



**NatWest**  
International

# Mortgage Proposal Form

Applicant Details	Applicant 1	Applicant 2
Client (s) name		
Country (s) of Residence		
Date(s) of Birth		
Nationality		
Number of Dependants		

Mortgage Proposal	
Buy to Let*/Buy to Live	
Purchase price/property value	
Mortgage amount required (£)	
Repayment preference	
Term required	
Rental income (£)	
For a re-mortgage with additional borrowing please confirm what the funds will be used for? We will need to know details of any additional mortgage borrowing on new purchase.	

\* If the customer is a Portfolio Landlord (owns more than 3 but less than 9 Buy to Let properties in the UK and has borrowing of less than £3.5million) please contact us for details of the additional information we require.

Employment Details	Applicant 1	Applicant 2
Employed/self employed/contractor		
Company		
Position		
Start Date		
Basic (monthly income NET of tax)		
Allowances (net)		
Bonus income – year 1 (net)		
Bonus income – year 2 (net)		
Anticipated retirement age		

Existing Properties (Globally)				
Value				
Outstanding Mortgage				
Remaining term				
Repayment type				
Rental income (UK properties only)				

Monthly Commitments	
Loan commitments/ monthly payments	
Credit card balance/ monthly payments	
School fees/education costs/ Nursery	
Rent payable	
Any other committed costs	

Monthly Living Costs			
Food and everyday goods		Clothing & White goods	
water/gas/electric/TV		Entertainment/holidays	
Rates/council tax		Life assurance/pensions	
Home insurance		Petrol/car parking	
Travel to work		Car Insurance/road tax	

## General LTV criteria

Buy to Let LTV's	Capital & Interest	Interest Only
Mortgage up to £1m	75% (65% for new build property – less than 2 years old)	70% (65% for new build property – less than 2 years old)
Over £1m	70%	65%

Buy to Live LTV's	Capital & Interest
Mortgage up to £1m	80% (75% for new build flats – less than 2 years old)
Up to £3m	75% (By negotiation for new build flats – less than 2 years old)
Over 3m	By Negotiation

Introduction to case/further info

Mortgages are offered by The Royal Bank of Scotland International Limited trading as NatWest International. Registered and Head Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Authorised and regulated by the Jersey Financial Services Commission.

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