

Data Capture Form

FOR INTERMEDIARY USE ONLY

This document is to be used as a reference and is for intermediaries to use as a data capture tool only. Skipton Building Society bear no responsibility for the wording or data contained within this form and all intermediaries must take full responsibility for the data held within this form. We can not accept this as a mortgage application.

1. APPLICANT DETAILS

FIRST APPLICANT

SECOND APPLICANT

Surname & title:
(e.g. Mr/Mrs/Miss/Ms/Mx/other)

Title

First name(s):

Any previous name(s):

Date of birth:
(dd/mm/yy)

/ /

NI number

Nationality/town & country of birth:

Marital status/
civil partnership status:

Permanent rights to reside in the UK

Yes No N/A

Are you an existing customer of the Society?

Yes No

If Yes, please enter one of your account numbers:

Current address:

(if less than 3 years, please give all addresses during this period and length of time at each address within Additional Comments).

Postcode

How long have you been
at your current address?

Years

Months

Additional comments

We do not offer foreign currency loans, therefore you must reside in the UK.

Are you a first time buyer?

Yes No

Yes No

Residential status:

Owner Tenant Living with others

Living with parents

Owner Tenant Living with others

Living with parents

Contact Details

Telephone number:

Work	Home
Mobile	
Email	
Preferred method of contact	
Preferred time of contact	

Work	Home
Mobile	
Email	
Preferred method of contact	
Preferred time of contact	

1. APPLICANT DETAILS - CONTINUED

Number of dependent adults
(for all applicants)

Number of dependent children
(for all applicants)

Other occupiers of the mortgage property aged 17 years of age and over (applicable to sole named applications only)

Will there be any persons who will reside in the mortgaged property on completion of the mortgage with/other than the applicants?
If Yes, enter details below. If more than two people, please provide further details within Additional Comments.

Title	Surname	First names	Relationship	Occupation	Date of birth
					/ /
					/ /

Additional Comments

2. EMPLOYED APPLICANT DETAILS

FIRST APPLICANT

SECOND APPLICANT

What is your occupation?

Full-time
 Part-time
 Retired
 Student
 Other

Full-time
 Part-time
 Retired
 Student
 Other

Expected retirement age?

Gross Basic Per Annum

£

£

Gross Guaranteed Other

£

£

Gross Non-Guaranteed Other

£

£

Net Profit (Soletrader/Partnership Co)

£

£

Dividends Received (Ltd Comp Only)

£

£

Directors Remuneration (Ltd Comp Only)

£

£

Gross Pension

£

£

Benefits

£

£

Please note: Only benefits acceptable under our Lending Policy should be input in this field. Child benefit will not be accepted when total gross income exceeds £50,000.00p.a. The latest tax award notice will be required with the correct declared income for the applicant(s)

Maintenance

£

£

Please note: This field is for maintenance the applicant(s) receive. This does not have to be court ordered and can be evidenced with the latest 3 months bank statements.

Current employer details:

Name of employer	
Address	
Postcode	
Tel	Fax

Name of employer	
Address	
Postcode	
Tel	Fax

2. EMPLOYED APPLICANT DETAILS - CONTINUED

FIRST APPLICANT

SECOND APPLICANT

How long have you been with your current employer?

Yrs	Mths
-----	------

Yrs	Mths
-----	------

How long have you been in your current role?

Yrs	Mths
-----	------

Yrs	Mths
-----	------

How long have you been in continuous employment?

Yrs	Mths
-----	------

Yrs	Mths
-----	------

Is your current employment permanent?

Yes No

Yes No

If No, please provide details within Additional Comments

Additional Comments

Is this a family business?

Yes No

Yes No

If Yes, you will need to supply a letter from the accountant confirming details of employed income

If you hold any shares in the company,

%

%

please confirm % shareholding. Please supply name and address of your accountant on the next page.

Under notice of redundancy?

Yes No

Yes No

If 'yes' please give details

3. SELF-EMPLOYED APPLICANT DETAILS

FIRST APPLICANT

SECOND APPLICANT

What is your trading name and address?

Postcode

Postcode

What is your percentage shareholding/share in partnership?

%

%

How long has the business/company/partnership been trading?

Years

Years

Net profit last year:

£

£

Net profit previous year:

£

£

Name and address of your accountant:

Postcode
Tel Fax

Postcode
Tel Fax

4. CURRENT MORTGAGE DETAILS AND OTHER LOANS

FIRST APPLICANT

SECOND APPLICANT

Are there any mortgages or secured loans or unsecured loans/credit cards outstanding?

Yes No

Yes No

Secured loans (including mortgages and any Buy-to-Lets)

Lender (eg Skipton Building Society)	Applicant 1/2/joint	Address against which loan is secured – number, road name and postcode essential	Account number	Original Purchase Price	Date of Purchase	Outstanding term	Outstanding balance	Monthly payment	To be repaid?	Repayment type
							£	£		
							£	£		
							£	£		

Unsecured loans/credit cards (where more space is required please provide further details within Additional Comments)

Lender	Applicant 1/2/joint	Address against which loan is secured – number, road name and postcode essential	Account number	Outstanding term	Outstanding balance	Monthly payment	To be repaid?
					£	£	
					£	£	
					£	£	

Additional Comments

Do you have any unencumbered properties? Yes No

If yes please provide details:

Address inc. postcode

Applicant

Foreign address

Monthly rental income

	1 <input type="checkbox"/> 2 <input type="checkbox"/> Joint <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	£
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Additional Comments

Have you ever had a mortgage or loan application refused?

Yes No

Yes No

Have you ever had a County Court Judgement for debt or a loan default registered?

Yes No

Yes No

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

Yes No

Yes No

Have you ever entered into any arrangements with your creditors or are you party to a voluntary arrangement?

Yes No

Yes No

Have you had a court order/decreed made against you for debt or is there any such action pending?

Yes No

Yes No

Have you ever (voluntarily or otherwise) had a property repossessed by a lender or entered into any arrangements for mortgage arrears?

Yes No

Yes No

If Yes to any of the above, enter details, enter 1st/2nd/joint to indicate if applicable to 1st, 2nd or joint applicant(s).

1st/2nd/joint	Type	Date	Amount	Satisfied?
			£	
			£	

Have you had a court order/decreed made against you for debt or is there any such action pending?

Yes No

Yes No

Have you ever (voluntarily or otherwise) had a property repossessed by a lender or entered into any arrangements for mortgage arrears?

Yes No

Yes No

Have you been subject to a debt relief order?

Yes No

Yes No

4. CURRENT MORTGAGE DETAILS AND OTHER LOANS - CONTINUED

If Yes to any of the above, enter details, enter 1st/2nd/joint to indicate if applicable to 1st, 2nd or joint applicant(s).

1st/2nd/joint	Type	Date	Amount	Satisfied?
			£	
			£	

5. EXPENDITURE

Current property type (i.e. semi-detached):

Number of bedrooms:

Gross income per month

Net income per month

Expenses per month

	First Applicant		Second Applicant	
	Current	Future	Current	Future
Maintenance/Child Support	£	£	£	£
Nursery/Child Minder	£	£	£	£
Tuition Fees	£	£	£	£
Rent (Where remaining on completion)	£	£	£	£
Service Charge	£	£	£	£
TOTAL	£	£	£	£

Are there any other outgoings regular or otherwise, which are likely to affect your ability to meet your monthly mortgage?

Yes No

If 'yes' please give details

Are you aware of any potential changes to your circumstances now or in the foreseeable future that are likely to affect your ability to meet your monthly mortgage payments?

Yes No

If 'yes' please give details

6. LOAN REQUIREMENTS

ADDRESS OF PROPERTY TO BE MORTGAGED

Postcode

Property type/style:
(e.g. house/flat/semi-detached, etc)

Construction type:

Date of construction:

[^]Please note if the property is of pre-cast concrete construction, evidence of satisfactory repair will be required before the loan can proceed

Purchase price:

(or estimated value if a remortgage)

£

Amount of loan required:

£

Tenure of property:

(i.e. freehold/leasehold/
commonhold)

If leasehold, what is
the unexpired term
and ground rent?

Yrs £

If the property is leasehold,
how much is the service charge?

£

Is there any incentive or discount being offered by the developer/seller?

Yes No Yes No

If Yes, please provide details within Additional Comments section.

Will the security address become the correspondence address immediately on completion?

Yes No Yes No

Deposit amount

£

Deposit type (e.g. Equity, Inheritance, Gift, Savings/Own funds)

If gift/inheritance - relationship to borrower

Is deposit from a UK source?

PROPERTY DETAILS

If flat, is it above commercial premises?

Yes No

If flat, how many floors are in the block?

If the property is a flat: does it have a lift?

Yes No

If the property is a flat: is it ex-local authority?

Yes No

Number of:

Reception rooms

Bedrooms

Bathrooms

Garages/
parking

Condition of property (please tick):

Good

Average

Poor

Not known

Heating (please tick):

Gas

Oil

Electric

Other

None

Are Solar Panels present on the property?

Yes No

If Yes, is the equipment presently in use? Yes No

Is the roof subject to a lease to a third party?

Yes No

If Yes, please provide details of the lease below:

Is there a Green Deal on the property?

Yes No

Do Agricultural Restrictions Apply?

Yes No

Listed Building?

Yes No

Government Supported Initiatives

Is the government Help to Buy Scheme 1 being used as part of this application?

Yes No

Value of equity loan:

£

Is the Lift Scheme being used?

Yes No

Is the Forces Help to Buy scheme being used?

Yes No

Value of Forces Help to Buy loan/deposit:

£

BUY-TO-LET/LET-TO-BUY ONLY

Do you or a related person intend to occupy the property? Yes No

Are you a first time landlord? Yes No

Do you own any other let properties? Yes No

Is this a let to buy transaction? Yes No

On completion of this mortgage, will the corresponding Let to Buy mortgage be held with the Society? Yes No

Have you or a related person occupied the property since purchase? Yes No

Anticipated monthly rental income:

£

Is the property furnished?

Yes or Unfurnished? Yes

Is the property already let?

Yes No

Will the property be let on a multiple occupancy basis?

Yes No

On completion, will the property be let to students or DSS tenants?

Yes No

If Yes to any of the above, please confirm number of tenancies:

Tenancy Type Student

Professionals

DSS

Family Let

Corporate Let

Standard

If buy-to-let portfolio exists, please advise of rental income figure currently being received from all properties

Total number of properties in portfolio:

6. LOAN REQUIREMENTS - CONTINUED

REMORTGAGES ONLY

How long have you had your current mortgage on this property?

Years

Months

How long have you owned this property?

Years

Months

Is this a Transfer of Equity? Yes No

Is the property unencumbered? Yes No If Yes, for how long?

Years

Months

How much of the new loan is required for:

Home improvements

£

Capital raising

£

Repayment of
outstanding
mortgages

£

Repayment of existing
loans for home
improvements

£

Debt consolidation

£

Funds towards Residential Purchase

£

Funds towards BTL purchase

£

Funds towards Equity Buy Out

£

Funds towards Transfer of Equity

£

ACCESS DETAILS

Who should the valuer contact to gain access to the property? For Scottish cases, which valuer should we contact for a transcript of the valuation?

Name:

Daytime tel no:

Selling
agent:

TYPE OF REPORT REQUIRED

Mortgage Valuation

Homebuyers

Building Survey

Is valuation fee to be collected by debit card? If Yes, contact will be made at your preferred time.

Yes No

PROPERTY DECLARATIONS

Are you the first occupants of the property?

Yes No

Will any part of the property be used for purposes other than your own residence?

Yes No

If Yes, will your residential use exceed 40%?

Yes No

(Please supply further details within Additional Comments section, detailing the purpose for which the property will be used)

Is vacant possession of the property being obtained on completion of the purchase and/or mortgage?

Yes No

Do you intend to occupy the property immediately on completion?

Yes No

If No, please supply further details within Additional Comments section.

Is this (for remortgage) or will this be (purchase) your main residence?

Yes No

If No, please supply further details within Additional Comments section.

Is the loan wholly or predominantly for the purposes of a business carried on by you or intended to be carried on by you?

Yes No

If Yes, please supply details of business purpose and amount of loan to be used for business purposes within additional comments section.

Will the loan be for the direct financial benefit and advantage of all applicants?

Yes No

If No, please supply further details within Additional Comments section.

Will any additional borrowing be secured against the property by a second charge?

Yes No

Will you be providing all of the monies required in addition to this loan to enable you to purchase the property?

Yes No

If any of the deposit is being gifted, confirm the relationship to the donor.

If any of the deposit is being gifted, are the funds from a UK source?

Yes No

Additional Comments

6. LOAN REQUIREMENTS - CONTINUED

Fee Description	Amount	When Charged	Elect to Pay
CHAPS Fee	£6	Elect to Pay Eligible	
Application Fee		Application	Must be Paid on Application
Completion Fee		Elect to Pay Eligible	

Fees can be paid upfront before offer or added to the loan. If the customer decides to add fees to the loan, they may attract interest at the applicable rate for the full duration of the loan. To keep interest to a minimum you can pay these fees in full at any time. This can be done at your local branch, by sending a cheque to our Principal Office, or by telephoning our Skipton Direct Team on 0345 850 1755 to pay by debit card.

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7. CONVEYANCER DETAILS

Are you taking advantage of the Skipton re-mortgage conveyancing scheme?

Yes No

If Yes, we will use our SRCS conveyancer when your application is processed.

Name and address of firm:	
	Postcode
Name of person acting:	
Telephone number:	
Email address:	

8. SELLERS CONVEYANCER DETAILS (if applicable)

If you are purchasing a property please provide the sellers conveyancer details.

Name and address of firm:	
	Postcode
Name of person acting:	
Telephone number:	
Email address:	

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