or financial support) in your application, your mortgage broker will share this information with Hodge solely to assist in the management of your mortgage. This sharing is based on your explicit consent, which you've provided by signing our application form. You can contact us at any time to remove your consent.

Applicant 1	Applicant 2
<input type="text" value="Signed"/>	<input type="text" value="Signed"/>
<input type="text" value="Print name"/>	<input type="text" value="Print name"/>
<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Date	Date

## 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](mailto:mortgages@hodge.co.uk)



0800 138 9109



[mortgages@hodge.co.uk](mailto:mortgages@hodge.co.uk)



Customers: [hodgebank.co.uk](http://hodgebank.co.uk) Advisers: [hodgebank.co.uk/intermediaries](http://hodgebank.co.uk/intermediaries)

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