

For Completion by a Mortgage Intermediary Only

Mortgage Intermediary

Please ensure that you complete the client verification form below and enclose certified copies of the client identification.

Name _____

Firm _____

Address of Broker _____

FCA Reference No. of principal / network (If appropriate)

FCA Reference No. _____

Telephone No. _____

Name of principal / network (If appropriate)

Fax No. _____

Address _____

Has the applicant been seen face to face? Yes No

Advice at point of sale Execution only

Mortgage Club _____

Broker fee	£	Payable on application / completion
Other	£	Payable on application / completion

State here the date you issued a European Standardised Information Sheet (ESIS) to your client(s) ____/____/____

Client Verification

This section is for the verification of client identity in accordance with the requirements of the FCA Money Laundering Rules, The Money Laundering Regulations 2017 and the Proceeds of Crime Act 2017.

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 not be more than 3 months old.

A - Personal	Applicant 1	Applicant 2
Current valid full Passport	<input type="checkbox"/>	<input type="checkbox"/>
Current (old style) full UK Driving Licence	<input type="checkbox"/>	<input type="checkbox"/>
Current full UK Photocard Driving Licence	<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"/>

B - Address	Applicant 1	Applicant 2
Domestic Utility Bill * (not mobile telephone)	<input type="checkbox"/>	<input type="checkbox"/>
Current Council Tax Bill	<input type="checkbox"/>	<input type="checkbox"/>
Bank / Building Society / Credit Card 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"/>
Council Rent Book	<input type="checkbox"/>	<input type="checkbox"/>
Current (old style) full UK Driving Licence	<input type="checkbox"/>	<input type="checkbox"/>
Current full UK Photocard Driving Licence,	<input type="checkbox"/>	<input type="checkbox"/>

Arrangement of Insurance

MBS Lending acts as an introducer for the purpose of selling and advising on general insurance products. If you are not authorised for the purposes of advising or arranging on general insurance you should simply pass on details of the customer and we will act in accordance with ICOB.

Mortgage Intermediary Submission Checklist

It is important that this application form is fully completed and signed before being sent to us for assessment and processing.

To enable us to process it efficiently we require the application to be supported by all relevant documentation at the outset. Failure to provide this may result in delays in processing the application or the application being returned to you.

The standard documentation required in all cases is indicated on the front page of this application form; however there may be additional information and/or documentation that is needed.

Please use the following checklist to ensure that you provide all relevant documentation when submitting the application to us:

Affordability Calculator _____	YES <input type="checkbox"/>	NA <input type="checkbox"/>
Personal Identification (for all applicants) _____	YES <input type="checkbox"/>	NA <input type="checkbox"/>
Address Identification (for all applicants) _____	YES <input type="checkbox"/>	NA <input type="checkbox"/>
Proof of earnings (for all applicants) _____	YES <input type="checkbox"/>	NA <input type="checkbox"/>
Proof of any other income (if applicable) _____	YES <input type="checkbox"/>	NA <input type="checkbox"/>
3 Months Full Bank Statements (for all applicants) _____	YES <input type="checkbox"/>	NA <input type="checkbox"/>
Proof of mortgage or rent payments (if applicable) _____	YES <input type="checkbox"/>	NA <input type="checkbox"/>
Proof of deposit (if applicable) _____	YES <input type="checkbox"/>	NA <input type="checkbox"/>
Latest Mortgage Statement (if remortgage application) _____	YES <input type="checkbox"/>	NA <input type="checkbox"/>
Plans/planning permission (if applicable) _____	YES <input type="checkbox"/>	NA <input type="checkbox"/>

Declaration

This is to be completed by the Mortgage Intermediary, who has undertaken verification of identity.

I confirm that the firm is authorised by the Financial Conduct 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.

SIGNED: X	DATE: / /
PRINT NAME:	
NAME OF INTERMEDIARY FIRM:	

Welcome to MBS Lending Ltd

Thank you for choosing MBS Lending Ltd. Our aim is to make the process of applying for a mortgage as simple as possible for you. Our staff will be more than happy to help you fill in this form and answer any questions you may have.

We aim to issue a mortgage offer as promptly as possible, however our ability to do this is dependent on us receiving the information we require from you at an early stage and a timely response to references requested.

If you have a specific completion date in mind, it is important that you tell us at the application stage. It is also important to tell your solicitor so that he / she can ensure that their part in the process is undertaken in time to meet your requirements.

Assistance is only a call away

We understand that a mortgage can be daunting for many people and would like to offer our assistance in taking away any concerns. Help can be sought at any stage by telephoning **01664 414141**. We look forward to being of service.

1 Fees

Do you wish to pay fees by: (please tick)

Cheque

(Cheques should be made payable to MBS Lending Limited)

Credit / Debit card

If paying by Credit / Debit card, a member of staff will contact you to take payment details upon receipt of your application.

NOTE: IF APPLICATION/VALUATION FEES ARE NOT PAID PROMPTLY THERE MAY BE A DELAY IN THE PROCESSING OF YOUR APPLICATION.

Contact details for collection of Application & Valuation fees

Application Fee	£ <input type="text"/>	Contact telephone number	<input type="text"/>
Valuation Fee	£ <input type="text"/>	Best time to contact	<input type="text"/>

2 Your Mortgage Needs

Purchase price / approximate value of property	£ <input type="text"/>
Total Loan required	£ <input type="text"/>
Term of Loan	<input type="text"/> years

House Purchase

How much of the loan is for

House Purchase?	£ <input type="text"/>
New home improvements	£ <input type="text"/>

Remortgage

Repay an existing loan for house purchase	£ <input type="text"/>
Repay an existing loan for home improvements	£ <input type="text"/>
Additional amount for home improvements	£ <input type="text"/>
Other (please provide full details)	<input type="text"/>
	£ <input type="text"/>
If already owned please state Year of Purchase	<input type="text"/>
Original purchase price	£ <input type="text"/>

Please indicate whether:

Home purchase	<input type="checkbox"/>
Remortgage	<input type="checkbox"/>
Capital Raising	<input type="checkbox"/>

If in joint names, is the loan for the benefit of both parties? Yes No

Other Information

Is the deposit for this loan coming from your own resources? Yes No

If No, please provide full details on the **additional information sheet**

Date completion is scheduled / /

Mortgage product required

If a completion fee is payable, do you wish to add this the loan? Yes No

Repayment method required Interest Only* Repayment Part and Part

* If Interest Only, please specify how the loan will be repaid.

Currency of repayment strategy.

If using a combination of the above please specify types and values.

Type	£ <input type="text"/>	Type	£ <input type="text"/>
------	------------------------	------	------------------------

3 Your Personal Details

APPLICANT 1

APPLICANT 2

Title Mr Mrs Miss Ms Other

First Name(s)

Surname and Previous name /

Maiden name

Present Address

Post Code

Email Address

Telephone Nos Home

Daytime (if Different)

Lived there since Month Year

Previous Address

Post Code

Lived there since Month Year

(Please provide address details for the last 3 years on the additional information sheet)

Age and Date of Birth / /

National Insurance No.

Marital Status Single Married Civil Partnership
Divorced Widowed Separated

Smoker / Non-Smoker

Nationality

Dependants Number Ages

Title Mr Mrs Miss Ms Other

First Name(s)

Surname and Previous name /

Maiden name

Present Address

Post Code

Email Address

Telephone Nos Home

Daytime (if Different)

Lived there since Month Year

Previous Address

Post Code

Lived there since Month Year

(Please provide address details for the last 3 years on the additional information sheet)

Age and Date of Birth / /

National Insurance No.

Marital Status Single Married Civil Partnership
Divorced Widowed Separated

Smoker / Non-Smoker

Nationality

Dependants Number Ages

4 Your Current Residence

APPLICANT 1

APPLICANT 2

Are you:- The Owner A Tenant Living with family / friends

Are you a first time buyer? Yes No

Do you currently have a mortgage? Yes No

If no, have you had a mortgage in the last 3 years? Yes No

Name and Address of current lender / landlord

Account Number of Mortgage

Balance Outstanding £

Account Holder(s)

Date Started / /

Monthly Payment £

Are you selling the present property? Yes No £

Are you:- The Owner A Tenant Living with family / friends

Are you a first time buyer? Yes No

Do you currently have a mortgage? Yes No

If no, have you had a mortgage in the last 3 years? Yes No

Name and Address of current lender / landlord

Account Number of Mortgage

Balance Outstanding £

Account Holder(s)

Date Started / /

Monthly Payment £

Are you selling the present property? Yes No £

DETAILS OF ANY PREVIOUS LENDER OR MORTGAGE WITH A SECOND LENDER OTHER THAN DECLARED IN THIS APPLICATION FORM SHOULD BE DETAILED ON THE ADDITIONAL INFORMATION SHEET

5 Occupation, Income and Expenditure

If Employed

APPLICANT 1

APPLICANT 2

Post Held		
Company Name		
Company Address		
Contact Name		
Company Telephone / Fax No.	Tel	Fax
Employed there since	Month	Year
Payroll Number		
Basic Wage / Salary	£ gross per annum	
Overtime / Bonus / Commission	£ gross per annum	
	Guaranteed? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Fixed Term Contract	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Permanent Contract	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Income currency		

Company Telephone / Fax No.	Tel	Fax
Employed there since	Month	Year
	£ gross per annum	
	£ gross per annum	
	Guaranteed? <input type="checkbox"/> Yes <input type="checkbox"/> No	
	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	

Previous Occupation

Post Held		
Company Name		
Company Address		
Contact Name		
Start Date	Month	Year
End Date	Month	Year

Start Date	Month	Year
End Date	Month	Year

(If less than 2 years please supply previous employers on the additional information sheet provided)

If Self Employed or a Company Director

Trading Name		
Company Address		
Trading Since	Month	Year
Nature of Business		
Company Telephone / Fax No.	Tel	Fax
Personal Profit: Last 3 years	£	£
and projection	£	£
Accountants Name		
Accountants Address		
Accountants Qualifications		
Telephone / Fax No.	Tel	Fax
If you are a company director please state percentage of shareholding		%

Trading Since	Month	Year
Company Telephone / Fax No.	Tel	Fax
	£	£
	£	£
Telephone / Fax No.	Tel	Fax
		%

Details of any other income

Source		
	£ gross per annum	
Source		
	£ gross per annum	
If maintenance, is this by court order	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	

	£ gross per annum	
	£ gross per annum	
	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	

If rental income, please provide details on a separate sheet stating property address, value of property and outstanding mortgage amount.

5 Occupation, Income and Expenditure (continued)

APPLICANT 1

Do you have a pension? Yes No
 Intended/Expected Retirement Age
 Do you have a will? Yes No

APPLICANT 2

Yes No

 Yes No

Income (Annual)

APPLICANT 1

APPLICANT 2

Basic Salary / Earnings
 Guaranteed Overtime / Bonus / Allowance
 Regular Overtime / Bonus / Second Job
 Pension Income
 Invalidity / Disability Benefits
 Maintenance
 Rental Income

£
 £
 £
 £
 £
 £
 £

£
 £
 £
 £
 £
 £
 £

Monthly Expenditure after completion committed Expenditure

Payslip Deductions Applicant 1
 Payslip Deductions Applicant 2
 Total Monthly Loan/Rent Payments
 Total Credit Card/Mail Order Balance
Applicant 1 - Maximum Overdraft Balance within last 3 months
Applicant 2 - Maximum Overdraft Balance within last 3 months

£
 £
 £
 £
 £
 £

Monthly Expenditure

Council Tax

This is the tax levied on the household by the Local Authority. The rate is set according to the estimated value of the property and the number of people living in it. Where the annual charge is paid over 10 months, please provide the monthly average.

Utilities

This should be a combination of your utilities, e.g. Gas, Electric, Water, Telecoms.

Insurances

This should include the monthly equivalents for any insurances held e.g. Household, Accident, Sickness and Unemployment, Life Assurance, Car Insurance and Pet Insurance.

Lifestyle Expenditure

Monthly amount paid for lifestyle choices, e.g. food, clothes, socialising, club memberships etc.

Endowments/Term Assurance/Fixed Investments

Payments made into investments, requiring sustained or fixed term funding.

Pension Contributions (other than those deducted direct from salary)

This should only include private pension contributions and additional pension payments which are not collected through PAYE (Pay As You Earn). Any pension payable through your salary/PAYE should be ignored.

Travel Expenses

This should include any monthly costs incurred for public and private travel expenses, e.g. fuel, rail tickets, car parking, season ticket, bus pass etc.

Education and Childcare

This includes any education and childcare fees. We require a monthly figure, so if you pay by a different frequency or per term, please provide the monthly average. Do not include childcare vouchers which are deducted from your salary.

Ground Rent/Service Charge

This includes any service charge and/or ground rent that is payable at the property. We require a monthly figure, so if you pay by a different frequency, please provide the monthly average.

Other

This should include any other monthly out goings.

6 Unsecured Credit Commitments (personal loans, hire purchase, credit cards, maintenance etc.)

DETAILS OF OTHER LOANS / MAINTENANCE PAYMENTS / CHILD CARE COSTS / OTHER COMMITMENTS / BALANCE OUTSTANDING ON CREDIT CARDS ETC.

If there are no other financial commitments please state NONE

Name Lender / Recipient	Amount Outstanding	Monthly Payment	Name(s) Held In	To be repaid by this mortgage?	
	£	£		Yes	No
	£	£		Yes	No
	£	£		Yes	No
	£	£		Yes	No
	£	£		Yes	No
	£	£		Yes	No
	£	£		Yes	No
	£	£		Yes	No
	£	£		Yes	No
	£	£		Yes	No

Tick as appropriate

	Tick as appropriate			
	Applicant 1		Applicant 2	
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 the last two years?	Yes	No	Yes	No
8. Have you, or anyone normally resident with you been convicted of, or have any prosecution 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 the lender?	Yes	No	Yes	No
10. Have you applied for any other mortgage in the last 12 months? If yes, please provide full details	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

7 Property to be Mortgaged

Address of the Property for which the loan is required

Post Code

Vendors Name / Telephone No.	Name	Tel
Agents Name / Telephone No.	Name	Tel

Type of Property House Bungalow Purpose Built Flat Other

Is the Property Detached Semi Detached Mid Terraced Other

Tenure Freehold Leasehold* for years, from Ground Rent £ PA

*If Leasehold, please supply details of Landlord / Management Company.

If a purpose built flat, how many storeys high is the block and on which floor is the subject flat Service Charge £ PA

Year Property was Built / / No. of Living Rooms No. of Kitchens

Is the property attached to commercial premises? Yes No

Does the Property provide the following amenities:	Is there a Garage? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	No. of Bedrooms <input type="text"/>	No. of Bathrooms <input type="text"/>	No. of WC's <input type="text"/>
	Electricity <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Gas <input type="checkbox"/> Yes <input type="checkbox"/> No	Water <input type="checkbox"/> Yes <input type="checkbox"/> No	
	Drains <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Central Heating <input type="checkbox"/> Yes <input type="checkbox"/> No		

Is the Property of Traditional Construction Yes No If No, Please provide details

Construction	Walls: Brick <input type="checkbox"/> Stone <input type="checkbox"/> Other <input type="checkbox"/>	Roof: Tile <input type="checkbox"/> Slate <input type="checkbox"/> Flat <input type="checkbox"/> Other <input type="text"/>
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Is the Property Shared Ownership Yes No If Yes, provide details of % owned and % Housing Association in additional information.

Is the Property Ex Local Authority Yes No Right to Buy Yes No

Is the Property covered by a NHBC Certificate Yes No Professional Consultants Certificate Yes No

Any other Guarantee Please specify

Occupancy and use of the Property

Will the property be occupied by you or your dependants immediately after purchase? Yes No

Will the property be used by you or your dependants wholly for residential purposes? Yes No

If you have answered 'no' to either of the above questions please give details below. If there is to be any business / commercial use of the property, please indicate which floor / site areas are involved.

Please give names, dates of birth and the relationship to the applicants of any persons (other than the applicants) aged 17 or over, who will usually be resident at the property. **If none, state none.**

Title	Full Name	Date of Birth	Relationship
		/ /	
		/ /	
		/ /	
		/ /	

8 Your Property Valuation

I / We require (please tick):

Basic Mortgage Valuation RICS Homebuyer Survey Building Survey

I / We understand that a basic mortgage valuation is of limited scope and may not reveal defects which might exist in the property.

If we need to access your property any report will be prepared by an independent surveyor on whose behalf MBS Lending Ltd accepts no liability. I / We understand that the relevant fee for my/our selected valuation type is payable at the time of application and that once the valuation/survey has been instructed this fee is non-refundable.

9 Your Life Insurance Cover

Do you have sufficient life cover to protect your new mortgage? Yes No

Please give details of all life policies to be used in conjunction with this loan.

Life Assurance Company	Type of Policy	Minimum Death Benefit	Policy No.	Maturity Date	Name(s) of Life Assured
				/ /	
				/ /	
				/ /	

I / We understand that you can introduce me / us to Wren Sterling for advice on life insurance, pensions and investments.

I am / we are interested in discussing my / our life protection requirements with an advisor. Yes No

10 Household Insurance

MBS Lending Ltd require you to have adequate Buildings Insurance cover in place with a reputable insurer as a condition of your mortgage. Evidence of this cover will be required prior to completion of your mortgage.

We also strongly recommend that you consider protecting your home contents.

I am / we are interested in discussing my / our household insurance requirements with an advisor. Yes No

Current Insurance Arrangements

Name of Insurer	<input type="text"/>	Policy Number	<input type="text"/>
Sum Insured	<input type="text"/>	Renewal Date	<input type="text"/>

11 Income Protection

Borrowers should consider making private arrangements to protect their income in the event of them becoming involuntarily unemployed or being unable to work due to accident and sickness.

I am / We are interested in discussing income protection. Yes No

Please advise the best times for an insurance advisor to telephone you, if you have indicated that you require a quotation.

HOUSEHOLD INSURANCE		INCOME PROTECTION	
Preferred Time*:	<input type="text"/>	Preferred Time*:	<input type="text"/>
Contact Number:	<input type="text"/>	Contact Number:	<input type="text"/>

* Opening times are 9.00am to 6.00pm Monday to Friday and 9.00am to 12.00 Noon Saturday.

12 Your Solicitor / Conveyancer

You can instruct a Solicitor/Conveyancer through our partner, Legal Marketing Services Ltd (LMS). LMS manages a nationwide panel of accredited Solicitors/Conveyancers and is one of the principal providers of Conveyancing services. For further information and a quotation for this service, please speak with your mortgage advisor. If you would like to use this service please tick here.

Information for intermediaries can be obtained from our Broker Support Team.

If you wish to appoint your own Solicitor/Conveyancer, please complete their details below:

Name of individual	Name of Firm		
Address			
			Post Code
Tel No.		Fax No.	
OFFICE USE ONLY			Panel No.

Note: If your Solicitor/Conveyancer is not on MBS Lending Ltd Panel we cannot guarantee that they may be added. You should check whether your Solicitor/Conveyancer is on MBS Lending's Panel. If not, MBS Lending Ltd may instruct a separate solicitor to act for it and additional cost will be incurred for which you will be liable.

13 Declaration

We will rely on our Terms and Conditions and Rules. For your own benefit and protection you should read these carefully before signing your agreement to them. If you do not understand any point please ask for further information.

a. Valuations

I / We understand that if an inspection is carried out by a Valuer for or on behalf of MBS Lending 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 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 may be able to arrange this on my / our behalf.

I / We understand that the making of a loan by MBS Lending will not imply any warranty by MBS Lending 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).

b. Personal Information

I understand that by applying for a mortgage with the MBS Lending any information supplied will be processed and retained on computer and other records until six years after the mortgage redeems. Mortgage records are disposed of securely, usually six years after the mortgage redeems, unless still required for any of the purposes below.

Personal information may be processed in a number of ways, including (but not restricted to):

- To verify your identity;
- To make a lending decision;
- To communicate information about your mortgage and any other service in which you have expressed an interest;
- To collect repayment of your mortgage;
- To otherwise administer your mortgage account;
- To prevent fraud and financial crime;
- To investigate and resolve a complaint;
- To carry out statistical analysis and regulatory reporting; and
- For audit purposes.

Telephone calls may be monitored or recorded for service quality and security purposes.

I/We understand that MBS Lending may share information with other companies or organisations for the purposes described above, including (but not restricted to):

- Your solicitor, financial adviser, building insurance provider or other professional advisers;
- Any individual or company who carries out a valuation of the property for mortgage purposes;
- Mortgage indemnity companies;
- Credit reference agencies;
- Fraud prevention agencies and law enforcement agencies
- Organisations that may assist with processing or administering the mortgage;
- Our auditors;
- Our regulators;
- Debt collection agencies or a receiver of rents; or
- Any third party to whom we transfer the interest in the mortgage loan.

I/We have been provided with MBS Lending's Privacy Notice, which provides more information about how the Society collects and processes your personal data. It is also available via www.mbslending.co.uk/mortgage-privacy-policy or call 01664 414141 for a copy to be sent in the post.

For the purposes of the General Data Protection Regulation (GDPR), MBS Lending is the Data Controller responsible for processing my/our data.

I/We understand that I/we have a right to access the personal information held and to have incorrect information corrected. For access to the personal information held please write to MBS Lending, Mutual House, Leicester Road, Melton Mowbray, Leicestershire LE13 0DB. Further information on your rights under the GDPR are available at www.mbslending.co.uk/gdpr

If you have a complaint which we have not been able to resolve, you have the right to refer the matter to the Financial Ombudsman Service or to the Information Commissioner's Office.

13 Declaration (continued)

c. Credit Searches

MBS Lending will make searches about you at credit reference agencies who will supply us with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. We may use credit-scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and / or the credit reference agencies, about you and those with whom you are linked financially may be used by MBS Lending 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.

I / We understand and agree that MBS Lending may search the files of a credit reference agency at any time during the processing of my / our application through to the end of the mortgage term.

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.

Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.

You have the right of access to your personal records held by credit agencies. We will supply their names and addresses upon request to MBS Lending, Mutual House, Leicester Road, Melton Mowbray, Leicestershire LE13 0DB.

d. Fraud Prevention

It is important that all information given by you in this application should be accurate, honest and correct to the best of your belief.

In order to prevent or detect fraud, the information provided in this application will be checked with and recorded by a fraud prevention agency.

MBS Lending will make searches for similar applications made by you to other Members and that if fraud is suspected other relevant details will be shared with those Members.

Information may be used by other Members in making decisions about you if you apply to them for a mortgage.

You can find out which fraud prevention agency is used by MBS Lending by writing to MBS Lending, Mutual House, Leicester Road, Melton Mowbray, LE13 0DB or telephoning our Group Lending Department on 01664 414141.

e. Insurance

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

I / We understand that MBS Lending 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. In respect of household insurance, I / we understand and undertake to:

- 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;
- Ensure the sum insured is not less than the rebuilding figure given in the valuation report and is index-linked annually;
- 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;
- Request that the interest of MBS Lending is noted on the policy;
- Pay all premiums as they fall due to maintain the policy cover for the life of the mortgage.

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

I / We understand MBS Lending'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 I/we wish to discuss my/our requirements with you, that I am / we are satisfied with our present arrangements and ability to continue our mortgage repayments in such circumstances.

f. Marketing

At MBS Lending we take your privacy very seriously and always treat your personal details with the utmost care. We promise to keep your information safe and secure and never share this with other companies for marketing purposes.

You can read more about how we collect and process your personal data in our privacy policy which is available at www.mbslending.co.uk/mortgage-privacy-policy or call 01664 414141 for a copy to be sent in the post.

We would like to keep in touch with you about carefully selected products, services and offers that may be of interest and benefit to you.

Yes, I agree to you contacting me for these marketing purposes and would like to be contacted via:

Telephone Letter / Direct Mail E-mail SMS Text

Please note that this will override any previous instructions on other accounts with MBS Lending in your name.

13 Declaration (continued)

g. General

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

I / We understand that specific details of early repayment charges in respect of the mortgage product selected will be provided in the European Standardised Information Sheet (ESIS) and Mortgage Offer.

I/We acknowledge receipt of the following information in relation to how my personal data is processed which I/we have read and understood:

- MBS Lending Privacy Notice
- Identity and Fraud Prevention Checks - What information we process and share for identity and fraud checks
- Credit Reference Agency Information Notice (CRAIN)

I / We acknowledge receipt of our disclosure document; 'about our mortgage services' (direct applicants only) and the European Standardised Information Sheet (ESIS) relating to this application which I / we have read and understood.

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.

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

If the application is for a remortgage, I/we authorise MBS Lending, 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, 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

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

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Are you related to, or do you have a business relationship with, any employee of MBS Lending?

Yes No

Do you have any other loans with MBS Lending 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 answering YES to any of the above questions, please provide details on a separate sheet.

It is important that you read and understand this Declaration before signing below:

Form completed by:

SIGNED: X	DATE: / /
PRINT NAME:	

Signature Applicant 1

SIGNED: X	DATE: / /
PRINT NAME:	

Signature Applicant 2

SIGNED: X	DATE: / /
PRINT NAME:	

MBS Lending Ltd may, at any time before any offer of mortgage is completed, withdraw, revise or cancel the offer. Please check to ensure the application form has been signed and that the Direct Debit Form is fully completed.

Additional Information Sheet

Details of previous addresses resided in during the past 3 years (Section 3)

Details of previous employers within the past 2 years (Section 5)

Details of Mortgage, Rent or loan arrears or county court Judgements (section 6)

Details of previous lender(s) within the past 3 years (section 4)

Any other Additional Information



Mutual House, Leicester Road,
Melton Mowbray, Leics, LE13 ODB

Tel: 01664 414141 Fax: 01664 414040

Email: mbslenquiries@mbslending.co.uk

MBS Lending Limited is authorised and regulated by the Financial Conduct Authority and is registered on the Financial Services Register under number 460654.
Registered address: Mutual House, Leicester Road, Melton Mowbray, Leicestershire, LE13 ODB. Registered in England under Company Number 6007144.
MBS Lending Limited is a subsidiary of Melton Mowbray Building Society.

MBSL44818



DIRECT
Debit



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



Please fill in the form and send to: MBS Lending Ltd, Leicester Road, Melton Mowbray, Leicestershire LE13 0DB

Bank / Building Society account number

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Bank Sort Code

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

Name and full postal address of your Bank or Building Society

To: The Manager	Bank or Building Society
Address	
Postcode	

Name(s) of Account Holder(s)

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Reference Number (to be inserted by the Society)

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Originators Identification Number

9	4	0	1	1	0
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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)

X

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 Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If you request MBS Lending Ltd 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 Ltd 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 Ltd 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.