

TRANSFER OF EQUITY APPLICATION FORM

March 2024

What to expect when adding or removing someone from your mortgage

What does the process involve?

Examples of variation to borrower are where you request a new party to be added to the title and the mortgage, or you request a current borrower to be removed from the title and/or mortgage. No variation is permitted without our written consent. As the process will directly affect our security, we will need to underwrite the mortgage. We may also need a surveyor to revalue the property. Please note that Variations will not normally be permitted on a mortgage account which is in arrears and we are unable to consider a sole to sole transfer, a transfer from corporate borrowers, an individual borrower to a corporate borrower, or vice versa.

Is there any criteria I must meet?

Yes, you must meet our current criteria for lending purposes. This will include:

- A maximum LTV of 75% or below
- A minimum income of £25,000 per annum
- Suitable rental income coverage - the gross rental income from the property should equal or exceed the Interest Cover Ratio (ICR) as determined using a combination of the tax band applicable to an applicant's income and the property type. The tax band applicable to the applicant with the highest income will be used
- For leasehold property, there must be a minimum of 65 years remaining on the lease at the end of the mortgage

To see our criteria in more detail, please see our lending guidelines on our website at www.paragonbank.co.uk.

What are the fees?

There are no administration fees payable but if we need to carry out a survey, there will be a charge of £130. The cost can either be paid in advance when you receive the decision in principle, or it can be added to the loan. Where the variation will result in a credit to the mortgage account to reduce the current balance, please refer to the original offer documentation to ascertain whether a redemption charge is applicable.

Can I ask my broker to deal with this?

Yes, as long as all parties have signed the application form and the brokers details are completed on the form.

Why do I need to appoint a solicitor?

Any changes to the borrowers must be dealt with in accordance with the law and therefore a solicitor has to be instructed. We need to be confident that the solicitor has made you aware of the legalities of the requested transfer of equity, and that you are fully aware of what you are entering into after the transfer has been completed. We also need the solicitor to ensure that the changes that are made to the property ownership are correctly registered at the Land Registry. We will also appoint your solicitor to act on our behalf, and any additional costs incurred by the solicitor in acting for us will be paid for by you. You and/or your solicitor will receive regular progress reports during the processing of your application.

What information will you require?

A fully completed and signed application form along with a number of supporting documents:

- If self-employed, the last two years of self-employed accounts (prepared by an acceptably qualified accountant) or the last two years of full tax calculations, together with corresponding Tax Year Overviews
- If employed, the last three months of pay slips or most recent P60
- If a rental portfolio is held, the last two years of rental accounts (prepared by an acceptably qualified accountant) or the last two years of full tax calculations, together with corresponding Tax Year Overviews, including the land and property pages
- The last three months of rental bank statements
- Fully completed property schedule (this can be found in the documents section of our website)
- An explanation for why a Transfer of Equity is being requested

How long will the process take?

Please ensure that you complete all sections in full so we can check that our records are up-to-date and avoid delays in processing your application. As soon as the application and supporting documents are received, we will email you to let you know. We will then assess the information and you will be contacted by phone with a decision in principle. If we require a survey, our surveyors administration team will then contact you to arrange a mutually convenient appointment. You can ring us on 03458 494 060 or email us at btlcs@paragonbank.co.uk if you need further information or you wish to speak to us about your ongoing application.

In conjunction with other criteria, we will assess the affordability of this mortgage based on the expected monthly income generated from letting the property to a tenant. The actual income generated may be different and can be influenced over time by changes within the rental market. The applicant(s) will remain responsible for meeting the costs of the mortgage and the additional costs associated with letting property for the duration of ownership.

Intermediary details

Where this application is being submitted by a professional adviser, this section must be completed in order to avoid processing delays. Please note that procuration fees are not paid in respect of transfer of equity applications.

Submitting intermediary	
To ensure compliance with any business agreements you have in place, and also that the business is allocated to the correct source, please confirm whether you are submitting:	
<input type="checkbox"/> As an appointed representative of	network
<input type="checkbox"/> As Directly Authorised	<input type="checkbox"/> Non regulated based on your CCL
Consultant's full name	
Consultant's FCA number	
Company name	
Principal's FCA number	
Intermediary's address <i>(Including postcode)</i>	
Telephone number	Email address
Have you given the customer advice when choosing the product? <input type="checkbox"/> Yes <input type="checkbox"/> No	
What is the value of any fee charged for your service?	

Originating intermediary	
Where this application is being originated by a different intermediary to the submitting intermediary, please complete the following details:	
Consultant's full name	
Consultant's FCA number	
Company name	
Principal's FCA number	
Intermediary's address <i>(Including postcode)</i>	
Telephone number	Email address

Application form for transfer of equity

Proposed variation to borrower(s)

Please give a full explanation on this page for the planned variation to borrower.

Variation to borrower – We require details of your proposals, including full names of all parties and copies of any court orders between parties.

Please note, we are not bound by such court orders and we will only consent where the proposal meets our criteria. Any parties being removed from the mortgage are to sign this page as confirmation that they are aware of the removal and consent to all necessary enquiries. We recommend that all parties to this transfer take independent legal and financial advice.

Name of parties to be removed	Name of parties remaining	Name of parties being added

Reason for variation

To be completed by any parties being removed from the mortgage	
I confirm that I	
am aware of, and agree to the removal of my name from the mortgage for	
Property <i>(Including postcode)</i>	
I have received the necessary legal advice prior to proceeding with this application.	
Print name	Date
Signature	

Should there be more than one party being removed from the mortgage, please copy this page and attach to the completed application.

Property subject to variation to borrower

Please copy this page if this application is for more than one property.

Property	
Address of property <i>(Including postcode)</i>	
Existing Paragon account number	
Please provide a name and address of a person to contact to arrange an inspection of the property	
Name	
Address <i>(Including postcode)</i>	
Telephone/mobile number	Email
Is the property subject to a home improvement grant? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide details	
Is the property subject to a HMO licence? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please supply copy licence and planning approvals	
Is the property in, or to be in, multiple occupation? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, number of unrelated occupants	
Date first in multiple occupation	
Is the property to be let on an assured shorthold tenancy? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, give details	
Anticipated rental/rental income received per month	

Personal details

To be completed by all parties (parties remaining on the mortgage and any new parties).

Applicant 1	
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other
First names (in full)	Surname
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other
Marital status	Date of birth
Country of birth	
Number of children/dependants	Their ages / / / / /
Current residential address <i>(Including postcode)</i>	
Home telephone	Mobile
Email	
Length of time at this address	Years Months
Residential status	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With relations or friends
Name of current lender/landlord	
Address of current lender/landlord <i>(Including postcode)</i>	
Account number	
If you have lived at your current address for less than two years, please give previous residential address, including postcode <i>(If more than one address please use continuation sheet on page 18)</i>	
Length of time at this address	Years Months
Residential status	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With relations or friends
Name of previous lender/landlord	
Address of previous lender/landlord <i>(Including postcode)</i>	
Account number	

Personal details

Applicant 2	
Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	
First names (in full)	Surname
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	
Marital status	Date of birth
Country of birth	
Number of children/dependants	Their ages / / / / /
Current residential address <i>(Including postcode)</i>	
Home telephone	Mobile
Email	
Length of time at this address	Years Months
Residential status <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With relations or friends	
Name of current lender/landlord	
Address of current lender/landlord <i>(Including postcode)</i>	
Account number	
If you have lived at your current address for less than two years, please give previous residential address, including postcode <i>(If more than one address please use continuation sheet on page 18)</i>	
Length of time at this address	Years Months
Residential status <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With relations or friends	
Name of previous lender/landlord	
Address of previous lender/landlord <i>(Including postcode)</i>	
Account number	

Personal details

Applicant 3	
Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	
First names (in full)	Surname
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	
Marital status	Date of birth
Country of birth	
Number of children/dependants	Their ages / / / / /
Current residential address <i>(Including postcode)</i>	
Home telephone	Mobile
Email	
Length of time at this address	Years Months
Residential status <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With relations or friends	
Name of current lender/landlord	
Address of current lender/landlord <i>(Including postcode)</i>	
Account number	
If you have lived at your current address for less than two years, please give previous residential address, including postcode <i>(If more than one address please use continuation sheet on page 18)</i>	
Length of time at this address	Years Months
Residential status <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With relations or friends	
Name of previous lender/landlord	
Address of previous lender/landlord <i>(Including postcode)</i>	
Account number	

Personal details

Applicant 4	
Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	
First names (in full)	Surname
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	
Marital status	Date of birth
Country of birth	
Number of children/dependants	Their ages / / / / /
Current residential address <i>(Including postcode)</i>	
Home telephone	Mobile
Email	
Length of time at this address	Years Months
Residential status <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With relations or friends	
Name of current lender/landlord	
Address of current lender/landlord <i>(Including postcode)</i>	
Account number	
If you have lived at your current address for less than two years, please give previous residential address, including postcode <i>(If more than one address please use continuation sheet on page 18)</i>	
Length of time at this address	Years Months
Residential status <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With relations or friends	
Name of previous lender/landlord	
Address of previous lender/landlord <i>(Including postcode)</i>	
Account number	

Occupation and income

Applicant 1			
Employment status			
<input type="checkbox"/> Employed	<input type="checkbox"/> Sub-contractor	<input type="checkbox"/> Partnership	
<input type="checkbox"/> Sole trader	<input type="checkbox"/> Shareholder/Company director/Designated member		
If shareholder, shareholding of business			
Occupation			
Nature of business			
Name of employer or business			
Address of employer or business <i>(Including postcode – If self-employed, provide business address)</i>			
Telephone number			
Length of current employment or date business established			
Is your employment permanent and non-probationary?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you employed on a contract basis?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, length of current contract		Years	Months
Renewal date			
Gross employed income			
Self employed net profit income <i>(Sole trader or partnership excluding buy-to-let income)</i>			
Gross rental income <i>(As of today's date including all existing properties and current purchase applications)</i>			
Self employed pre-tax profit income <i>(Buy-to-let income)</i>			
All other taxable income <i>(eg pension, investments, savings etc)</i>			
If self-employed, name of accountant			
Address of accountant <i>(Including postcode)</i>			
Accountant telephone number			
Accountant email address			
Name of individual acting and qualification			
Length of time with accountant		Years	Months
National Insurance number			

Occupation and income

Applicant 2			
Employment status			
<input type="checkbox"/> Employed	<input type="checkbox"/> Sub-contractor	<input type="checkbox"/> Partnership	
<input type="checkbox"/> Sole trader	<input type="checkbox"/> Shareholder/Company director/Designated member		
If shareholder, shareholding of business			
Occupation			
Nature of business			
Name of employer or business			
Address of employer or business <i>(Including postcode - If self-employed, provide business address)</i>			
Telephone number			
Length of current employment or date business established			
Is your employment permanent and non-probationary?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you employed on a contract basis?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, length of current contract		Years	Months
Renewal date			
Gross employed income			
Self employed net profit income <i>(Sole trader or partnership excluding buy-to-let income)</i>			
Gross rental income <i>(As of today's date including all existing properties and current purchase applications)</i>			
Self employed pre-tax profit income <i>(Buy-to-let income)</i>			
All other taxable income <i>(eg pension, investments, savings etc)</i>			
If self-employed, name of accountant			
Address of accountant <i>(Including postcode)</i>			
Accountant telephone number			
Accountant email address			
Name of individual acting and qualification			
Length of time with accountant		Years	Months
National Insurance number			

Occupation and income

Applicant 3			
Employment status			
<input type="checkbox"/> Employed	<input type="checkbox"/> Sub-contractor	<input type="checkbox"/> Partnership	
<input type="checkbox"/> Sole trader	<input type="checkbox"/> Shareholder/Company director/Designated member		
If shareholder, shareholding of business			
Occupation			
Nature of business			
Name of employer or business			
Address of employer or business <i>(Including postcode – If self-employed, provide business address)</i>			
Telephone number			
Length of current employment or date business established			
Is your employment permanent and non-probationary?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you employed on a contract basis?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, length of current contract		Years	Months
Renewal date			
Gross employed income			
Self employed net profit income <i>(Sole trader or partnership excluding buy-to-let income)</i>			
Gross rental income <i>(As of today's date including all existing properties and current purchase applications)</i>			
Self employed pre-tax profit income <i>(Buy-to-let income)</i>			
All other taxable income <i>(eg pension, investments, savings etc)</i>			
If self-employed, name of accountant			
Address of accountant <i>(Including postcode)</i>			
Accountant telephone number			
Accountant email address			
Name of individual acting and qualification			
Length of time with accountant		Years	Months
National Insurance number			

Occupation and income

Applicant 4			
Employment status			
<input type="checkbox"/> Employed	<input type="checkbox"/> Sub-contractor	<input type="checkbox"/> Partnership	
<input type="checkbox"/> Sole trader	<input type="checkbox"/> Shareholder/Company director/Designated member		
If shareholder, shareholding of business			
Occupation			
Nature of business			
Name of employer or business			
Address of employer or business <i>(Including postcode – If self-employed, provide business address)</i>			
Telephone number			
Length of current employment or date business established			
Is your employment permanent and non-probationary?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you employed on a contract basis?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, length of current contract	Years	Months	
Renewal date			
Gross employed income			
Self employed net profit income <i>(Sole trader or partnership excluding buy-to-let income)</i>			
Gross rental income <i>(As of today's date including all existing properties and current purchase applications)</i>			
Self employed pre-tax profit income <i>(Buy-to-let income)</i>			
All other taxable income <i>(eg pension, investments, savings etc)</i>			
If self-employed, name of accountant			
Address of accountant <i>(Including postcode)</i>			
Accountant telephone number			
Accountant email address			
Name of individual acting and qualification			
Length of time with accountant	Years	Months	
National Insurance number			

Existing property portfolio

Where you currently own property(ies) which is/are let or presently vacant which you are intending to let (excluding any main residence), please provide full details on page 15. If you need additional space, you can also copy that page and attach it to your application.

Applicant 1	
How long have you been letting property?	Years
Do you manage the property(ies)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
How many properties do you currently own?	

Applicant 2	
How long have you been letting property?	Years
Do you manage the property(ies)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
How many properties do you currently own?	

Applicant 3	
How long have you been letting property?	Years
Do you manage the property(ies)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
How many properties do you currently own?	

Applicant 4	
How long have you been letting property?	Years
Do you manage the property(ies)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
How many properties do you currently own?	

Existing property portfolio

Should you require additional space, please copy this page and attach to the application.

Alternatively, complete the property schedule form located in the documents section on our website, and submit this alongside the application.

Property		
Owner		
Address <i>(Including postcode)</i>		
Property value	Current mortgage/loan balance	
Lender's name		
Lender's address <i>(Including postcode)</i>		
Loan to value	ICR	
Monthly mortgage payment	Monthly rental income	
How long have you owned the property?	Years	Months
Is the property currently let?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
House in multiple occupation?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Multi-unit block?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Property		
Owner		
Address <i>(Including postcode)</i>		
Property value	Current mortgage/loan balance	
Lender's name		
Lender's address <i>(Including postcode)</i>		
Loan to value	ICR	
Monthly mortgage payment	Monthly rental income	
How long have you owned the property?	Years	Months
Is the property currently let?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
House in multiple occupation?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Multi-unit block?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Credit history and outgoings

Have you any loans, hire purchase, credit/charge cards or other financial commitments such as maintenance payments?

If yes, please provide details below where the current balance exceeds £500, and/or the commitment will continue for a period exceeding 12 months. If the loan or commitment is to be repaid on or before completion please indicate this.

Applicant 1 <input type="checkbox"/> Yes <input type="checkbox"/> No		Applicant 2 <input type="checkbox"/> Yes <input type="checkbox"/> No			
Applicant 3 <input type="checkbox"/> Yes <input type="checkbox"/> No		Applicant 4 <input type="checkbox"/> Yes <input type="checkbox"/> No			
Applicant/Guarantor 1, 2, 3 or 4	Lender/ Company	Purpose of loan	Monthly payment	Current balance	To be repaid

Bank details

All mortgage payments must be made by direct debit from a UK bank/building society account, and the applicant must be the account holder.

Name of bank	
Sort code	Account number
How long has this account been open?	Years Months

Other details

Solicitor details

Please note: It is normally possible for the solicitor you appoint to also act for the Lender. However, we can only instruct your solicitor if the firm has been/will be appointed to Paragon's conveyancing panel, having met our criteria. We reserve the right to refuse to instruct your solicitor at our discretion. Please refer to our lending guidelines and submission requirements for further information.

Solicitor firm name

Name of person acting

Address
(Including postcode)

Telephone number

Email address

DX number

What (if any) is the relationship between you/the company and the solicitor?

Additional information *(must be completed in all circumstances)*

As a responsible lender, when you apply for a mortgage, we have to assess all material facts before an offer is issued. It is your responsibility to disclose any material facts that could influence our decision. The following questions we consider to be material and must be answered on behalf of all applicants before we can assess your application.

- | | | |
|---|------------------------------|-----------------------------|
| 1. Have you ever been convicted of any offence (other than driving offences)? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. Are you aware of any future changes to your income or expenditure that would affect your ability to repay the mortgage? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. Have you ever incurred mortgage or unsecured credit arrears, been declared bankrupt, entered into arrangement with creditors or been partly to a mortgage where the property has been taken into possession? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 4. Have you ever been declared bankrupt whilst being a director of a company that went into liquidation, receivership or administration or been disqualified from being a director of a company | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 5. Have you ever had a county court judgement or any other court order made against you? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 6. Have you been refused a mortgage in the last 12 months? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

If you have answered yes to any of the above questions, or if you are in doubt as to whether any fact is material, you should provide full details.

Continuation sheet

Additional details referred to in the relevant sections of this form to be included here in support of your application.

Declaration

For your own benefit and protection, you should read these terms carefully before proceeding. If you do not understand any point, please ask for further information. You can visit our website at www.paragonbank.co.uk/data-protection or call our support services team on 0345 849 4040.

You confirm that:

- a) The information you've provided is complete, true, and accurate, and you understand that if you fail to disclose or provide any false or misleading information, this may result in an offer being withdrawn and may constitute a criminal offence. If any information you have provided changes before the mortgage is completed, you will tell us straight away
- b) When considering your application, we may make enquiries in respect of income confirmation, credit assessment and history of payments for any other mortgage or credit agreements. This includes confirming that you have not been declared bankrupt or have any judgments for debt registered against you
- c) You are a UK resident and have an indefinite right to remain in the UK
- d) We can request information or references about you and your application from third parties acting on your behalf, for example your broker or your solicitor
- e) If we provide you with a copy of, or extract from, our valuation report, we make no representation or warranty (express or implied) nor accept any liability or responsibility in respect of its contents
- f) All parties to the mortgage are responsible for making the relevant payments
- g) We may decline your application or withdraw an offer at any time
- h) Where there are multiple applicants, we may give information about the mortgage to one of you, rather than all. Where you share the same address, we may send only one copy of any required communication addressed to all of you
- i) We can share your latest application details with any intermediary making a further application on your behalf. This may include personal details such as address, phone number, email address and employer, but will not include details of your payment history or account conduct
- j) We can transfer any (or all) of our rights and responsibilities under our agreement with you to someone else at any time. For example, we may sell or assign your loan (and any mortgage or other security we have for your repayments) to another business. In this case, the other party will usually ask us to continue to administer them as though our own. So, for example, following securitisation, we would continue to collect payments and should you experience any difficulties in making payments, or have any queries, you should contact us

Your data – Our promise

Paragon knows that your personal data belongs to you and not us. That's why when you, or a third party, share your personal data with us we make sure that we keep it private and safe.

We use your personal data to decide whether you're eligible for a Paragon product, to administer your account and for a variety of other reasons but sometimes it may lead to us refusing to provide, or continue to provide, you with a product or service.

We also share your information with a number of third parties. Your information may be transferred to and stored in locations outside the UK and European Economic Area (EEA), including countries that may not have the same level of protection for personal information. When we do this, we'll ensure it has an appropriate level of protection and that the transfer is lawful. We may need to transfer your information in this way to carry out our contract with you, to fulfil a legal obligation, to protect the public interest and/or for our legitimate interests.

To ensure that your personal data does receive an adequate level of protection we may put in place approved standard contractual clauses which constitute appropriate measures to ensure that your personal data is treated by those third parties in a way that is consistent with, and which respects, the EU and UK laws on data protection.

You have the right to know how we, and the fraud prevention agencies will use your information. The personal information we collect from you will be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Your information will also be shared with credit reference agencies (CRAs) to carry out credit checks and record details of your repayment history. The CRA's have drafted a notice called 'Credit Reference Agency Information Notice' (CRAIN) which sets out how your data will be processed by TransUnion, Equifax and Experian. Please go to www.equifax.co.uk/crain.html, www.transunion.co.uk/crain or www.experian.co.uk/crain/index.html to read the notice and www.experian.co.uk/legal/bi-compliance-and-risk-privacy-notice/index for the full Experian privacy notice.

Further details of how your information will be used by us, the CRA's, fraud prevention agencies, and your data protection rights, can be found on www.paragonbank.co.uk/data-protection or by contacting us.

We may also use the information we hold about you to inform you of products and services which are similar to the ones you currently hold with us which we believe will be of interest to you, and for statistical and analytical purposes. If you don't wish to receive these updates, please contact us.

We will only keep your personal data for as long as we need it and you have a right to ask for a copy of the personal data we hold about you.

If the personal data we hold is incorrect you have a right to ask for it to be corrected and, if you believe that we no longer have a reason to keep your personal data, you have a right to ask for it to be deleted.

For lots more information on what we do with your personal data, why we do it and what rights you have over that data, including how to make a complaint to the ICO, visit www.paragonbank.co.uk/data-protection or contact us.

We accept no responsibility for any representations made by any employee or agent of ours or any other person unless these are incorporated in the offer or are subsequently confirmed by us in writing.

All applicants/guarantors to the mortgage are required to sign the following section. To forge a signature makes you liable to criminal prosecution.

Name	Date
Signature	

Name	Date
Signature	


Name	Date
Signature	

Name	Date
Signature	


We accept no responsibility for any representations made by any employee or agent of ours or any other person unless these are incorporated in the offer or are subsequently confirmed by us in writing.

PARAGON 51 HOMER ROAD, SOLIHULL, WEST MIDLANDS B91 3QJ

BTL0032-004 (03/2024)

 0345 849 4040

 btlenquiries@paragonbank.co.uk

 www.paragonbank.co.uk

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