

# MORTGAGE APPLICATION FORM



**Intermediary Details** (broker dealing with client)**This section to be completed by the intermediary only.** Customer facing broker must complete all sections

Name

Company Name

Correspondence  
Address

Postcode

Tel No.

Fax Number

Email

Mobile Number

Introducer Number

Office Contact Name

I am  Appointed Rep  Directly Authorised  Not AuthorisedNetwork Name  
(if applicable)

FSA Number

CCL Number  
(if not authorised)The application form was:  Completed in my presence  Not completed in my presenceWas this:  An advised sale  A non advised sale**Fees Payable** (as per KFI)

	Amount	Refundable Yes/No	Added to loan Yes/No	Fee Payable on Application/ completion/other
Brokerage fee				
Cancellation fee				
Valuation fee				
Application fee				
Packagers fee				
Legal fees				
Telegraphic Transfer fee				Completion
Completion fee				Completion
Other fees*				
<b>TOTAL £</b>				

\* Please provide details of all other fee(s) payable:

**Procurement Fees Payable:** Please provide details of all parties (including packagers) who will receive payment should this mortgage complete

Name

£

Name

£

Name

£

**Client Verification**

This section is for the verification of client identity in accordance with the requirements of the FSA Money Laundering Rules, The Money Laundering Regulations 2003 and the Proceeds of Crime Act 2002.

Proof of identity must be obtained for all applicants. One item from lists A and B is required for each applicant. Please tick the appropriate boxes  to indicate what has been used to verify the customer. Please supply copies of the documents used. Copies should be certified, dated and signed "original seen".

\*Items must no be more than 3 months old.

A- Personal	First Applicant	Second Applicant	B - Address	First Applicant	Second Applicant
Current valid full passport	<input type="checkbox"/>	<input type="checkbox"/>	Domestic Utility Bill* (not mobile telephone)	<input type="checkbox"/>	<input type="checkbox"/>
Current (old style) full UK Driving Licence	<input type="checkbox"/>	<input type="checkbox"/>	Current Council Tax Bill	<input type="checkbox"/>	<input type="checkbox"/>
Current UK Photocard Driving Licence, full or provisional (either part)	<input type="checkbox"/>	<input type="checkbox"/>	State/Local Authority funded benefit statement	<input type="checkbox"/>	<input type="checkbox"/>
State/Local Authority funded benefit statement	<input type="checkbox"/>	<input type="checkbox"/>	Inland Revenue Documentation	<input type="checkbox"/>	<input type="checkbox"/>
Inland Revenue Documentation	<input type="checkbox"/>	<input type="checkbox"/>	Council Rent Book	<input type="checkbox"/>	<input type="checkbox"/>
Valid Firearms certificate or Shotgun Licence	<input type="checkbox"/>	<input type="checkbox"/>	Current (old style) full UK Driving Licence	<input type="checkbox"/>	<input type="checkbox"/>
			Current UK Photocard Driving Licence, full or provisional (either part)	<input type="checkbox"/>	<input type="checkbox"/>

Please note that two separate documents are required. The same document (e.g. Driving licence) cannot be used for both categories.

**Intermediary Declaration** (broker dealing with client)

- I confirm that the information disclosed on the application form is true and accurate and where income has been self certified the amount(s) disclosed are sufficient to service the loan requested.
- Where the repayment method is interest only or part interest only. I have discussed with the applicant(s) how an interest only mortgage works and made them aware of their responsibility to repay the loan amount at the end of the mortgage term. I confirm that I have reviewed the provisions they have in place and that they are sufficient.
- Where the mortgage term takes the applicant(s) beyond their expected retirement age, they have been made aware of the need to make suitable provisions to maintain and repay the mortgage. I confirm that I have reviewed the provisions they have in place and that they are sufficient.
- I confirm my client(s) have received a Key Facts Illustration for the product applied for prior to the submission of this application form.
- I confirm that the firm is authorised by the Financial Services Authority and has appropriate permissions to advise on and / or arrange regulated mortgage contracts.
- I enclose signed and dated copies of the forms of identification which I have seen in order to comply with the Money Laundering Regulations and Guidance. I certify that the copies are true copies of the originals which I have seen and checked and that any document bearing a photograph bore a good likeness of the applicant(s).

Signature

Date of submission

D	D	M	M	Y	Y
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**Packager Details**

**This section to be completed by the Packager only** (If the same as the intermediary, please state as above)

Name

Company Name

Correspondence Address



Postcode

Tel No.

Fax Number

Email

Mobile Number

Introducer Number

Office Contact Name

I am

Appointed Rep

Directly Authorised

Not Authorised

Network Name (if applicable)

FSA Number

CCL Number (if not authorised)

I confirm that the above information, and the information contained within this application form (and any enclosures) are, to the best of my knowledge, true and correct. I confirm that I hold the appropriate permissions from the Financial Services Authority (FSA) for the regulated activities I have undertaken in relation to this application.

Signature

Date of submission

D	D	M	M	Y	Y
---	---	---	---	---	---

## Application Details

Product

Purpose

Purchase

Remortgage

Let to Buy

Income Verification

Full Status

Self-certification

## A. Loan Required

1. Amount required and term

£

Term

Years

2. Type of loan

Repayment

Interest Only

Part and Part

3. If applicable, please indicate how loan is to split

Repayment

£

Interest only

£

4. If interest only, how is the mortgage capital to be repaid

**IF YOU ARE PURCHASING A PROPERTY, PLEASE COMPLETE SECTION B, IF YOU ARE REMORTGAGING PLEASE COMPLETE SECTION C**

## B. Purchasing a Property

1. Purchase price

£

2. Source of deposit

3. Are you borrowing or receiving assistance towards the deposit

Yes

No

If yes, please give details

4. Are you a first time buyer

Yes

No

5. Is the property being purchased from a relative or is a Deed of Gift involved?

Yes

No

If yes, what is the relationship?

6. Sale price of existing property

£

## C. Remortgaging of a Property already Owned

1. Estimated value of the property

£

2. Original purchase Date

3. Original Purchase Price

£

4. How much did you originally borrow to purchase the property?

£

5. Was the property purchased from the local authority within the last 3 years?

Yes

No

5a. If Yes, date of purchase

5b. Council valuation at time of purchase

£

5c. Discounted purchase price at time of purchase

£

6. How will any capital-raising be used?

**Purpose of Loan**

**Amount**

a) repay existing mortgage	£ <input type="text"/>
b) repay other loans	£ <input type="text"/>
c) redemption costs	£ <input type="text"/>
d) home improvements	£ <input type="text"/>
e) other (please state)	£ <input type="text"/>
TOTAL (a+b+c+d+e)	£ <input type="text"/>

**NB: IN CERTAIN CIRCUMSTANCES WE MAY REQUIRE DOCUMENTARY EVIDENCE OF THE PURPOSE OF ANY ADDITIONAL FINANCE**

## D. Property Details

1. Address of property to be mortgaged

Postcode

1a. Description of property

House  Bungalow  Flat  Maisonette

Detached  Terraced  Semi-detached  Other

1b. If the property is a flat or maisonette, is it

Purpose Built  Converted  Studio

1c. Number of Floors in building

1d. Which floor(s) do the flat/maisonette occupy within the building?

2. State number of:

Kitchens  Living Rooms  Bedrooms  Bathrooms  Garages

3. Construction

Walls:  Brick  Stone  Other

Roof:  Tile  Slate  Flat  Other

If other, please provide details

4. Approximate year of Construction

if newly constructed, state NEW

4a. If the property is less than 10 years old is it covered under the NHBC agreement or recognised warranty?

NHBC Other (please specify)

5. Is the property ex-local authority/housing association?

Yes  No

If yes, is the property currently within the right to buy pre-emption period?  Yes  No

6. Tenure

Freehold  Leasehold

If leasehold, unexpired term of lease

years Ground rent £

### NB: THE UNEXPIRED LEASE TERM MUST BE A MINIMUM OF 35 YEARS AT THE END OF THE MORTGAGE TERM

7. Will the property be your main residence?  Yes  No

8. Does the property have agricultural restrictions?  Yes  No

9. Is the property connected to or situated above commercial premises?  Yes  No

10. Will the property be Let?  Yes  No

11. Do you intend to conduct your business in the property or any outbuilding? (if yes please give details)

Yes  No

12. Are there any persons aged 17 or over, OTHER THAN THE APPLICANT/S, who will reside at the property?

Yes  No

12a. If Yes, please provide details:

Name

Date of birth       Relationship to applicant

Name

Date of birth       Relationship to applicant

**E. Personal Details**

	First Applicant	Second Applicant
1. Title (eg. Mr/Mrs/Miss/Dr)	<input type="text"/>	<input type="text"/>
2. Surname	<input type="text"/>	<input type="text"/>
3. First Name(s)	<input type="text"/>	<input type="text"/>
4. Previous surname and/or first names and date name changed (e.g. Maiden name)	<input type="text"/>	<input type="text"/>
5. Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
6. Status	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Living with partner <input type="checkbox"/> Widowed	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Living with partner <input type="checkbox"/> Widowed
7. Relationship to joint applicant	<input type="text"/>	<input type="text"/>
8. Nationality	<input type="text"/>	<input type="text"/>
9. How long have you lived in the UK?	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
10. Do you have the right to permanently reside in the UK?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
11. Do you have diplomatic immunity?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
12. Dependants/Children	<input type="checkbox"/> Number <input type="text"/> Ages	<input type="checkbox"/> Number <input type="text"/> Ages
13. Present Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode
14. Time at present address	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
15. Contact telephone number	<input type="text"/>	<input type="text"/>
16. Email	<input type="text"/>	<input type="text"/>
17. Residential status (please tick)	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With Parents Other: <input type="text"/>	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With Parents Other: <input type="text"/>
18. National Insurance Number	<input type="text"/>	<input type="text"/>
19. Previous address (1) (most recent previous address)	<input type="text"/> <input type="text"/> <input type="text"/> Postcode	<input type="text"/> <input type="text"/> <input type="text"/> Postcode
20. Time at previous address (1)	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
21. Residential status (please tick)	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With Parents Other: <input type="text"/>	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With Parents Other: <input type="text"/>
22. Previous address (2)	<input type="text"/> <input type="text"/> <input type="text"/> Postcode	<input type="text"/> <input type="text"/> <input type="text"/> Postcode
23. Time at previous address (2)	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
24. Residential status (please tick)	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With Parents Other: <input type="text"/>	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With Parents Other: <input type="text"/>

**IF LESS THAN 3 YEARS AT PRESENT/PREVIOUS ADDRESS PLEASE PROVIDE PREVIOUS ADDRESS/ES COVERING LAST 3 YEARS AND PROVIDE DETAILS OF ANY OVERSEAS ADDRESS/ES ON ADDITIONAL INFORMATION SECTION**

## F. Employment Details

	First Applicant	Second Applicant
1. Employment Status	<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired Other: _____	<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired Other: _____

**IF SELF-EMPLOYED OR A COMPANY DIRECTOR OWNING MORE THAN 33<sup>1</sup>/<sub>3</sub>% OF YOUR COMPANY, PLEASE GO STRAIGHT TO SECTION H  
IF AN EMPLOYEE OR CONTRACT WORKER, PLEASE COMPLETE SECTION E, QUESTIONS 2 TO 21**

2. Employer's Name		
3. Employer's Address (if less than 12 months provide details of previous employer below)		
	Postcode	Postcode
4. Telephone Number		
5. Fax Number		
6. Employer's email address		
7. Person to contact		
8. Nature of business		
9. Occupation		
10. Employee Number		
11. Type of contract	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract
12. Date employment started	DD MM YY	DD MM YY
13. Date probation period ends	DD MM YY	DD MM YY
14. If contract, contract start and end date	DD MM YY - DD MM YY	DD MM YY - DD MM YY
15. If contract, is the contract likely to be renewed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Shareholding % (if more than 33 <sup>1</sup> / <sub>3</sub> % complete section H. If none, state NONE)		
17. Previous Employer's Name		
18. Previous Employer's Address (if less than 12 months provide details of previous employer on additional information section)		
	Postcode	Postcode
19. Previous Occupation		
20. Dates Employed	DD MM YY - DD MM YY	DD MM YY - DD MM YY

## G. Income From Employment

	First Applicant	Second Applicant
1. Basic gross income	£ _____ Per annum	£ _____ Per annum
2. Guaranteed overtime/bonuses	£ _____ Per annum	£ _____ Per annum
3. Regular overtime/bonuses	£ _____ Per annum	£ _____ Per annum
4. Commission	£ _____ Per annum	£ _____ Per annum
5. Other income	£ _____ Per annum	£ _____ Per annum
5a. Sources of other income		
6. TOTAL Income	£ _____ Per annum	£ _____ Per annum

**H. Self-Employment** (including contract workers or controlling directors owing more than 33<sup>1</sup>/<sub>3</sub>% of their business)

	First Applicant	Second Applicant
1. Nature of Self-Employment	<input type="checkbox"/> Sole Trader <input type="checkbox"/> Partner <input type="checkbox"/> Company Director	<input type="checkbox"/> Sole Trader <input type="checkbox"/> Partner <input type="checkbox"/> Company Director
2. Name of Business		
3. Registration Number		
4. Nature of Business		
5. Address of Business		
	Postcode	Postcode
6. Telephone Number		
7. How long business established?	Years                      Months	Years                      Months
8. How long business owned by you?	Years                      Months	Years                      Months
9. % Partnership/Business interest		
10. Name of Accountant		
11. Address of Accountant		
	Postcode	Postcode
12. Email Address (accountant)		
13. Telephone/Fax numbers (accountant)	(Telephone)	(Telephone)
	(Fax)	(Fax)
14. Accountants qualification	<input type="checkbox"/> Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Other	<input type="checkbox"/> Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Other
if other please give details		
15. Period accountant has acted for you	Years                      Months	Years                      Months

**I. Income from Self-Employment**

	First Applicant	Second Applicant
1. Last 3 years net profit (or, if less as many years as the business has been trading)	Years                      £	Years                      £
	Years                      £	Years                      £
	Years                      £	Years                      £

**J. Lending into Retirement** (Complete if mortgage term exceeds normal retirement age)

	First Applicant	Second Applicant
1. Anticipated Retirement age	Age	Age
2. Do you have a private and/or work related pension?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Where the mortgage settlement date falls after my/our expected retirement date(s), I/We confirm that I/We will have sufficient financial resources, either through a pension or other income, to meet the mortgage payments as they fall due.

First Applicant Signature		Date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Second Applicant Signature		Date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

**K. Income Declaration** (employed and self employed) To be completed by all applicants self-certifying their income

	First Applicant	Second Applicant
1. TOTAL Personal Income	£ <span style="float: right;">Per annum</span>	£ <span style="float: right;">Per annum</span>
2. Reason for Self-Certification	<input type="checkbox"/> Income from various sources <input type="checkbox"/> Investment income <input type="checkbox"/> Self employed contractor	<input type="checkbox"/> Income from various sources <input type="checkbox"/> Investment income <input type="checkbox"/> Self employed contractor
	<input type="checkbox"/> Completion deadline (eg. auction) <input type="checkbox"/> Other (please specify)	<input type="checkbox"/> Completion deadline (eg. auction) <input type="checkbox"/> Other (please specify)

**PLEASE NOTE:** A KFI (Key Facts Illustration) should have been provided by your financial adviser prior to completing your mortgage application. If you have not received one, you should not proceed with this application until you have clarified this matter with you financial adviser.

I/We fully appreciate the implications the following statements could have on my/our ability to meet the required monthly mortgage payments: -

- A false declaration of income is considered to be mortgage fraud and will have a serious effect on your ability to regularly meet mortgage payments.
- I/We confirm that where I/we have had sight of a KFI I/we can afford the current and estimated future payments.
- Interest rates are variable and monthly payments may increase over the period of the mortgage.
- Taking on new or additional financial commitments during the period of the mortgage whilst not receiving any corresponding increase in income could affect ability to meet mortgage payments.
- **YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

I/we confirm that my/our personal income is as stated above and is sufficient to meet the repayments on the loan requested.

First Applicant Signature		Date	D	D	M	M	Y	Y
Second Applicant Signature		Date	D	D	M	M	Y	Y

**IMPORTANT: MAKE SURE YOU CAN AFFORD YOUR MORTGAGE IF YOUR INCOME FALLS**

The FSA's information sheet "You can afford your mortgage now, but what if...?" will help you consider the risks. You can get a free copy from [www.moneymadeclear.fsa.gov.uk/publications](http://www.moneymadeclear.fsa.gov.uk/publications), or by calling 0845 606 1234.

**L. Outgoings**

1. Do you have any regular financial commitments?  Yes  No

Please provide details of all regular financial commitments including all loans (secured or unsecured), credit cards, mail order and hire purchase agreements:

Tick as appropriate

Applicant 1 or 2	Lender	Account Number	Balance	Monthly Payment	Type of Loan e.g. Credit Card	Secured		Paid by Business		Repaid on completion	
						Yes	No	Yes	No	Yes	No
			£	£		Yes	No	Yes	No	Yes	No
			£	£		Yes	No	Yes	No	Yes	No
			£	£		Yes	No	Yes	No	Yes	No
			£	£		Yes	No	Yes	No	Yes	No
			£	£		Yes	No	Yes	No	Yes	No
			£	£		Yes	No	Yes	No	Yes	No
			£	£		Yes	No	Yes	No	Yes	No
			£	£		Yes	No	Yes	No	Yes	No
			£	£		Yes	No	Yes	No	Yes	No

	First Applicant	Second Applicant
2. Do you pay any maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, state amount	£ <span style="float: right;">Per Month</span>	£ <span style="float: right;">Per Month</span>
3. Do you own/part own any other property	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3a. Are you party to any other mortgage?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

**IF YOU HAVE ANSWERED YES TO QUESTION 3 OR 3A PLEASE PROVIDE DETAILS IN SECTION N OF THE APPLICATION FORM AND THE ADDITIONAL INFORMATION SECTION IF REQUIRED**

**M. Present Accomodation**

	First Applicant	Second Applicant
1. Name of present lender/landlord	<input type="text"/>	<input type="text"/>
2. Address of present lender/landlord	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
3. Present monthly payment	£ <input type="text"/>	£ <input type="text"/>
4. Date mortgage/tenancy taken out	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
5. Account/Ref number	<input type="text"/>	<input type="text"/>
6. Outstanding balance	£ <input type="text"/>	£ <input type="text"/>
7. Has your mortgage/tenancy been assisted in the last 6 months with any type of government assistance? (i.e. Housing Benefit)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
8. Will you be redeeming your present mortgage? (If no, give reason)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="text"/>

**IF YOU HAVE HELD THIS MORTGAGE, OR BEEN A TENANT OF THIS LANDLORD, FOR MORE THAN 3 YEARS PLEASE GO STRAIGHT TO SECTION N. OTHERWISE, PLEASE COMPLETE QUESTIONS 9 -18 BELOW, CONTINUING IN THE ADDITIONAL INFORMATION SECTION IF NECESSARY**

9. Name of previous lender/landlord	<input type="text"/>	<input type="text"/>
10. Address of previous lender/landlord (Previous address 1 - most recent previous address)	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
11. Account/Ref number	<input type="text"/>	<input type="text"/>
12. Has this mortgage been redeemed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
13. If not redeemed, why not? (please state)	<input type="text"/>	<input type="text"/>
14. Name of previous lender/landlord	<input type="text"/>	<input type="text"/>
15. Address of previous lender/landlord (Previous address 2)	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
16. Account/Ref number	<input type="text"/>	<input type="text"/>
17. Has this mortgage been redeemed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
18. If not redeemed, why not? (please state)	<input type="text"/>	<input type="text"/>

**IF YOU HAVE A MORTGAGE ON ANY OTHER PROPERTY, OR HAVE HAD IN THE LAST 3 YEARS, OTHER THAN THOSE STATED ABOVE, PLEASE PROVIDE DETAILS IN THE ADDITIONAL INFORMATION SECTION OF: PROPERTY ADDRESS, LENDER NAME, ADDRESS, ACCOUNT NUMBER, LOAN AMOUNT, MONTHLY PAYMENT, ARE LOANS TO BE REPAYED**

## N. Other Properties and Rental Income

	First Applicant		Second Applicant	
1. Do you receive rental income? (if yes, please provide details)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Property address (1)				
	Postcode		Postcode	
Estimated Value	Outstanding Balance	Estimated Value	Outstanding Balance	
£	£	£	£	
Monthly Payment	Rental Income	Monthly Payment	Rental Income	
£	£	£	£	
How long have you owned the property?	Years	Months	Years	Months
Name of lender				
Account Number				
Property address (2)				
	Postcode		Postcode	
Estimated Value	Outstanding Balance	Estimated Value	Outstanding Balance	
£	£	£	£	
Monthly Payment	Rental Income	Monthly Payment	Rental Income	
£	£	£	£	
How long have you owned the property?	Years	Months	Years	Months
Name of lender				
Account Number				

**PLEASE USE ADDITIONAL INFORMATION SECTION IF MORE PROPERTIES OWNED**

## O. Credit History

Tick as appropriate

	First Applicant		Second Applicant	
1. Have you ever been party to insolvency proceedings, bankruptcy or made a formal agreement with your creditors, or is there an outstanding bankruptcy petition against you? (If yes bankruptcy registration/discharge date and certificate is required)	Yes	No	Yes	No
2. Have you ever entered into a Voluntary Arrangement? (IVA or VA or trust deed)? (If yes IVA arrangement/completion date and name & address of IVA supervisor is required)	Yes	No	Yes	No
3. Have you ever had County Court Judgements (or decrees) registered against you?	Yes	No	Yes	No
4. Have you ever been party to a mortgage where possession or voluntary surrender took place? (If yes, provide an explanation including dates and actions taken by the lender to recover the shortfall)	Yes	No	Yes	No
5. Have you ever been refused a mortgage on the property to be mortgaged or any other property?	Yes	No	Yes	No
6. Have you ever failed to keep up the payments on any existing or previous mortgage or secured loan within the last 12 months?	Yes	No	Yes	No
7. Have you had a cumulative total of three months or more arrears on any secured or unsecured loan at anytime in last two years?	Yes	No	Yes	No
8. Have you, or anyone normally resident with you been convicted of, or have any prosecutions pending, for any offence (other than motoring offences)?	Yes	No	Yes	No
9. Are there any matters that should be brought to the attention of MBS Lending Ltd?	Yes	No	Yes	No

**IF YOU HAVE ANSWERED YES TO ANY OF THE ABOVE QUESTIONS YOU MUST PROVIDE FULL DETAILS AND AN EXPLANATION OF CIRCUMSTANCES LEADING TO ANY ADVERSE CREDIT YOU HAVE INCURRED IN THE ADDITIONAL INFORMATION SECTION**

## P. Valuation

MBS Lending Ltd will obtain a valuation of the property for its own use. We recommend that you obtain (at your own additional cost) a more detailed report (i.e. Homebuyer Survey and Valuation or a Building Survey) for YOUR use.

1. What Valuation type do you require? Valuation (basic)  Homebuyers Survey  Building Survey

MBS Lending Ltd will obtain a valuation report on the property and will instruct a suitably qualified person to provide such a report. The report will not be detailed and will be based on a limited inspection. MBS Lending Ltd's interest in the property is as security for your obligation to repay the advance with interest. It therefore needs much less thorough and detailed advice about the property to enable it to decide how much (if anything) it is prepared to advance, than you need as prospective owner of the property.

There may be serious defects in the property which are not revealed by the valuation report, or there may be omissions or inaccuracies in it, which do not matter to MBS Lending Ltd, but which would matter to you. It is important that you should not rely in any way on the valuation report prepared for MBS Lending Ltd in deciding whether to proceed with the purchase.

The inspection of the property will be in accordance with the current RICS guidance notes on mortgage valuations.

MBS Lending Ltd strongly recommends that you obtain your own more detailed report on the condition and value of the property, based on a fuller inspection, to enable you to decide whether the property is suitable for your purposes both as an investment and as a residence and before entering into a legal commitment.

MBS Lending Ltd will be pleased to help you get a report suitable for your needs. All mortgage applicants must meet MBS Lending Ltd's costs of obtaining a valuation report for mortgage purposes.

The fees for a more detailed report are, of course, higher than for MBS Lending Ltd's valuation report, because the Surveyor will spend more time both inspecting the property and preparing a more detailed report suitable for your needs, and also because the fee covers the cost of insurance against the risk of liability to you in damages.

You should be aware that if you wish to make alterations to the property, you must have MBS Lending Ltd consent and in most cases, the consent of the Local Planning Authority.

2. Name of Vendor	<input type="text"/>
3. Name of Selling Agent	<input type="text"/>
4. Selling Agents address and Tel no.	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Telephone Number	<input type="text"/>
5. Contact details for Valuer to gain access to the property	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Telephone Number	<input type="text"/>

## Q. Application Fee Credit/Debit Card Payment Details

YOU CAN PAY YOUR APPLICATION FEE BY ENCLOSING A CHEQUE MADE PAYABLE TO MBS LENDING LIMITED, OR BY CREDIT/DEBIT CARD IF YOU WISH TO PAY BY CREDIT/DEBIT CARD PLEASE COMPLETE THE AUTHORITY BELOW

1. I/We authorise MBS Lending Ltd charge the sum of	<input type="text"/>
2. To my	<input type="checkbox"/> Visa <input type="checkbox"/> Mastercard <input type="checkbox"/> Maestro <input type="checkbox"/> Delta <input type="checkbox"/> Solo
3. Cardholder's Name	<input type="text"/>
4. Cardholders Address, if different from applicants	<input type="text"/>
	<input type="text"/>
5. Cardholders contact Telephone Number	<input type="text"/>
6. Card Number	<input type="text"/>
Start Date	<input type="text"/>
Expiry Date	<input type="text"/>
Issue Number (Maestro and Solo only)	<input type="text"/>
7. Cardholder's signature	<input type="text"/>
Date	<input type="text"/>

**R. Solicitor**

1. Name of Solicitor firm	<input type="text"/>		
2. Address of Solicitor	<input type="text"/>		
	<input type="text"/>		
	Postcode		
Telephone Number	<input type="text"/>	Fax Number	<input type="text"/>
Solicitor's Email	<input type="text"/>	DX	<input type="text"/>
3. Person acting for you	<input type="text"/>		

**SOLICITORS OR LICENSED CONVEYANCERS ARE ACCEPTABLE SUBJECT TO THERE BEING 2 OR MORE PARTNERS IN THE COMPANY**

**S. Buildings and Contents Insurance** (please complete this section even if you are arranging your own insurance)

**IMPORTANT: As a condition of your mortgage MBS Lending Ltd requires that you have adequate Buildings Insurance Cover in place with a reputable insurer on or before completion. Buildings Insurance must be maintained under householder building policy for a sum not less than that specified as the reinstatement value by our valuer:**

1. Do you have:

a) Buildings Insurance  Yes  No

b) Contents Insurance  Yes  No

2. If No to Q1. We can meet these needs by introducing you to Melton Financial Services for advice on Buildings and/or Contents insurance to provide the level of cover you require at a competitive price. Would you like an advisor to discuss this with you?  Yes  No

**T. Mortgage Payment Protection**

1. Do you have any Payment Protection Insurance to cover you in the event you are unable to work due to illness, accident or redundancy?  Yes  No

2. If No to R1. We can introduce you to Melton Financial Services for advice on Payment Protection Insurance. Would you like an adviser to discuss this with you?  Yes  No

**U. Bank Details**

	First Applicant	Second Applicant
1. Name of Bank/Building Society?	<input type="text"/>	<input type="text"/>
2. Address of Bank/Building Society	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
3. Name(s) in which account(s) is held	<input type="text"/>	<input type="text"/>
4. Account Number	<input type="text"/>	<input type="text"/>
5. Sort Code	<input type="text"/>	<input type="text"/>
6. How long have you been with this Bank/Building Society?	Years                      Months	Years                      Months

## V. Applicant Declaration

ALL APPLICANTS SHOULD READ CAREFULLY THE DECLARATIONS AS SET OUT BELOW BEFORE SIGNING AND SUBMITTING THE APPLICATION TO MBS LENDING LTD ALONG WITH THE RELEVANT FEES WHERE APPLICABLE.

- (a) I / We understand that if an inspection is carried out by a Valuer it is not a structural survey and there may be defects in the property which a more detailed inspection would reveal. I / We appreciate that the appropriate valuation fee incurred will have to be paid whether or not MBS Lending Ltd grants an advance. I / We understand that I / we should arrange my / our own survey at our own cost if I / we wish to assess the condition of the property. MBS Lending Ltd may be able to arrange this on my / our behalf.  
I / We understand that any valuation carried out by or on behalf of MBS Lending Ltd is for the lender's benefit only and that I / we are not entitled to receive a copy of any valuation report.
- (b) I / We understand that the making of a loan by MBS Lending Ltd will not imply any warranty by MBS Lending Ltd as to the reasonableness of the purchase price / value, the soundness of construction or state of repair of the property, (or the standard or condition of any works carried out).
- (c) I / We understand that any mortgage will be made by MBS Lending Ltd which is a subsidiary of Melton Mowbray Building Society; as such I accept that I will have no membership rights in Melton Mowbray Building Society.
- (d) I / We understand that MBS Lending Ltd requires all properties under mortgage to be insured and that it is my / our responsibility to ensure that such insurance is in place to provide adequate cover.
- (e) I / We agree that MBS Lending Ltd may search the files of a credit reference agency.
- (f) MBS Lending Ltd will make searches about you at credit reference agencies who will supply credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. MBS Lending Ltd may use credit-scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to MBS Lending Ltd and / or the credit reference agencies, about you and those with whom you are linked financially may be used by MBS Lending Ltd and other companies if credit decisions are made about you, or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account.
- (g) An 'association' between the joint applicants and / or any individual identified as your financial partner, will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all further applications by either or both of you. This linking will continue until one of you successfully files a 'disassociation' at the credit reference agencies.
- (h) Where you borrow or may borrow from MBS Lending Ltd, details of your account and how you manage it may be given to credit reference agencies. If you borrow and do not repay in full and on time, MBS Lending Ltd may tell credit reference agencies who will record the outstanding debt.
- (i) You have the right of access to your personal records held by credit agencies. MBS Lending Ltd will supply their names and addresses upon request to MBS Lending Ltd, 1 Providence Place, Skipton, North Yorkshire, BD23 2HL.  
You have a legal right to access your personal records held by credit and fraud agencies. Please telephone 08456001744 if you would like MBS Lending Ltd to supply their names and addresses.  
Your calls or emails may be monitored or recorded to prevent or detect crime, for service quality or security purposes.
- (j) I / We understand that MBS Lending Ltd can introduce me / us to Melton Financial Services for advice on life insurance, pensions and investments and if I / we have indicated in Section Q and Section R of the mortgage application form that I / we would like to receive independent financial advice then MBS Lending Ltd may pass information to Melton Financial Services for that purpose.
- (k) MBS Lending Ltd may also use and share information including your contact details, information contained in this application and of any services MBS Lending Ltd provides to you, with other members of the Melton Mowbray Building Society group so that you may be kept informed of news and marketing initiatives including mortgages, savings and investments, life products, loans and credit cards, general insurance and financial planning services and of competitions or offers that may be of interest to you. MBS Lending Ltd will use various marketing methods in this respect.  
Please tick the relevant boxes should you NOT wish to be contacted by MBS Lending Ltd by:-

TELEPHONE  LETTER / DIRECT MAIL  E-MAIL  THIRD PARTIES/SUBSIDIARIES/ASSOCIATES

### Information Disclosure

- MBS Lending Ltd may pass on your information to:
  - Melton Mowbray Building Society or any other Melton Mowbray Building Society Group company;
  - any third party to whom MBS Lending Ltd may transfer the benefit of its interests in any mortgage loan made;
  - other organisations which might assist MBS Lending Ltd in processing your application or administering your mortgage;
  - other appropriate organisations, including debt collection agencies, to enable debtors or defaulters to be traced and pursued for any sums due to MBS Lending Ltd;
  - any insurance company/local authority to which you may make an application for a guarantee with this loan;
  - your solicitor, financial adviser, any organisation that introduced you to MBS Lending Ltd and any other of your professional advisers;
  - the person who values any property which is security for the mortgage, and MBS Lending Ltd may use or give information about the property to others for the purpose of helping to value properties;

**V. Applicant Declaration (Continued)**

- regulatory authorities (including regulators of voluntary codes of practice) and any other person/corporate body having a legal right to the information or if the law allows, or requires, MBS Lending Ltd to do so;
- the police or other law enforcement agency requesting it in connection with the commission of any offence, once MBS Lending Ltd is reasonably satisfied as to the circumstances surrounding the request;
- joint applicants in order for them to obtain independent legal advice regarding this application, any person giving you a guarantee in respect of the loan for which you are applying, and any occupier of the property, and/or their advisers;
- any other lender which has a charge secured on the property;
- any employer, accountant, bank, landlord or mortgage lender, or other appropriate person from whom MBS Lending Ltd seeks a reference about you;
- MBS Lending Ltd's professional advisers or auditors;
- the insurer of the property or any insurer which is to provide general insurance in relation to your mortgage; or
- any individual or organisation that MBS Lending Ltd contracts or employs to provide goods or services to it.

(l) I / We will pay the costs incurred by MBS Lending Ltd in dealing with the application, whether or not the loan is completed.

(m) I / We authorise MBS Lending Ltd to share information about me / us with insurance companies where appropriate (but not for marketing purposes).

(n) In respect of household insurance, I / we understand and undertake to:

- (1) Accept sole responsibility for the choice of insurer, the sum insured, the extent of cover and the financial consequences of any terms, conditions or excess imposed;
- (2) Ensure the sum insured is not less than the rebuilding figure given in the valuation report and is index-linked annually;
- (3) Ensure that the cover provided by the policy includes financial protection against loss or damage to the property for all major insurable perils, including but not restricted to: Fire, Flood, Storm, Theft, Escape of Water, Malicious Damage, Subsidence, Landslip and Heave and Legal Liability;
- (4) The interest of MBS Lending Ltd is noted on the policy;
- (5) Pay all premiums as they fall due to maintain the policy cover for the life of the mortgage.

(o) I / We understand that MBS Lending Ltd accepts no responsibility for any loss suffered to me / us in connection with the insurance of the property.

(p) I / We understand MBS Lending Ltd's arrangements for providing cover for my / our mortgage payments in the event of unemployment or disability and, if I / we have not indicated that we wish to discuss our requirements with MBS Lending Ltd, that I am / we are satisfied with our present arrangements and ability to continue our mortgage repayments in such circumstances.

(q) I / We understand that specific details of early repayment charges in respect of the mortgage product selected will be provided in the Key Facts Illustration and Mortgage Offer.

(r) I / We acknowledge receipt of the Initial Disclosure Document and the Key Facts Illustration which have been provided by my/our financial adviser relating to this application which I / we have read and understood.

(s) I / We understand the contents of this completed application and I / We declare that the information given is, to the best of my / our knowledge and belief correct and complete.

(t) I / We authorise any existing or previous lender, employer, landlord, accountant, where relevant, to provide references or other information to MBS Lending Ltd, upon written request.

(u) If the application is for a remortgage, I / we authorise MBS Lending Ltd, their instructed solicitors, representatives or agents to write to our existing lender to obtain our title deeds, together with the amount to pay off our existing mortgage(s). I / We agree to pay any charges made by our existing lender for this (where appropriate). In addition, I / we authorise MBS Lending Ltd, their instructed solicitors, representatives or agents to contact any named occupier of the property, in person, so that the occupier can provide a written declaration postponing any rights of occupation to MBS Lending Ltd.

(v) I / We confirm that the property is not tenanted and will not be let without prior consent from MBS Lending Ltd.

(w) I / We are aware that MBS Lending Ltd may Transfer the Mortgage. Transfers of Mortgage could mean either of the following:

1. A transfer of the benefit of our mortgage to a third party, where for example, MBS Lending Ltd sells its rights under the mortgage to another organisation which may administer your mortgage itself or may ask MBS Lending Ltd to continue to do so.
2. Securitisation, which typically involves MBS Lending Ltd transferring all or some of the rights and duties that go with the mortgage or guarantee to an investor who normally asks MBS Lending Ltd to carry on administering them as though they are their own. So, for example, following securitisation MBS Lending Ltd would normally continue to collect payments and should you experience any difficulties in making payments, or have any other queries, you should contact MBS Lending Ltd.

(x) I / We consent to MBS Lending Ltd obtaining information and data, including personal data, from any new third party lender, following transfer or other disposal, about my loan, mortgage or any other security to assist in statistical research relating to credit scoring or the investigation and resolution of complaints, or for any other purpose required to comply with legal or regulatory requirements, without any further reference to me.

Are you related to, or do you have a business relationship with, any employee of the Melton Mowbray Building Society group? YES  NO

Do you have any other loans with the Melton Mowbray Building Society group be it in your own name or business name? YES  NO

Is there any other information which could be relevant to your application which you have not disclosed? YES  NO

If YES please provide details in the Additional Information section.

It is important that you read and understand this Declaration.

First Applicant Signature  Date

Second Applicant Signature  Date

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**







# Instruction to your Bank or Building Society to pay by Direct Debit



Please fill in the whole form including official use box using a ball point pen and send it to:

MBS Lending Ltd  
Leicester Road,  
Melton Mowbray,  
Leics.,  
LE13 ODB

Originators Identification Number

4 2 7 9 3 1

Name(s) of Account Holder(s)


Bank/Building Society account number

--	--	--	--	--	--	--	--	--	--

Branch Sort Code

--	--	--	--	--	--

Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	
Postcode	

Reference

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

FOR MBS LENDING LTD OFFICIAL USE ONLY This is not part of the instruction to your Bank or Building Society. All payments are normally taken on the 1st of the Month

Instruction to your Bank or Building Society  
Please pay MBS Lending Ltd Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with MBS Lending Ltd and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)
Date



Banks and Building Societies may not accept Direct Debit Instructions for some types of account

This guarantee should be detached and retained by the Payer.



## The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit, MBS Lending will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request MBS Lending to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit by MBS Lending or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society  
- If you receive a refund you are not entitled to, you must pay it back when MBS Lending asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



## Submission Checklist

- ✓  Have all sections been fully completed?
- Has the Direct Debit mandate been completed and signed?
- Have all applicants signed?
- Are all applicable fees enclosed?
- Has the correct product been clearly identified?
- Are all supporting documents attached?
  - Personal Identification
  - Proof of residency
  - Statements (Bank/Lenders)\*
  - P60s and 3 months wage slips
  - Accounts\*

\*where applicable

(Please ensure all documents are correctly certified)



Leicester Road,  
Melton Mowbray,  
Leics.,  
LE13 ODB

Website: [www.mbslending.co.uk](http://www.mbslending.co.uk)

Tel: 0800 221 8380  
Fax: 0800 221 8381