

Application in Principle



Contact Details				Email: contact@kalanfinance.com							
				Tel No: 020 7491 8931							
Level of Advice				Advice <input type="checkbox"/> No Advice <input type="checkbox"/>							
Source Code				Source Address		67 Grosvenor Street, W1K 3JN					
Source Name		Kalan Finance		FSA Registration Number		300531					
Applicant Details				Applicant 1				Applicant 2			
Title:				Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="checkbox"/>				Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="checkbox"/>			
Forenames:											
Surname:											
Contact phone number											
Email address											
Date of Birth:											
Marital Status:				Married <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> If divorced or separated has maintenance been agreed? Yes <input type="checkbox"/> No <input type="checkbox"/>				Married <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Cohabiting <input type="checkbox"/> If divorced or separated has maintenance been agreed? Yes <input type="checkbox"/> No <input type="checkbox"/>			
Have you been resident in the UK for the last 3 years?				Yes <input type="checkbox"/> No <input type="checkbox"/>				Yes <input type="checkbox"/> No <input type="checkbox"/>			
Do you have permanent rights to reside and work in the UK?				Yes <input type="checkbox"/> No <input type="checkbox"/>				Yes <input type="checkbox"/> No <input type="checkbox"/>			
Are you a first time buyer?				Yes <input type="checkbox"/> No <input type="checkbox"/>				Yes <input type="checkbox"/> No <input type="checkbox"/>			
Number of Dependents:											
Please provide address history, including date and type, covering last 3 years. Continue in Further Information if required											
Current Address:											
Time at this address:				years months				years months			
Residential Status:				<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Owner Tenant With relations				<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Owner Tenant With relations			
Previous Address:											
Time at this address:				years months				years months			
Residential Status:				<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Owner Tenant With relations				<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Owner Tenant With relations			
Credit declaration				Applicant 1				Applicant 2			
Have you ever:											
Had a mortgage application declined or been refused credit				Yes <input type="checkbox"/> No <input type="checkbox"/>				Yes <input type="checkbox"/> No <input type="checkbox"/>			
Had a County Court Judgment/Default				Yes <input type="checkbox"/> No <input type="checkbox"/>				Yes <input type="checkbox"/> No <input type="checkbox"/>			
Been declared Bankrupt/entered into a voluntary arrangement/involved in liquidation proceedings				Yes <input type="checkbox"/> No <input type="checkbox"/>				Yes <input type="checkbox"/> No <input type="checkbox"/>			
Been involved in enforced/voluntary possession proceedings				Yes <input type="checkbox"/> No <input type="checkbox"/>				Yes <input type="checkbox"/> No <input type="checkbox"/>			
Had Mortgage Arrears				Yes <input type="checkbox"/> No <input type="checkbox"/>				Yes <input type="checkbox"/> No <input type="checkbox"/>			
(If yes to any of the above, please give full details)											

Employment Details	Applicant 1	Applicant 2
Employer's details: Job Title: Perm/Temp/Contract: Time in Employment: <i>(If less than 6 months, please give previous employer details in further information section)</i>		
Basic Salary	£	£
Overtime/ Commission/ Bonus: (delete as appropriate)	Regular £ Guaranteed £	Regular £ Guaranteed £
Other income, please provide details	£	£

Self Employed Details	Applicant 1	Applicant 2
Company name		
Length of self-employment		
Nature of Business		
UK Taxable Income for the last 3 years	Latest Year 20 ____ £_____ Previous Year 20 ____ £_____ Prior Year 20 ____ £_____	Latest Year 20 ____ £_____ Previous Year 20 ____ £_____ Prior Year 20 ____ £_____
Accountant's name		
Accountant's address		
Accountant's qualification (please circle)	APA / ACA / ACCA / ATII / FCA / FCCA / FAPA / FTII / Other	APA / ACA / ACCA / ATII / FCA / FCCA / FAPA / FTII / Other

Current Mortgage Details				
Amount of Loan: £ _____		Term: _____ years		
Purchase Price/ Estimated Value: £ _____				
Product code	Interest rate	Product description/Special features	Repayment type	Redemption Amount
Name of current Lender		No mortgage <input type="checkbox"/>	Another lender <input type="checkbox"/> No mortgage <input type="checkbox"/>	
When did you take out this mortgage?				
Property to be sold:		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	

New Mortgage Details				
Amount of Loan: £ _____		Term: _____ years		
Purchase Price/ Estimated Value: £ _____		Purchase <input type="checkbox"/>	Remortgage <input type="checkbox"/>	

Source of Deposit	Gifted <input type="checkbox"/>	Cash Back <input type="checkbox"/>	Equity <input type="checkbox"/>	Own Resources <input type="checkbox"/>	Other <input type="checkbox"/> <i>(please detail)</i>
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Property Details	
Address:	
Property type:	Flat <input type="checkbox"/> Maisonette <input type="checkbox"/> House <input type="checkbox"/> Bungalow <input type="checkbox"/> If flat is it over commercial premises? Yes <input type="checkbox"/> No <input type="checkbox"/> If flat no of storeys ____ (max 6) <i>Flats in blocks if 7 storeys or more will be considered, with our prior approval, on individual merits</i> Semi-Detached <input type="checkbox"/> Detached <input type="checkbox"/> Terraced <input type="checkbox"/>
Number of bedrooms	
Tenure: (If Leasehold, state term of lease:)	Freehold <input type="checkbox"/> Leasehold <input type="checkbox"/> Unexpired term of lease ____ years
Is the property ex-local authority/ex-MOD/social housing/housing association?	Yes <input type="checkbox"/> No <input type="checkbox"/>

Further Information and Comments – this must include details of any mortgages not being redeemed.

Please continue on additional sheets if necessary.

Bank DetailsHow long have you held a
Current Account Number of years account held _____ Years _____ Months

Sort Code

Account number

PLEASE PROVIDE DETAILS OF ALL EXISTING MORTGAGES*(please continue on a separate sheet if necessary)*

Residential mortgage		Buy-to-Let mortgage	
Lenders Name	_____	Lenders Name	_____
Property address	_____	Property address	_____
Value	_____	Value	_____
Monthly mortgage payment	£ _____	Monthly mortgage payment	£ _____
Mortgage balance	£ _____	Mortgage balance	£ _____
	£ _____	Monthly rental income	£ _____
Buy-to-Let mortgage		Buy-to-Let mortgage	
Lenders Name	_____	Lenders Name	_____
Property address	_____	Property address	_____
Value	_____	Value	_____
Monthly mortgage payment	£ _____	Monthly mortgage payment	£ _____
Mortgage balance	£ _____	Mortgage balance	£ _____
Monthly rental income	£ _____	Monthly rental income	£ _____

Solicitors details

Contact name

Address

Post Code

Declaration

- Information given on this form, consisting of pages one, two and three, will be looked at in detail and will help us make a quick assessment as to whether we are able to consider you further for a mortgage application. This information will be held on computer and is subject to the Data Protection Act. We will make a credit search at one or more credit reference agencies who will supply us with credit information for use in the assessment and other information, including information from the Electoral Register for the purpose of verifying identity. The credit reference agency(s) will record details of the search whether or not this matter proceeds further. Recorded credit searches may be used by us and other companies when making credit decisions and may therefore affect the ability of the applicant to obtain credit for this application and in the future.
- If this application in principle is made in joint names, and a credit search is made, an "association" between the joint applicants will be created. This financial association may be taken into account by us and other lenders in future applications for credit or financial services. The association will remain until an applicant successfully applies for "disassociation" with the credit reference agency(s).
- Information held about the applicant(s) by the credit reference agency(s) may already be linked to records relating to other financial partners (which may include persons other than the applicant(s)). This application will be assessed with reference to any "associated" records.
- (Mortgages only). You hereby authorise Kalan Finance (KF) to make enquires and request any references as KF consider necessary in connection with making a mortgage application, whether of your employer(s) or otherwise and you authorise such persons to give this information to KF.
- (Mortgages only). You authorise KF to pass, at its discretion, any such information obtained to mortgage lenders (lenders). You give permission to lenders to conduct credit searches about you. You accept that credit reference agencies keep a record of all credit searches whether or not you proceed to make a mortgage application. You accept that lenders may use credit-scoring methods to assess your status and to verify your identity. You accept that credit searches and other information provided to lenders and/or the credit reference agencies, about you and those with whom you are linked financially may be used by lenders and other companies if credit decisions are made about you or other members of your household. You also authorise KF to access information held by a lender related to a mortgage application made by you as a result of a service provided by KF.
- Kalan Finance LLP is a trading style of Knott Another Mortgage Adviser Limited Authorised and Regulated by the Financial Conduct Authority under reference 300531.

Signatures x.....

x.....

Date: ____/____/____