

CORPORATE BUY TO LET AND COMMERCIAL MORTGAGE APPLICATION

This is an application to take out a mortgage through River Commercial Limited.

How to fill in this form

Please complete, in BLOCK CAPITALS, all sections of this form and tick boxes where applicable.

APPLICATION TYPE							
Corporate Buy to Let	☐	Holiday Let	☐	Commercial Investment	☐	Owner Occupier	☐

BORROWING ENTITY					
Entity Type		Trading Name		Number of Principals	
Individual	☐				
Partnership	☐				
Limited Liability Partnership	☐				
Limited Company	☐				
Pension	☐				
Are you an existing customer of Yorkshire Building Society?	Yes	☐	Please provide the account number(s):		
	No	☐			

If you are applying for a mortgage as an Individual, proceed to page 2.

COMPANY INFORMATION			
Company Registered Name			
Company Number		Date of Incorporation	
Email			
Telephone			
	Registered Address	Main Trading Address	Correspondence Address
Building Name / Number			
Street Name			
District			
Town/City			
County			
Postcode			

BORROWER STRUCTURE			
Please include details for all Partners/Directors/Shareholders/Members/Trustees. Continue in 'Further information' if necessary (final page).			
Name of Partner/Director/Shareholder/Member/Trustee	Ownership %	Date Of Birth	Director (Yes/No)

INDIVIDUAL 1 - PERSONAL DETAILS											
This section must be completed for all applicants to the mortgage. For corporate applicants, this includes all Directors, as well as all shareholders with 25% or more shareholding.											
Title	Mr	☐	Mrs	☐	Miss	☐	Dr	☐	Other	☐	
All forenames in full											
Surname						Maiden/former name					
Date of birth						Aliases (if applicable)					
National Insurance number						Nationality					
Email											
Mobile											
Work											
Home											
Status	Single		☐		Married/Registered Civil Partnership				☐		
	Divorced/Dissolved Partnership		☐		Separated		☐		Widowed		☐
Number of dependants						Ages of dependants					

Current Address			Former Address		
Building Name / Number			Building Name / Number		
Street Name			Street Name		
District			District		
Town/City			Town/City		
County			County		
Postcode			Postcode		
Time at Current Address	Years	Months	Time at Former Address	Years	Months
We require details of all the addresses you have lived at during the last 3 years. Continue in "Further Information" if necessary (final page).					

PROPERTY EXPERIENCE		
Are you a first time landlord either in your own name or through a company?	YES ☐	NO ☐
Do you currently own any residential investment properties?	YES ☐	NO ☐
Do you currently own any commercial investment properties?	YES ☐	NO ☐
Do you currently own a commercial premises you/your business trades from?	YES ☐	NO ☐
Do you manage the properties yourself (if applicable)	YES ☐	NO ☐
When did you begin letting property?		
Total number of residential investment properties in your portfolio (if applicable)?		
Total number of commercial investment properties in your portfolio (if applicable)?		

EMPLOYMENT										
Employment Status (tick all that apply and complete applicable sections below)	Employed	☐	Self-employed	☐	Pensioner	☐	Student	☐	Un-employed	☐
EMPLOYED										
Employed occupation					Employers addresss Postcode					
Employer's name										
Length of time with employer										
SELF-EMPLOYED										
Main self-employed occupation										
Employment Status (tick all that apply)	Sole trader	☐	Partnership	☐	LLP	☐	Limited Company	☐	Other	☐

Company names (if appilcable)	Ownership%	Director				Time Trading (years)
		Yes		No		
		Yes		No		
		Yes		No		
		Yes		No		

Please include details of additional businesses in the further information on final page

INCOME				EXPENDITURE		
Income Type	Year 1 (most recent)	Year 2	Year 3	Monthly expenditure	Number	Monthly cost
Employment	£	£	£	Home Mortgage(s)		£
Self-employment	£	£	£	Other personally held mortgages		£
Property rent	£	£	£	Unsecured loans		£
Property sales	£	£	£	Credit cards		£
Pension	£	£	£	Other finance costs (e.g. HP)		£
Other	£	£	£	Home insurance		£
Total	£	£	£	Motor vehicle insurance		£
ASSETS AND LIABILITIES				Life insurance		£
Asset type	Asset value	Liability value	Net value	Council tax		£
Principal dwelling home	£	£	£	Cost of dependants (incl school/ care fees, maintenance)		£
Other UK properties/land	£	£	£	Other regular expenditure		£
Cash deposits	£	£	£	Home mortgage type	Capital & Interest	
Listed investment portfolio	£	£	£		Interest Only	
Motor vehicles	£	£	£	Home mortgage lender		
Unsecured loans/ credit cards	£	£	£	Home mortgage remaining	Commitment	
Pension					Term (years)	
Other (provide details)				Credit cards paid in full each month	Yes	No
Total	£	£	£			

INDIVIDUAL 2 - PERSONAL DETAILS

**This section must be completed for all applicants to the mortgage.
For corporate applicants, this includes all Directors, as well as all shareholders with 25% or more shareholding.**

Title	Mr	☐	Mrs	☐	Miss	☐	Dr	☐	Other	☐													
All forenames in full																							
Surname						Maiden/former name																	
Date of birth						Aliases (if applicable)																	
National Insurance number						Nationality																	
Email																							
Mobile																							
Work																							
Home																							
Status	Single				☐				Married/Registered Civil Partnership				☐										
	Divorced/Dissolved Partnership				☐				Separated				☐				Widowed				☐		
Number of dependants						Ages of dependants																	

Current Address				Former Address			
Building Name / Number				Building Name / Number			
Street Name				Street Name			
District				District			
Town/City				Town/City			
County				County			
Postcode				Postcode			
Time at Current Address	Years	Months		Time at Former Address	Years	Months	

**We require details of all the addresses you have lived at during the last 3 years.
Continue in " Further Information" if necessary (final page).**

PROPERTY EXPERIENCE

Are you a first time landlord either in your own name or through a company?	YES	☐	NO	☐
Do you currently own any residential investment properties?	YES	☐	NO	☐
Do you currently own any commercial investment properties?	YES	☐	NO	☐
Do you currently own a commercial premises you/your business trades from?	YES	☐	NO	☐
Do you manage the properties yourself (if applicable)	YES	☐	NO	☐
When did you begin letting property?				
Total number of residential investment properties in your portfolio (if applicable)?				
Total number of commercial investment properties in your portfolio (if applicable)?				

EMPLOYMENT										
Employment Status (tick all that apply and complete applicable sections below)	Employed	☐	Self-employed	☐	Pensioner	☐	Student	☐	Un-employed	☐
EMPLOYED										
Employed occupation					Employers addresss Postcode					
Employer's name										
Length of time with employer										
SELF-EMPLOYED										
Main self-employed occupation										
Employment Status (tick all that apply)	Sole trader	☐	Partnership	☐	LLP	☐	Limited Company	☐	Other	☐

Company names (if appilcable)	Ownership%	Director				Time Trading (years)
		Yes		No		
		Yes		No		
		Yes		No		
		Yes		No		
Please include details of additional businesses in the further information on final page						

INCOME				EXPENDITURE				
Income Type	Year 1 (most recent)	Year 2	Year 3	Monthly expenditure	Number	Monthly cost		
Employment	£	£	£	Home Mortgage(s)		£		
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Property rent	£	£	£	Unsecured loans		£		
Property sales	£	£	£	Credit cards		£		
Pension	£	£	£	Other finance costs (e.g. HP)		£		
Other	£	£	£	Home insurance		£		
Total	£	£	£	Motor vehicle insurance		£		
ASSETS AND LIABILITIES				Life insurance		£		
Asset type	Asset value	Liability value	Net value	Council tax		£		
Principal dwelling home	£	£	£	Cost of dependants (incl school/ care fees, maintenance)		£		
Other UK properties/land	£	£	£	Other regular expenditure		£		
Cash deposits	£	£	£	Home mortgage type	Capital & Interest			
Listed investment portfolio	£	£	£		Interest Only			
Motor vehicles	£	£	£	Home mortgage lender				
Unsecured loans/ credit cards	£	£	£	Home mortgage remaining	Commitment			
Pension					Term (years)			
Other (provide details)				Credit cards paid in full each month	Yes	☐	No	☐
Total	£	£	£					

INDIVIDUAL 3 - PERSONAL DETAILS

**This section must be completed for all applicants to the mortgage.
For corporate applicants, this includes all Directors, as well as all shareholders with 25% or more shareholding.**

Title	Mr	☐	Mrs	☐	Miss	☐	Dr	☐	Other	☐	
All forenames in full											
Surname						Maiden/former name					
Date of birth						Aliases (if applicable)					
National Insurance number						Nationality					
Email											
Mobile											
Work											
Home											
Status	Single				Married/Registered Civil Partnership						
	Divorced/Dissolved Partnership				Separated				Widowed		
Number of dependants					Ages of dependants						

Current Address			Former Address		
Building Name / Number			Building Name / Number		
Street Name			Street Name		
District			District		
Town/City			Town/City		
County			County		
Postcode			Postcode		
Time at Current Address	Years	Months	Time at Former Address	Years	Months

**We require details of all the addresses you have lived at during the last 3 years.
Continue in "Further Information" if necessary (final page).**

PROPERTY EXPERIENCE

Are you a first time landlord either in your own name or through a company?	YES ☐	NO ☐
Do you currently own any residential investment properties?	YES ☐	NO ☐
Do you currently own any commercial investment properties?	YES ☐	NO ☐
Do you currently own a commercial premises you/your business trades from?	YES ☐	NO ☐
Do you manage the properties yourself (if applicable)	YES ☐	NO ☐
When did you begin letting property?		
Total number of residential investment properties in your portfolio (if applicable)?		
Total number of commercial investment properties in your portfolio (if applicable)?		

EMPLOYMENT										
Employment Status (tick all that apply and complete applicable sections below)	Employed	☐	Self-employed	☐	Pensioner	☐	Student	☐	Un-employed	☐
EMPLOYED										
Employed occupation					Employers addresss Postcode					
Employer's name										
Length of time with employer										
SELF-EMPLOYED										
Main self-employed occupation										
Employment Status (tick all that apply)	Sole trader	☐	Partnership	☐	LLP	☐	Limited Company	☐	Other	☐

Company names (if appilcable)	Ownership%	Director				Time Trading (years)
		Yes		No		
		Yes		No		
		Yes		No		
		Yes		No		

Please include details of additional businesses in the further information on final page

INCOME				EXPENDITURE																																										
Income Type	Year 1 (most recent)	Year 2	Year 3	Monthly expenditure	Number	Monthly cost																																								
Employment	£	£	£	Home Mortgage(s)		£																																								
Self-employment	£	£	£	Other personally held mortgages		£																																								
Property rent	£	£	£	Unsecured loans		£																																								
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Pension	£	£	£	Other finance costs (e.g. HP)		£																																								
Other	£	£	£	Home insurance		£																																								
Total	£	£	£	Motor vehicle insurance		£																																								
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Home mortgage type	Capital & Interest																																													
Home mortgage lender	Interest Only																																													
Home mortgage remaining	Commitment																																													
	Term (years)																																													
Credit cards paid in full each month	Yes	☐	No	☐																																										

INDIVIDUAL 4 - PERSONAL DETAILS

**This section must be completed for all applicants to the mortgage.
For corporate applicants, this includes all Directors, as well as all shareholders with 25% or more shareholding.**

Title	Mr	☐	Mrs	☐	Miss	☐	Dr	☐	Other	☐	
All forenames in full											
Surname					Maiden/former name						
Date of birth					Aliases (if applicable)						
National Insurance number					Nationality						
Email											
Mobile											
Work											
Home											
Status	Single				Married/Registered Civil Partnership						
	Divorced/Dissolved Partnership				Separated			Widowed			
Number of dependants					Ages of dependants						

Current Address			Former Address		
Building Name / Number			Building Name / Number		
Street Name			Street Name		
District			District		
Town/City			Town/City		
County			County		
Postcode			Postcode		
Time at Current Address	Years	Months	Time at Former Address	Years	Months

**We require details of all the addresses you have lived at during the last 3 years.
Continue in "Further Information" if necessary (final page).**

PROPERTY EXPERIENCE

Are you a first time landlord either in your own name or through a company?	YES	☐	NO	☐
Do you currently own any residential investment properties?	YES	☐	NO	☐
Do you currently own any commercial investment properties?	YES	☐	NO	☐
Do you currently own a commercial premises you/your business trades from?	YES	☐	NO	☐
Do you manage the properties yourself (if applicable)	YES	☐	NO	☐
When did you begin letting property?				
Total number of residential investment properties in your portfolio (if applicable)?				
Total number of commercial investment properties in your portfolio (if applicable)?				

EMPLOYMENT										
Employment Status (tick all that apply and complete applicable sections below)	Employed	☐	Self-employed	☐	Pensioner	☐	Student	☐	Un-employed	☐
EMPLOYED										
Employed occupation					Employers addresss Postcode					
Employer's name										
Length of time with employer										
SELF-EMPLOYED										
Main self-employed occupation										
Employment Status (tick all that apply)	Sole trader	☐	Partnership	☐	LLP	☐	Limited Company	☐	Other	☐

Company names (if appilcable)	Ownership%	Director				Time Trading (years)
		Yes		No		
		Yes		No		
		Yes		No		
		Yes		No		

Please include details of additional businesses in the further information on final page

INCOME				EXPENDITURE		
Income Type	Year 1 (most recent)	Year 2	Year 3	Monthly expenditure	Number	Monthly cost
Employment	£	£	£	Home Mortgage(s)		£
Self-employment	£	£	£	Other personally held mortgages		£
Property rent	£	£	£	Unsecured loans		£
Property sales	£	£	£	Credit cards		£
Pension	£	£	£	Other finance costs (e.g. HP)		£
Other	£	£	£	Home insurance		£
Total	£	£	£	Motor vehicle insurance		£

ASSETS AND LIABILITIES			
Asset type	Asset value	Liability value	Net value
Principal dwelling home	£	£	£
Other UK properties/land	£	£	£
Cash deposits	£	£	£
Listed investment portfolio	£	£	£
Motor vehicles	£	£	£
Unsecured loans/ credit cards	£	£	£
Pension			
Other (provide details)			
Total	£	£	£

Life insurance		£	
Council tax		£	
Cost of dependants (incl school/ care fees, maintenance)		£	
Other regular expenditure		£	
Home mortgage type	Capital & Interest		
Home mortgage lender	Interest Only		
Home mortgage remaining	Commitment		
	Term (years)		
Credit cards paid in full each month	Yes	☐	No
		☐	

PROFESSIONAL ADVISORS INFORMATION			
Details	Solicitor/Conveyancer	Accountant	Pension Trustees (if applicable)
Firm name			
Main contact name			
Qualifying/Regulating Body			
Email			
Telephone			
DX Number			
Building name/number			
Street name			
District			
Town/City			
County			
Postcode			

INSOLVENCY DECLARATION								
This must be completed by all individual(s) and those completing applications on behalf of companies, other corporate bodies and trustees of pension schemes.								
INSOLVENCY	Individual 1		Individual 2		Individual 3		Individual 4	
	Yes	No	Yes	No	Yes	No	Yes	No
Have you (or, in the case of an applicant which is a company or other corporate body or pension scheme, any other person who is a director or other owner of the applicant) ever been made insolvent, bankrupt made by voluntary arrangement with creditors or been involved in any court proceedings for debt?	☐	☐	☐	☐	☐	☐	☐	☐
If you are a director or owner of a company or other corporate body, have you ever been a director or owner of a company or other corporate body which has been insolvent or entered into liquidation, whether compulsory or voluntary (save for the purpose of amalgamation or reconstruction of a solvent company), or had a receiver appointed of its undertakings or been involved in any court proceedings for debt?	☐	☐	☐	☐	☐	☐	☐	☐
This must be completed in all cases where the applicant is a company or other corporate body. Has the company or other corporate body ever been insolvent or entered into administration, whether compulsory or voluntary (save for the purpose of amalgamation or reconstruction of a solvent company), or had a receiver appointed of its undertakings or been involved in any court proceedings for debt.								
	☐	☐	☐	☐	☐	☐	☐	☐
	Yes	No	Yes	No	Yes	No	Yes	No
Ever been refused a mortgage?	☐	☐	☐	☐	☐	☐	☐	☐
Any pending / imminent court proceedings against you	☐	☐	☐	☐	☐	☐	☐	☐
Ever been declared bankrupt (or had any bankruptcy petition presented against you)?	☐	☐	☐	☐	☐	☐	☐	☐
Had a judgement for bad debt recorded against you	☐	☐	☐	☐	☐	☐	☐	☐
Failed to keep up payments under any loan?	☐	☐	☐	☐	☐	☐	☐	☐
If you have answered "Yes" to any of the questions above, please provide full details in "Further Information" (final page)								

EXISTING PROPERTY SCHEDULE (PRINT DUPLICATE PAGE OR ATTACH A SEPERATE SPREADSHEET IF APPLICABLE)

Name of property owner	Property Address	Type of Property (BTL/HMO/Commercial)	Purchase Price	Date of Purchase	Estimated current value	Mortgage balance	Mortgage payment (pa)	Mortgage Lender	Mortgage pay-rate	Rental Income (pa)

MORTGAGE REQUIREMENTS –(PLEASE PRINT DUPLICATE IF MORE THAN TWO PROPERTIES)										
Desired Loan Amount?	£				Desired Term (years)?					
Desired Loan Type?	Capital & Interest Repayment ☐				Interest Only ☐		Part Capital & Interest and Part Interest Only ☐			
Repayment Strategy (for interest Only)?	Sale of subject Property(ies) ☐				Sale of alternate Property ☐		Savings OR Other ☐			
Transaction Type?	Purchase ☐				Re-mortgage ☐		Capital-Raise ☐			
Is VAT applicable on the property? If yes how much?	Yes	☐	No	☐	Are Business rates payable on the holiday let? If yes how much?		Yes	☐	No	☐
	£						£			
Security Property Details			Property 1			Property 2				
Building Name/Number										
Street Name										
District										
Town/City										
County										
Postcode										
If Residential: House, Flat, Studio, Freehold block										
If Commercial: Office, Industrial, Retail, Semi-Commercial, Mixed Use, Other (give details)										
Number of lettable Units?										
Tenure Freehold, Long Leasehold										
Leasehold Years unexpired (If applicable)										
Year Built / New Build										
Property already owned?										
Date of purchase?										
Purchase price?										
Estimate Value?										
Estimated Rental Value (p.a)?										
Estimated Mortgage Balance?										
Existing Lender?										
Mortgage Account Number										
Contact Details			Vendor		Sales Agent		Letting Agent			
Name										
Relationship to Borrower? (no relation, family, business partner, other)										
Contact Number										
Contact Email										
Contact Address										
Cost per annum							£			

PROPOSED SECURITY PROPERTIES - SCHEDULE OF TENANCIES (ATTACH A SEPARATE SPREADSHEET IF AVAILABLE)

Property Address	Tenant Name	Tenant Type	Current Rent p.a.	Lease Start Date	Break Clause Date	Lease Expiry Date	Type of lease FRI/IRI/AST/Licence

FURTHER INFORMATION

ANY PROPERTY USED AS SECURITY, WHICH MAY INCLUDE YOUR HOME, MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Please visit us in branch or call us on
02074934631

River Commercial is a trading style of River Commercial Ltd which is a licensed financial intermediary and does not provide advice on regulated financial products. If you require advice on regulated financial products you should contact your authorised financial advisor. This application (and any associated files) is intended only for the use of the individual or entity to which it is addressed and may contain information that is confidential, subject to copyright or constitutes a trade secret. If you are not the intended recipient you are hereby notified that any dissemination, copying or distribution of this application, or files associated with this application, is strictly prohibited.