

# Application

## Data Capture Form

Intermediary Details	
Intermediary reference	
Your reference	
Are you a customer facing intermediary?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Broker surname	
Broker forename	
FCA number	
Telephone number	
Fax number	
Level of advice	Advised sale <input type="checkbox"/> Non advised sale <input type="checkbox"/>
Company	
Address	Postcode
Name of Network/ Mortgage Club/Agency	

Reference Numbers	
Funds booking reference	
K number (if known)	

Mortgage Products	
Loan to value	%
Product rate	%
Range	
Product name	
Buy to let	Yes <input type="checkbox"/> No <input type="checkbox"/>
Flexible	Yes <input type="checkbox"/> No <input type="checkbox"/>
Loan type	Remortgage <input type="checkbox"/> Purchase <input type="checkbox"/>
Customer incentive	
First time buyer(s)	Yes <input type="checkbox"/> No <input type="checkbox"/>
Anticipated Exchange / Completion Date	

Please note: This is a Data Capture Form only. Please do not submit this form to Kensington.

## Section 1: Applicant Details

	First applicant (Person earning the higher income)	Joint applicant
Title	(Mr/Mrs/Miss/Ms/Other)	(Mr/Mrs/Miss/Ms/Other)
First and middle names		
Surname		
Date of birth	/ /	/ /
Expected retirement age	Years	Years
Marital status	Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Civil partner <input type="checkbox"/>	Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Civil partner <input type="checkbox"/>
Number of child dependants (aged 18 or under)		
Nationality		
Does the applicant have a permanent right to reside in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Length of residency in the UK?	Months <input type="text"/> Years <input type="text"/> From birth <input type="checkbox"/>	Months <input type="text"/> Years <input type="text"/> From birth <input type="checkbox"/>
Maiden name or alias		
Current address	Postcode	Postcode
Residential status	Owner with a mortgage <input type="checkbox"/>	Owner with a mortgage <input type="checkbox"/>
	Owner without a mortgage <input type="checkbox"/>	Owner without a mortgage <input type="checkbox"/>
	Renting private <input type="checkbox"/>	Renting private <input type="checkbox"/>
	Renting commercial <input type="checkbox"/>	Renting commercial <input type="checkbox"/>
	Employer's accommodation <input type="checkbox"/>	Employer's accommodation <input type="checkbox"/>
	Living with parents <input type="checkbox"/>	Living with parents <input type="checkbox"/>
	Living with friends or relatives <input type="checkbox"/>	Living with friends or relatives <input type="checkbox"/>
Date moved in	/	/
If less than two years at current address, give previous address(es) listing additional details on supplementary form	Postcode	Postcode
From	/ To /	/ To /
Previous residential status		
Relationship to applicant 1		
Home telephone number		
Work telephone number		
Mobile telephone number		
Email		
Preferred contact method	Home <input type="checkbox"/> Mobile <input type="checkbox"/> Work <input type="checkbox"/> Email <input type="checkbox"/>	Home <input type="checkbox"/> Mobile <input type="checkbox"/> Work <input type="checkbox"/> Email <input type="checkbox"/>

## Section 2: Employment Details

	First applicant (Person earning the higher income)	Joint applicant
Employment type	Full time - employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Part time - employed <input type="checkbox"/> Retired <input type="checkbox"/> Contractor <input type="checkbox"/>	Full time - employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Part time - employed <input type="checkbox"/> Retired <input type="checkbox"/> Contractor <input type="checkbox"/>

## Employment Income

Job title/Position				
Start date	/		/	
Does the applicant own any share in the business?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Shareholding %	Yes <input type="checkbox"/> No <input type="checkbox"/>	Shareholding %
Employer's name				
Nature of business				
Payroll number				
National Insurance number				
Contact name				
Telephone number				
Fax number				
Address of employer				
	Postcode		Postcode	
Gross income	Basic salary	£ PA	Basic salary	£ PA
	Bonus/Commission	£ PA	Bonus/Commission	£ PA
	Shift/Travel/Car allowance	£ PA	Shift/Travel/Car allowance	£ PA
	Overtime	£ PA	Overtime	£ PA

## Self-employed Income

Business type	Limited company <input type="checkbox"/> Partnership <input type="checkbox"/> Sole trader <input type="checkbox"/>	Limited company <input type="checkbox"/> Partnership <input type="checkbox"/> Sole trader <input type="checkbox"/>		
Job title/Position				
Start date	/			
Business name				
Nature of business				
Does the applicant have a qualified accountant/ICB book-keeper	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		
Percentage shareholding	%	%		
Applicant's share of the last three year's net profits (most recent first)	Year 1 £	Year ending	Year 1 £	Year ending
	Year 2 £	Year ending	Year 2 £	Year ending
	Year 3 £	Year ending	Year 3 £	Year ending

	First applicant (Person earning the higher income)	Joint applicant
National insurance number		
Business address	Postcode	Postcode
Telephone number		
Fax number		

## Accountant/Book-keeper Details

Name		
Name and address of company	Postcode	Postcode
Telephone number		
Fax number		
Email		
Qualification	No Qualification <input type="checkbox"/>	No Qualification <input type="checkbox"/>
	ACA/FCA Institute of Chartered Accountants <input type="checkbox"/>	ACA/FCA Institute of Chartered Accountants <input type="checkbox"/>
	ACCA/FCCA Chartered Associate of Cert A/cs <input type="checkbox"/>	ACCA/FCCA Chartered Associate of Cert A/cs <input type="checkbox"/>
	ACCA/FCCA Chart Ins of Management A/Cs <input type="checkbox"/>	ACCA/FCCA Chart Ins of Management A/Cs <input type="checkbox"/>
	CIPFA Chartered Ins of Public Finance A/cs <input type="checkbox"/>	CIPFA Chartered Ins of Public Finance A/cs <input type="checkbox"/>
	ICB Institute of Certified Book-keepers <input type="checkbox"/>	ICB Institute of Certified Book-keepers <input type="checkbox"/>
Does the applicant have any other employed/self-employed income?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

## Additional Employed Income

Job title/Position				
Start date	/	/		
Gross income	Basic salary	£ PA	Basic salary	£ PA
	Bonus/Commission	£ PA	Bonus/Commission	£ PA
	Shift/Travel/Car allowance	£ PA	Shift/Travel/Car allowance	£ PA
	Overtime	£ PA	Overtime	£ PA

	First applicant (Person earning the higher income)		Joint applicant			
Does the applicant own any share in the business?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Shareholding %	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Shareholding %
Employer's name						
Nature of business						
Payroll number						
Contact name						
Telephone number						
Fax number						
Address of employer						
	Postcode			Postcode		

## Additional Self-employed Income

Business type	Limited company <input type="checkbox"/>	Partnership <input type="checkbox"/>	Sole trader <input type="checkbox"/>	Limited company <input type="checkbox"/>	Partnership <input type="checkbox"/>	Sole trader <input type="checkbox"/>
Job title/Position						
Start date	/			/		
Business name						
Nature of business						
Percentage shareholding						
Applicant's share of the last three year's net profits (most recent first)	Year 1	£	Year ending	Year 1	£	Year ending
	Year 2	£	Year ending	Year 2	£	Year ending
	Year 3	£	Year ending	Year 3	£	Year ending
Business address	Postcode			Postcode		
Telephone number						
Fax number						

## Other Sources of Income

First applicant (Person earning the higher income)					
Source		Date commenced		Annual income	£
Source		Date commenced		Annual income	£
Joint applicant					
Source		Date commenced		Annual income	£
Source		Date commenced		Annual income	£

## Total Declared Income

	First applicant (Person earning the higher income)	Joint applicant
Total declared income	£	£

## Previous Employment

Minimum 2 years history needed. Use supplementary information form for further details.

Employment type		
Job title / Position		
From	/	To /
		/ To /

## Section 3: Credit History

### Mortgage & secured loan details

Has the applicant ever applied for or held a mortgage or secured loan with Kensington, Kensington Personal Loans Ltd, Investec Bank plc, Start Mortgages Ltd, The Mortgage Lender Ltd (TML), NUA Homeloans Ltd?

Yes  No

Has the applicant ever held a mortgage or secured loan with Amber Homeloans Ltd, Unity Homeloans Ltd, Infinity Mortgages Ltd, GMAC-RFC Ltd, Money Partners Loans Ltd or Money Partners Ltd which was transferred to Kensington?

Yes  No

If you have answered Yes to either of the above, please capture details to submit online. Please detail below all outstanding mortgages and secured loans including those paid off within the last 24 months. Do not include details of any buy to let properties you may have.

First applicant						
Lender	Loan type	Start date	Starting balance	Outstanding balance	Monthly payment	Date repaid
			£	£	£	
					Repay on completion? Yes <input type="checkbox"/> No <input type="checkbox"/>	
			£	£	£	
					Repay on completion? Yes <input type="checkbox"/> No <input type="checkbox"/>	

Joint applicant						
Lender	Loan type	Start date	Starting balance	Outstanding balance	Monthly payment	Date repaid
			£	£	£	
					Repay on completion? Yes <input type="checkbox"/> No <input type="checkbox"/>	
			£	£	£	
					Repay on completion? Yes <input type="checkbox"/> No <input type="checkbox"/>	

### Rental agreements

Has the applicant had any residential rental agreements in the last 24 months?

Yes  No

Please capture detail of all residential rental agreements (including those cancelled within the last 24 months)

First applicant				
Landlord	Landlord type	Monthly payment	Start date	End date
		£		
		£		

Joint applicant				
Landlord	Landlord type	Monthly payment	Start date	End date
		£		
		£		

**Mortgage, secured loan & rental agreements - Missed payments**

Has the applicant had any missed payments in the last 24 months? Also include any missed payments for buy to let properties.

Yes  No

First applicant			
Number of missed payments in the last... (without double counting i.e. if a payment has been missed in the last 6 months do not also include it in last 12 months or 24 months)	6 months	12 months	24 months

  

Joint applicant			
Number of missed payments in the last... (without double counting i.e. if a payment has been missed in the last 6 months do not also include it in last 12 months or 24 months)	6 months	12 months	24 months
Reason for missed payments:			

**Bankruptcy**

	First applicant	Joint applicant
Has the applicant ever been declared bankrupt?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Date of bankruptcy	/ /	/ /
Satisfied date	/ /	/ /

**Insolvency**

Has the applicant ever had an IVA?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Date of insolvency	/ /	/ /
Satisfied date	/ /	/ /

**County Court Judgements**

Has a County Court Judgement or a Court Decree relating to debt ever been made against the applicant?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Date	/ /	/ /
Amount	£	£
Satisfied date	/ /	/ /

Date	/ /	/ /
Amount	£	£
Satisfied date	/ /	/ /

Date	/ /	/ /
Amount	£	£
Satisfied date	/ /	/ /

Please gather all relevant information if an applicant has answered Yes to any of the above.

## Unsecured Credit Commitment

Please supply details of all outstanding unsecured credit commitments.  
Split any joint commitments between the relevant applicants i.e. 50% to Applicant 1, 50% to Applicant 2.

### Credit cards, mail order & charge cards

	First applicant (Person earning the higher income)	Joint applicant
Total of current balances	£	£
Total amount to be repaid on completion of this mortgage	£	£

### Unsecured loans, fixed term & hire purchase

	First applicant (Person earning the higher income)		Joint applicant	
	£	Monthly repayments	£	Monthly repayments
Total of current balances	£	£	£	£
Total amount to be repaid on completion of this mortgage	£		£	
How much will the applicant's monthly payments reduce by?	£			£
Total of other commitments after completion (i.e. maintenance, CSA payments, loans repayment vehicle, nursery/school fees)	£			£

## Buy to Let Portfolio Information

	First applicant (Person earning the higher income)	Joint applicant
Does the applicant have any buy to let properties?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

### Portfolio summary

Please supply the following information on your buy to let portfolio:

Total number of properties		
Estimated value of portfolio	£	£
Is the portfolio completely unencumbered?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Total outstanding balance of mortgages	£	£
Is the portfolio self-financing?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Total outstanding balance of portfolio not covered by rental income	£	£

### Property address details

(Please provide details of 3 most recently purchased/mortgaged properties with 24 months payment history available.  
Please supply full details of other portfolio properties including second charges on the supplementary information form.)

#### Property 1

Address	Postcode			Postcode		
Lender						
Monthly rental	£	Start date of loan	/	£	Start date of loan	/
Outstanding balance	£	End date of loan	/	£	End date of loan	/
Account number						
Lender address	Postcode			Postcode		



**First applicant** (Person earning the higher income)

**Joint applicant**

Property 2						
Address	Postcode			Postcode		
Lender						
Monthly rental	£	Start date of loan	/	£	Start date of loan	/
Outstanding balance	£	End date of loan	/	£	End date of loan	/
Account number						
Lender address	Postcode			Postcode		

Property 3						
Address	Postcode			Postcode		
Lender						
Monthly rental	£	Start date of loan	/	£	Start date of loan	/
Outstanding balance	£	End date of loan	/	£	End date of loan	/
Account number						
Lender address	Postcode			Postcode		

## Section 4: Property & Loan Details

### Loan Details

Is this a regulated loan?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Residency type	Residential buy to let - Rental <input type="checkbox"/>	
If purchase		
Anticipated rental (if applicable)	£	Purchase Price £
If remortgage		
Estimated value	£	
Selling price of current property (if applicable)	£	
Are there any incentives offered in relation to this purchase, for example, builders deposit, cash back, contribution to legal fees and/or stamp duty?		Yes <input type="checkbox"/> No <input type="checkbox"/>
If you have answered Yes, please give full details on the supplementary information form.		
Loan amount (exclusive of any fees)	£	
Term	Years	
Is the completion fee to be added to the loan?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Repayment type	Interest only <input type="checkbox"/>	Repayment <input type="checkbox"/>	Part and part <input type="checkbox"/>
Interest only amount	£		
Repayment vehicle	Sale of property <input type="checkbox"/>	Investment <input type="checkbox"/>	Savings <input type="checkbox"/> Pension <input type="checkbox"/>

Please note if the applicant's new Kensington mortgage is arranged on an 'interest only' or 'part and part' basis, the monthly payments during the mortgage term, due to us on the 'interest only' portion of the mortgage, will generally cover interest only and will not repay any part of the loan amount. It is the applicant's responsibility to make sure that they put in place, maintain and regularly monitor an appropriate 'repayment vehicle(s)' (e.g. a savings plan or investment), which is expected to provide a lump sum sufficient to repay the loan amount (including all capital still owing on the 'interest only' portion) at the end of the mortgage term.

At the end of the term, the loan amount (including all the capital still owing on the 'interest only' portion) will remain owing to us and, should any product intended to repay the loan amount not perform as the applicant currently expects it to, they will then have to find an alternative means of repaying the shortfall.

Whilst it is not a condition of this loan that they take out life cover, we recommend that any such policy is in force when this loan starts (or on exchange of contracts where the applicant is buying a property) and that they maintain it for so long as they consider it is needed.

The applicant will be responsible for ensuring that any contractual documentation (life policies or contract notes etc) is kept in a safe place.

Please note, where the applicant does not intend to use a 'repayment vehicle' to repay the loan amount (including all the capital still owing on the 'interest only' portion), it must be repaid at or before the end of the term, either from proceeds arising from the sale of the property, or from any other resources available to them.

## Loan / Occupancy Details

Will this be the applicant's main residence? (if No, provide details below)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are any of the applicants first time buyers?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are any of the applicants purchasing as a sitting tenant? (if Yes, provide details below)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is at least 40% of the property to be occupied by the applicant or their immediate family? (if No, provide details below)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Does the applicant intend to let the property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

## Occupier Details

Please indicate all persons, other than applicants, aged 16 or over who will occupy the property.

Full name	Relationship to applicant(s)	Date of birth
Number of adult dependents (aged over 18 and financially dependent on the applicant(s) income)		

## Source of Deposit

Source of deposit	Amount	£

## Capital Raising Purpose

Is the applicant borrowing any additional funds over and above their current mortgage?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Purpose of funds	Amount	£
Description		

## Property Address

Property to be mortgaged	Postcode
Property location	
Property description	
Property type	
Wall type	
Roof type	

## Number of Rooms

Number of rooms	Bedrooms <input type="checkbox"/>	Kitchens <input type="checkbox"/>	Reception rooms <input type="checkbox"/>	Bathrooms <input type="checkbox"/>	Number of garages <input type="checkbox"/>
Vendor type	Relative <input type="checkbox"/>	Private sale <input type="checkbox"/>	Landlord <input type="checkbox"/>	Local authority <input type="checkbox"/>	Housing association <input type="checkbox"/>
	Builder <input type="checkbox"/>	Property developer <input type="checkbox"/>	Limited company <input type="checkbox"/>	Via estate agent <input type="checkbox"/>	Other (please provide details in supplementary information section) <input type="checkbox"/>
Is the property a new build?	Yes <input type="checkbox"/>	No <input type="checkbox"/>			
Year of construction					
Certificate type	Architect's certificate <input type="checkbox"/>	Foundation 15 certificate <input type="checkbox"/>	NHBC certificate <input type="checkbox"/>	Premier guarantee <input type="checkbox"/>	Zurich Municipal <input type="checkbox"/>
Tenure	Freehold <input type="checkbox"/>	Leasehold <input type="checkbox"/>	Commonhold <input type="checkbox"/>	Heritable <input type="checkbox"/>	Feuhold <input type="checkbox"/>
Years remaining on lease					
Number of storeys					
Was the property constructed or previously owned by the local authority?				Yes <input type="checkbox"/>	No <input type="checkbox"/>
Did the applicant purchase the property from a local authority?				Yes <input type="checkbox"/>	No <input type="checkbox"/>
			If Yes, date purchased?		
Is the property connected to a commercial property?				Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is the property situated above a commercial property?				Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is any part of the property to be used for business purposes?				Yes <input type="checkbox"/>	No <input type="checkbox"/>
Does the property have any agricultural restrictions?				Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have any of the applicants had a property repossessed in the last 3 years?				Yes <input type="checkbox"/>	No <input type="checkbox"/>
With regard to a previous repossession, does a shortfall remain outstanding?				Yes <input type="checkbox"/>	No <input type="checkbox"/>
If you have answered Yes to any of the above please provide details below					

## Valuation Access Arrangements

Contact	
Contact name	
Contact telephone number	
Please provide any additional information which will help the valuer gain access	

## Current Lender/Landlord Address Details

	First applicant (Person earning the higher income)	Joint applicant
Lender / landlord name		
Account number		
Address	Postcode	Postcode

## Solicitor's Details

Please note that we comply with the Solicitors' Code of Conduct and any solicitor to whom we refer to the applicant(s) is an independent professional from whom you will receive impartial and confidential advice. The applicant is free to choose another solicitor.

Use panel solicitor?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Solicitor contact name		
Name and address of solicitor company	Postcode	
Telephone number		
Fax number		
Email number		
DX address		
Solicitor's firms must have four or more SRA approved managers.		

## Section 5: Buildings & Contents Insurance

Please note in all cases applicants must obtain and maintain suitable buildings cover.

Buildings insurance arrangement	Broker arranging <input type="checkbox"/>
	Customer arranging <input type="checkbox"/>
Broker declaration	I have the appropriate FCA permissions and am authorised to arrange insurance <input type="checkbox"/>

## Section 6: Accident, Sickness & Unemployment Insurance

We recommend that the applicant considers taking out accident, sickness and unemployment insurance ("ASU Insurance"). Please note that it is not a requirement of their loan that such cover is in place and they are free to obtain insurance from a company of their choice.	
ASU insurance arrangement	Broker arranging <input type="checkbox"/>
	Customer arranging <input type="checkbox"/>
	Other <input type="checkbox"/>

## Intermediary Insurance

Is an ASU Insurance fee payable for this application?		Yes <input type="checkbox"/> No <input type="checkbox"/>
Premium account	Months cover	Payable to
£		

## Section 7: Disclosure of Material Facts

This section MUST be completed by all applicants regardless of their insurance arrangements.		
1. Has the applicant, or anyone who will normally be residing with them at the property to be insured, ever been convicted of any offence (excluding motor offences) or are there any pending prosecutions? If yes, please state date and nature of conviction, length of sentence (including suspended) and/or the details of fine on the supplementary information form. They are not required to disclose any convictions that are 'spent' by virtue of the Rehabilitation of Offenders Act 1974.		Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, provide details		
2. Is the property to be insured:		
a) constructed of brick, stone or concrete with a slate, tiled or concrete roof and in a good state of repair?		Yes <input type="checkbox"/> No <input type="checkbox"/>
b) free from signs of internal or external stepped or diagonal cracking?		Yes <input type="checkbox"/> No <input type="checkbox"/>
If you answered No to any of the above, please provide details		
3. Has the property to be insured:		
a) ever been flooded or is the property located within 200 metres of any river or tidal waters or other watercourses?		Yes <input type="checkbox"/> No <input type="checkbox"/>
b) ever been monitored for subsidence, heave or landslip, or suffered any subsidence, landslip or heave?		Yes <input type="checkbox"/> No <input type="checkbox"/>
If you answered Yes to any of the above, please provide details		
4. Has the applicant, or anyone who will normally be residing with them at the property to be insured, ever had a proposal for insurance declined, renewal refused, cover terminated or special terms imposed by an insurer?		Yes <input type="checkbox"/> No <input type="checkbox"/>
5. Is the property occupied as bedsits or will local authority or DSS tenants occupy the property?		Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, provide details		

## Section 8: Declarations

		First applicant	Joint applicant
1. Has the applicant ever had a mortgage application declined on this or any other property?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
(If you have answered Yes, please provide further information)			
2. Has the applicant ever had a mortgage on any other property?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
(If you have answered Yes, please provide further information)			
3. Has the applicant ever had any arrears on a previous (or current) secured loan or credit agreement within the last 2 years, where the cumulative amount overdue at any point reached 3 or more monthly payments?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
(If Yes, please provide amount(s) giving dates and reasons)			
4. Has the applicant ever had any arrears on a previous (or current) unsecured loan or credit agreement within the last 2 years, where the cumulative amount overdue at any point reached 3 or more monthly payments?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
(If Yes, please provide amount(s) giving dates and reasons)			
5. Has a County Court judgement or Court Decree relating to debt ever been made against any of the applicants?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
(If Yes, please provide amount(s) giving dates and reasons)			
6. Has a High Court judgement or Court Decree relating to debt ever been made against any of the applicants?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
(If Yes, please provide amount(s) giving dates and reasons)			