

Section A (For Intermediary Use Only)**Credit Intermediary Details (this section to be completed by the Intermediary giving the advice)**

Name of intermediary:	Contact name:	
Address:	Telephone:	
	Email:	
	Web Address:	
FCA Number:	Consumer BTL registered?: Yes: <input type="checkbox"/> No: <input type="checkbox"/>	
Will this party be receiving commission? Yes: <input type="checkbox"/> No: <input type="checkbox"/>	Amount (£):	
Was the mortgage sale advised? Yes: <input type="checkbox"/> No: <input type="checkbox"/>	If non advised, why?	
Are you Directly Authorised or an Appointed Representative?	Directly Authorised: <input type="checkbox"/>	Appointed Representative: <input type="checkbox"/>

If Appointed Representative

Full Name of Principal, Network or Mortgage Club:		
Email:	Telephone:	
FCA Number:	Consumer BTL registered?: Yes: <input type="checkbox"/> No: <input type="checkbox"/>	
Will this party be receiving commission? Yes: <input type="checkbox"/> No: <input type="checkbox"/>	Amount (£):	

Introducer Details (this section to be completed by packager firms introducing business on behalf of a Credit Intermediary)

Name of firm submitting this application:	Contact Name:	
Address:	Telephone:	
	Email:	
	Web Address:	
FCA Number (If applicable):	Consumer BTL registered?: Yes: <input type="checkbox"/> No: <input type="checkbox"/>	
Will this party be receiving commission? Yes: <input type="checkbox"/> No: <input type="checkbox"/>	Amount (£):	

Section B (For Intermediary Use Only)**Fee Details**

Type of Fees	Amount of Fee	Fee added to Loan	Payable before Completion	Fee Refundable
Intermediary Fee	£	Yes: <input type="checkbox"/> No: <input type="checkbox"/>	Yes: <input type="checkbox"/> No: <input type="checkbox"/>	Yes: <input type="checkbox"/> No: <input type="checkbox"/> N/A: <input type="checkbox"/>
Valuation Fee	£	Yes: <input type="checkbox"/> No: <input type="checkbox"/>	Yes: <input type="checkbox"/> No: <input type="checkbox"/>	Yes: <input type="checkbox"/> No: <input type="checkbox"/> N/A: <input type="checkbox"/>
Packager Fee	£	Yes: <input type="checkbox"/> No: <input type="checkbox"/>	Yes: <input type="checkbox"/> No: <input type="checkbox"/>	Yes: <input type="checkbox"/> No: <input type="checkbox"/> N/A: <input type="checkbox"/>
Other Fee – Please specify:	£	Yes: <input type="checkbox"/> No: <input type="checkbox"/>	Yes: <input type="checkbox"/> No: <input type="checkbox"/>	Yes: <input type="checkbox"/> No: <input type="checkbox"/> N/A: <input type="checkbox"/>
Lender Fee	£	Yes: <input type="checkbox"/> No: <input type="checkbox"/>	Yes: <input type="checkbox"/> No: <input type="checkbox"/>	N/A

Intermediary Declaration

First Applicant Full Name:	Second Applicant Full Name:
Was the Applicant seen: Face-to-Face: <input type="checkbox"/> Non Face-to-Face: <input type="checkbox"/>	Was the Applicant seen: Face-to-Face: <input type="checkbox"/> Non Face-to-Face: <input type="checkbox"/>
I declare that all information given in this application is true and accurate and that I and the firm hold the appropriate permissions from the Financial Conduct Authority (FCA) for the regulated activities I have undertaken in relation to this application.	
I have undertaken a detailed assessment of the applicant(s) income and expenditure, and I believe that the applicant(s) will be able to afford and maintain the mortgage payments.	
I confirm that I have supplied an ESIS (Mortgage Illustration) to the applicant(s) for the mortgage product applied for in this application.	
Credit Intermediary Firm Name:	Credit Intermediary Full Name:

Credit Intermediary Signature:	Date:
--------------------------------	-------

Section C

Loan Details			
Application Type:	Residential: <input type="checkbox"/>	Consumer BTL: <input type="checkbox"/>	Business BTL: <input type="checkbox"/>
Net Loan Amount Requested (£):		Loan Term (Months):	
Advance Type:	New Advance: <input type="checkbox"/>	Further Advance: <input type="checkbox"/>	Purpose:
Interest Rate (%):	LTV Plan (%):	Rate Type:	Fixed Rate: <input type="checkbox"/> Variable Rate: <input type="checkbox"/>

First Applicant Details	Second Applicant Details
Title: Mr: <input type="checkbox"/> Mrs: <input type="checkbox"/> Miss: <input type="checkbox"/> Ms: <input type="checkbox"/> Other: <input type="checkbox"/>	Title: Mr: <input type="checkbox"/> Mrs: <input type="checkbox"/> Miss: <input type="checkbox"/> Ms: <input type="checkbox"/> Other: <input type="checkbox"/>
Forename(s):	Forename(s):
Surname:	Surname:
Maiden/Other Name:	Maiden/Other Name:
Date of Birth: / / Anticipated Retirement Age:	Date of Birth: / / Anticipated Retirement Age:
Marital Status: Single: <input type="checkbox"/> Married: <input type="checkbox"/> Separated: <input type="checkbox"/> Divorced: <input type="checkbox"/> Widowed: <input type="checkbox"/> Civil Partnership: <input type="checkbox"/>	Marital Status: Single: <input type="checkbox"/> Married: <input type="checkbox"/> Separated: <input type="checkbox"/> Divorced: <input type="checkbox"/> Widowed: <input type="checkbox"/> Civil Partnership: <input type="checkbox"/>
Nationality:	Nationality:
Permanent Rights to Reside in UK?: Yes: <input type="checkbox"/> No: <input type="checkbox"/>	Permanent Rights to Reside in UK?: Yes: <input type="checkbox"/> No: <input type="checkbox"/>
Length of Residency: Years Months From Birth: <input type="checkbox"/>	Length of Residency: Years Months From Birth: <input type="checkbox"/>
Number of Children: Ages:	Number of Children: Ages:
Employment Status: Employed: <input type="checkbox"/> Self-employed: <input type="checkbox"/> FT Contract: <input type="checkbox"/> Retired: <input type="checkbox"/> Other: <input type="checkbox"/>	Employment Status: Employed: <input type="checkbox"/> Self-employed: <input type="checkbox"/> FT Contract: <input type="checkbox"/> Retired: <input type="checkbox"/> Other: <input type="checkbox"/>

Employed/Fixed Term Contract Details (3 year employment history required)			
First Applicant		Second Applicant	
Occupation & Job Title:		Occupation & Job Title:	
Director or (Part) Owner – Share Capital (%):		Director or (Part) Owner – Share Capital (%):	
Employment Permanent?: Yes: <input type="checkbox"/> No: <input type="checkbox"/>		Employment Permanent?: Yes: <input type="checkbox"/> No: <input type="checkbox"/>	
Within Probationary Period?: Yes: <input type="checkbox"/> No: <input type="checkbox"/>		Within Probationary Period?: Yes: <input type="checkbox"/> No: <input type="checkbox"/>	
Employer Name:		Employer Name:	
Employer Address:		Employer Address:	
Employed From: / /	Monthly Income (£):	Employed From: / /	Monthly Income (£):

Self-employed Details			
First Applicant		Second Applicant	
Self-employed Status: Limited: <input type="checkbox"/> Sole Trader: <input type="checkbox"/> Partnership: <input type="checkbox"/>		Self-employed Status: Limited: <input type="checkbox"/> Sole Trader: <input type="checkbox"/> Partnership: <input type="checkbox"/>	
Director or (Part) Owner – Share Capital (%):		Director or (Part) Owner – Share Capital (%):	
Occupation:		Occupation:	
Business Name:		Business Name:	
Business Address:		Business Address:	
Trading Date: / /	Annual Net Profit Share (£):	Trading Date: / /	Annual Net Profit Share (£):

Applicant Contact Details					
	Home Number	Work Number	Mobile Number	Email Address	Preferred Contact Method
First Applicant:					

Second Applicant:					
Address Details (3 year address history required)					
First Applicant			Second Applicant		
Residential Address:			Residential Address:		
Time at Address: Years Months		Time at Address: Years Months			
Residential Status: Owner: <input type="checkbox"/> Renting: <input type="checkbox"/> Family/Friends: <input type="checkbox"/>			Residential Status: Owner: <input type="checkbox"/> Renting: <input type="checkbox"/> Family/Friends: <input type="checkbox"/>		
Previous Address:			Previous Address:		
From: / /		To: / /		From: / /	
Residential Status: Owner: <input type="checkbox"/> Renting: <input type="checkbox"/> Family/Friends: <input type="checkbox"/>			Residential Status: Owner: <input type="checkbox"/> Renting: <input type="checkbox"/> Family/Friends: <input type="checkbox"/>		

First Mortgage Details					
Lender:		Balance (£):		Monthly Payment (£):	
Interest Rate (%):		Mortgage Start Date: / /		Original Mortgage Term:	
Last 6 Payments Made On Time?: <input type="checkbox"/>		Yes: <input type="checkbox"/> No: <input type="checkbox"/>		Repayment Type: Capital & Interest: <input type="checkbox"/> Interest Only: <input type="checkbox"/> Part & Part: <input type="checkbox"/>	

Buy to Let Consumer or Business Verification					
Rental Monthly Income (£):			Did you inherit the Property? Yes: <input type="checkbox"/> No: <input type="checkbox"/>		
Do you currently own other BTLs? Yes: <input type="checkbox"/> No: <input type="checkbox"/>			Have you or a "related person" ever lived in the Property? Yes: <input type="checkbox"/> No: <input type="checkbox"/>		
If yes, please complete our BTL portfolio form					

Property Details					
Security Address (If different):					
Estimated Value (£):		Purchase Price (£):		Purchase Date: / /	
Property Type: House: <input type="checkbox"/> Flat: <input type="checkbox"/> Maisonette: <input type="checkbox"/> Bungalow: <input type="checkbox"/>			Construction Type:		If flat, no. of storeys:
Property Description: Mid Terrace: <input type="checkbox"/> Semi Detached: <input type="checkbox"/> End Terrace: <input type="checkbox"/> Detached: <input type="checkbox"/> Purpose Built: <input type="checkbox"/> Converted: <input type="checkbox"/>					
No. of Bedrooms:		Tenure: Freehold: <input type="checkbox"/> Leasehold: <input type="checkbox"/> Commonhold: <input type="checkbox"/>		If leasehold, remaining lease term:	
Connected to/above commercial premises?: Yes: <input type="checkbox"/> No: <input type="checkbox"/>			Property to be used for business (other than BTL)?: Yes: <input type="checkbox"/> No: <input type="checkbox"/>		
Former Local Authority/Housing Association?: Yes: <input type="checkbox"/> No: <input type="checkbox"/>			Subject to agricultural restrictions?: Yes: <input type="checkbox"/> No: <input type="checkbox"/>		
Purchased from Local Authority/Housing Assoc?: Yes: <input type="checkbox"/> No: <input type="checkbox"/>			Property is a listed or specialist building?: Yes: <input type="checkbox"/> No: <input type="checkbox"/>		

Outstanding Lines of Credit						
	Credit Cards / Personal Loans Balance	Store Cards / Mail Order Balance	Hire Purchase Balance	Other Debt Balance	Total Debt Balance	Amount to Consolidate
First applicant:	£	£	£	£	£	£
Second applicant:	£	£	£	£	£	£

If you are consolidating your existing debt, please complete our Consolidation Schedule form

Pre-requisite Questions		
I confirm to the best of my knowledge:	First Applicant	Second Applicant
I have full and permanent rights to reside and work in the United Kingdom	Yes: <input type="checkbox"/> No: <input type="checkbox"/>	Yes: <input type="checkbox"/> No: <input type="checkbox"/>
I am based in the UK and in receipt of verifiable taxed income paid in pounds sterling	Yes: <input type="checkbox"/> No: <input type="checkbox"/>	Yes: <input type="checkbox"/> No: <input type="checkbox"/>
I am not subject to any criminal convictions or have a prosecution pending	Yes: <input type="checkbox"/> No: <input type="checkbox"/>	Yes: <input type="checkbox"/> No: <input type="checkbox"/>
I do not benefit from diplomatic immunity	Yes: <input type="checkbox"/> No: <input type="checkbox"/>	Yes: <input type="checkbox"/> No: <input type="checkbox"/>
I have not been subject to a possession order in the last 24 months	Yes: <input type="checkbox"/> No: <input type="checkbox"/>	Yes: <input type="checkbox"/> No: <input type="checkbox"/>
The security is not subject to any element of shared ownership	Yes: <input type="checkbox"/> No: <input type="checkbox"/>	

Use of Your Personal Data

Step One Finance Limited "Step One" takes the protection of your personal data seriously and values your privacy.

Our Legal Notices on our website includes our Privacy Policy, which may be updated from time to time, and explains when and why we collect personal information about you, the conditions under which we may disclose it to others and how we keep it secure. It also explains your rights in respect of your Personal data.

A copy of the Privacy Policy is available at www.steponefinance.co.uk. You can also download a pdf copy if required or write to us to obtain a copy at:

Step One Finance Limited
 FAO Compliance Department
 Premier House
 15 – 19 Church Street
 Woking
 Surrey
 GU21 6DJ

Tel: 01483 661100

By signing this application for a Step One loan, you are also confirming you have read the Privacy Policy.

Step One may from time to time wish to contact you by email or SMS with details of products that we believe you may be interested in. Your consent to do so, is required and can be withdrawn if given, at any time. Should you wish to opt in to receiving marketing material from us by one of these methods, please tick one or more of the boxes below.

- Email
- SMS

Please note: We have a legitimate interest in providing postal communications about our loan products and services to you which we think will be of interest to you. You have the right to object to this processing. Please see our Privacy Policy for details.

Declaration

You confirm that the details given in this form (including all details in the credit history section and income/expenditure declarations) are correct and complete to the best of your knowledge. You understand that giving false information may result in your loan application being refused and us taking any appropriate action required by law.

Signatures

First Applicant Signature:	Second Applicant Signature:
Print Name:	Print Name:
Date:	Date:

YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT.