



MORTGAGE APPLICATION FORM

*Please read the declaration regarding the Data Protection Act
in section 20 before completing this form.*

This form should be completed in the same colour pen throughout.

*Loans must be secured on a first mortgage on a residential property in
England, Wales, Northern Ireland and Scotland*

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



THE SELECT
Partnership

THE SELECT PARTNERSHIP, MALLARD HOUSE, THE SIDINGS, CHESTER STREET, CHESTER CH4 8RD

TELEPHONE: 01244 674411 FACSIMILE: 01244 674477

WEBSITE: www.theselectpartnership.co.uk

THE SELECT PARTNERSHIP IS A TRADING NAME OF 2020 HOME LOANS LTD

COMPANY REG NO. 4094260

AUTHORISED AND REGULATED BY THE FINANCIAL SERVICES AUTHORITY



INTERMEDIARY DETAILS

this page should be completed by the advising introducer

CONTACT NAME				
COMPANY NAME			2020 HOME LOANS LTD. T/A THE SELECT PARTNERSHIP	
ADDRESS			MALLARD HOUSE, THE SIDINGS, CHESTER STREET, CHESTER	
	POSTCODE		POSTCODE CH4 8RD	
TEL			01244 674411	
FAX			01244 674477	
E-MAIL:			INFO@SELECTPS.BIZ	
FSA / CCL No.	FSA	CCL	FSA 306725	CCL 621770
DIRECT TO FSA	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
NETWORK MEMBER	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
NAME OF NETWORK			N/A	
ADVISER No. OR REF No.			N/A	
INTERMEDIARY APPLICATION FEE	£		£75	
AMOUNT OF ABOVE REFUNDABLE IF CASE DOES NOT PROCEED PRIOR TO:				
VALUATION	£		£ NIL	
OFFER	£		£ NIL	
INTERMEDIARY COMPLETION FEE	£		£	
OTHER FEES (PLEASE STATE)	£		£	
PROC FEE TO BE PAID	£		£	
KFI REF. NUMBER			ESTIMATED LEGAL FEES	£
AUTHORISATION	ADVISED <input type="checkbox"/>		NON ADVISED <input type="checkbox"/>	

HAS THE PROPERTY INSURANCE BEEN SOLD AT A DISTANCE, THAT IS BY TELEPHONE, POST, FAX OR INTERNET? Yes No

I confirm that the firm conducting the sale of this mortgage holds the relevant permission(s) given by the Financial Services Authority to carry out the aforementioned activity and I am authorised to act on their behalf. I have undertaken a detailed assessment of the applicant(s) income and expenditure and I believe that they will be able to maintain the mortgage payments including the increased payments after any benefit period has expired. I have given advice and supplied an accurate Key Facts Illustration (KFI) for the product applied for, together with the relevant Initial Disclosure Document (IDD). If the mortgage term extends into retirement, I confirm that the customer has arrangements in place to enable them to maintain their mortgage repayments in retirement. If the mortgage is to be repaid on an interest only basis I confirm that I have discussed repayment methods with the applicant(s) and that arrangements have been or will be made to repay the capital.

INTERMEDIARY SIGNATURE DATE.....
please list the names of any other intermediaries involved with this application

CONTACT NAME				
COMPANY NAME				
ADDRESS				
	POSTCODE		POSTCODE	
TEL				
FAX				
E-MAIL:				
FSA / CCL No.	FSA	CCL	FSA	CCL
DIRECT TO FSA	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
NETWORK MEMBER	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
NAME OF NETWORK				
ADVISER No. OR REF No.				
INTERMEDIARY APPLICATION FEE	£		£	
AMOUNT REFUNDABLE IF CASE DOES NOT PROCEED PRIOR TO:				
VALUATION	£		£	
OFFER	£		£	
INTERMEDIARY COMPLETION FEE	£		£	
OTHER FEES (PLEASE STATE)	£		£	
PROC FEE TO BE PAID	£		£	



MORTGAGE PRODUCT

this page should be completed by the advising introducer

NEW LENDER

PRODUCT NAME OR CODE

PURPOSE OF LOAN

PURCHASE

REMORTGAGE

RESIDENTIAL

BUY TO LET

COMMERCIAL

LOAN DETAILS

LOAN AMOUNT

£

PURCHASE PRICE / VALUATION

£

LOAN TO VALUATION

%

TERM

YEARS

SELECT AIP NUMBER

LENDER AIP NUMBER

INTEREST RATE

FIXED

LIBOR

CAPPED

TRACKER

DISCOUNT

STEPPED DISCOUNT

OTHER
(please specify)

RATE REQUESTED

%

UNTIL / FOR

PRODUCT TYPE

FULL STATUS

LET TO BUY

SELF CERTIFICATION (SEE BELOW)

RIGHT TO BUY

ADVERSE CREDIT

FLEXIBLE

OTHER

(please specify)

IF SELF CERTIFICATION OR SELF DECLARATION PLEASE STATE REASON (DELETE AS APPLICABLE)

*Self employed / contractor / income from various sources /
proof of income not readily available / Urgency of application /
investment income / commission or bonus based income /
second income source non-payee / other (PLEASE DETAIL IN FULL IN SECTION 21)*

WHERE AVAILABLE IS TITLE
INSURANCE REQUIRED?

Yes

No

VALUATION / APPLICATION FEE ENCLOSED

£

Payable to The Select Partnership

ALTERNATIVELY TO PAY BY CREDIT CARD PLEASE COMPLETE FEE PAYMENT AUTHORITY IN SECTION 19
*Please note that this includes an administration fee of £75 which is not
refunded if the application does not proceed*

*Send completed form with Valuation/Application Fee to
The Select Partnership, Mallard House, The Sidings, Chester Street, Chester CH4 8RD*

1

PERSONAL DETAILS

If more than two applicants, please complete a further form.



	FIRST APPLICANT	SECOND APPLICANT																								
TITLE	MR/ MRS/MISS/MS/OTHER	MR/ MRS/MISS/MS/OTHER																								
SURNAME																										
FORENAME(S)																										
MAIDEN/PREVIOUS/ALIAS NAMES <small>(DATE OF NAME CHANGE)</small>																										
DATE OF BIRTH																										
ANTICIPATED RETIREMENT AGE																										
<i>If mortgage term extends beyond retirement age please provide details of how payments will be maintained in section 21</i>																										
RELATIONSHIP BETWEEN APPLICANTS																										
MARITAL STATUS	<table border="1"> <tr> <td>SINGLE</td> <td></td> <td>MARRIED</td> <td></td> </tr> <tr> <td>SEPARATED</td> <td></td> <td>DIVORCED</td> <td></td> </tr> <tr> <td>WIDOW/ER</td> <td></td> <td>LIVING TOGETHER</td> <td></td> </tr> </table>	SINGLE		MARRIED		SEPARATED		DIVORCED		WIDOW/ER		LIVING TOGETHER		<table border="1"> <tr> <td>SINGLE</td> <td></td> <td>MARRIED</td> <td></td> </tr> <tr> <td>SEPARATED</td> <td></td> <td>DIVORCED</td> <td></td> </tr> <tr> <td>WIDOW/ER</td> <td></td> <td>LIVING TOGETHER</td> <td></td> </tr> </table>	SINGLE		MARRIED		SEPARATED		DIVORCED		WIDOW/ER		LIVING TOGETHER	
SINGLE		MARRIED																								
SEPARATED		DIVORCED																								
WIDOW/ER		LIVING TOGETHER																								
SINGLE		MARRIED																								
SEPARATED		DIVORCED																								
WIDOW/ER		LIVING TOGETHER																								
GENDER	<table border="1"> <tr> <td>MALE</td> <td></td> <td>FEMALE</td> <td></td> </tr> </table>	MALE		FEMALE		<table border="1"> <tr> <td>MALE</td> <td></td> <td>FEMALE</td> <td></td> </tr> </table>	MALE		FEMALE																	
MALE		FEMALE																								
MALE		FEMALE																								
NATIONALITY																										
NO. & AGE OF ANY DEPENDANTS	<table border="1"> <tr> <th>NUMBER</th> <th>AGES</th> </tr> <tr> <td></td> <td></td> </tr> </table>	NUMBER	AGES			<table border="1"> <tr> <th>NUMBER</th> <th>AGES</th> </tr> <tr> <td></td> <td></td> </tr> </table>	NUMBER	AGES																		
NUMBER	AGES																									
NUMBER	AGES																									
HOW LONG RESIDENT IN UK? YEARS YEARS																								
DO YOU HAVE THE RIGHT TO WORK & RESIDE PERMANENTLY IN THE UK	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No																								
DO YOU HAVE DIPLOMATIC IMMUNITY?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No																								
PRESENT ADDRESS																										
	POST-CODE	POST-CODE																								
TELEPHONE NUMBER <small>(List any alternative contact numbers in section 21)</small>	HOME WORK	HOME WORK																								
EMAIL ADDRESS	EMAIL	EMAIL																								
TIME AT THIS ADDRESS YRS MONTHS YRS MONTHS																								
RESIDENCY STATUS	<table border="1"> <tr> <td>OWNER</td> <td></td> <td>LIVING WITH FAMILY</td> <td></td> </tr> <tr> <td>WITH RELATIVES</td> <td></td> <td>PRIVATE TENANT</td> <td></td> </tr> <tr> <td>COUNCIL TENANT</td> <td></td> <td>OTHER</td> <td></td> </tr> </table>	OWNER		LIVING WITH FAMILY		WITH RELATIVES		PRIVATE TENANT		COUNCIL TENANT		OTHER		<table border="1"> <tr> <td>OWNER</td> <td></td> <td>LIVING WITH FAMILY</td> <td></td> </tr> <tr> <td>WITH RELATIVES</td> <td></td> <td>PRIVATE TENANT</td> <td></td> </tr> <tr> <td>COUNCIL TENANT</td> <td></td> <td>OTHER</td> <td></td> </tr> </table>	OWNER		LIVING WITH FAMILY		WITH RELATIVES		PRIVATE TENANT		COUNCIL TENANT		OTHER	
OWNER		LIVING WITH FAMILY																								
WITH RELATIVES		PRIVATE TENANT																								
COUNCIL TENANT		OTHER																								
OWNER		LIVING WITH FAMILY																								
WITH RELATIVES		PRIVATE TENANT																								
COUNCIL TENANT		OTHER																								
<small>If 'other' please provide details in section 21.</small>																										
IF LESS THAN 3 YEARS AT ABOVE ADDRESS, PLEASE PROVIDE ALL PREVIOUS ADDRESSES WITHIN THE LAST THREE YEARS. <small>Continue in section 21, if necessary.</small>																										
	POST-CODE	POST-CODE																								
RESIDENCY STATUS																										
TIME AT THIS ADDRESS YRS MONTHS YRS MONTHS																								

2

EXISTING ARRANGEMENTS



	FIRST APPLICANT	SECOND APPLICANT
NAME AND ADDRESS OF YOUR CURRENT LENDER OR LANDLORD <small>Please give details of any other lenders or landlords within the last 3 years in section 21.</small>		
	POST-CODE	POST-CODE
ACCOUNT NUMBER		
CURRENT MORTGAGE OR RENT PAYMENT	£ PER MONTH	£ PER MONTH
AMOUNT OF MORTGAGE OUTSTANDING	£	£
EARLY REPAYMENT CHARGES		
HOW LONG HAVE YOU HAD THIS ACCOUNT YRS MONTHS YRS MONTHS

3

NEW MORTGAGE DETAILS



LOAN DETAILS LOAN REQUIRED TERM

CREDIT LIMIT (FLEXI MORTGAGE ONLY)

WHERE POSSIBLE/APPLICABLE WOULD YOU LIKE THE HIGHER LENDING FEE ADDED? Yes No

WHERE POSSIBLE/APPLICABLE WOULD YOU LIKE THE LENDERS COMPLETION FEE ADDED? Yes No

4

METHOD OF REPAYMENT



INTEREST ONLY CAPITAL & INTEREST PART & PART

(PLEASE STATE SPLIT)

IF INTEREST ONLY HOW DO YOU INTEND TO REPAY THE LOAN AT THE END OF THE MORTGAGE? (DELETE AS APPLICABLE)

SAVINGS / INVESTMENT VEHICLE / SALE OF PROPERTY / INHERITANCE / OTHER (PLEASE SPECIFY)

5

EMPLOYMENT DETAILS



FIRST APPLICANT

SECOND APPLICANT

ARE YOU EMPLOYED RETIRED EMPLOYED RETIRED

SELF EMPLOYED OTHER SELF EMPLOYED OTHER

NUMBER OF CURRENT JOBS

*If you own more than 20% shareholding in company, please go straight to section 6.
MAKE SURE YOU CAN AFFORD YOUR MORTGAGE IF YOUR INCOME FALLS*

EMPLOYER'S NAME EMPLOYER'S ADDRESS POST-CODE LENGTH OF SERVICE <input type="text"/> YEARS <input type="text"/> MONTHS OCCUPATION / JOB TITLE TELEPHONE NUMBER FACSIMILE NUMBER PERSON TO CONTACT FOR REFERENCES STAFF / PAYROLL NO. PERCENTAGE SHAREHOLDING / PARTNERSHIP INTEREST <input type="text"/> % NATIONAL INSURANCE NUMBER <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ARE YOU A UK TAX PAYER? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO DOES ANY OF YOUR INCOME COME FROM DWP (PREVIOUSLY DSS) PAYMENTS? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO BASIC GROSS INCOME <input type="text" value="£"/> PER <input type="text"/> GUARANTEED OVERTIME/BONUS/COMMISSION <input type="text" value="£"/> PER <input type="text"/> NON-GUARANTEED OVERTIME/BONUS/COMMISSION <input type="text" value="£"/> PER <input type="text"/> OTHER INCOME (PLEASE CONFIRM SOURCE) <input type="text" value="£"/> PER <input type="text"/> TYPE OF CONTRACT EG. PERMANENT, FIXED TERM, TEMPORARY (PLEASE STATE END DATE WHERE APPLICABLE) IF WITH CURRENT EMPLOYER LESS THAN THREE YEARS, PLEASE GIVE NAME AND ADDRESS OF PREVIOUS EMPLOYER, WITH DATES. Continue in section 21, if necessary FROM / / TO / / CONTACT NUMBER NO. OF EMPLOYERS IN LAST 5 YRS	<input type="text"/> <input type="text"/> POST-CODE <input type="text"/> YEARS <input type="text"/> MONTHS <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="checkbox"/> YES <input checked="" type="checkbox"/> NO <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <input type="text" value="£"/> PER <input type="text"/> <input type="text" value="£"/> PER <input type="text"/> <input type="text" value="£"/> PER <input type="text"/> <input type="text" value="£"/> PER <input type="text"/> <input type="text"/> <input type="text"/> POST-CODE FROM / / TO / / <input type="text"/> <input type="text"/>
--	--

8

PURCHASE

Do not complete this section if you already own the property or are buying under a Right-to-Buy - please go to section 9 or 10



PURCHASE PRICE/VALUATION

PURCHASE PRICE

£

ESTIMATED VALUE IF DIFFERENT FROM PURCHASE PRICE

£

ARE YOU A FIRST-TIME-BUYER?

Yes

No

IF NO, SELLING PRICE OF EXISTING PROPERTY

£

PLEASE SPECIFY SOURCE OF DEPOSIT
(DELETE AS APPROPRIATE)SAVINGS/EQUITY FROM SALE/BUILDERS DEPOSIT/VENDOR DEPOSIT/LOAN/INHERITANCE/GIFT/
OTHER (PLEASE SPECIFY)ARE YOU OBTAINING ANY OTHER
LOAN OR ASSISTANCE TOWARDS THE
PURCHASE PRICE ?

Yes

No

ARE YOU PURCHASING AS A
SITTING TENANT ?

Yes

No

*Including any financial incentive from Builder /
Vendor or where the purchase is from a member
of your family or subject to a Deed of Gift, or is
being provided as a grant to assist your move
from a council property to private ownership.*

IF YES, PLEASE STATE HOW MUCH YOU ARE RECEIVING

£

AND WHERE THE LOAN OR ASSISTANCE IS COMING FROM



9

REMORTGAGE

ESTIMATED VALUE OF PROPERTY

£

DETAILS OF ORIGINAL PURCHASE

DATE

PRICE PAID

£

PREVIOUS HOME IMPROVEMENTS

COST

£

DATE

DETAILS

AMOUNT OUTSTANDING

£

PLEASE GIVE A BREAKDOWN OF
HOW THE REMORTGAGE MONIES WILL
BE USED (CONTINUE IN SECTION 21 IF NECESSARY)

£

£

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

WAS THE ORIGINAL PURCHASE UNDER
A RIGHT-TO-BUY SCHEME?

Yes

No

IF YES, PLEASE STATE:

COUNCIL VALUATION

£

DISCOUNT GIVEN

£

10

RIGHT-TO-BUY

Only to be completed for Council House or Housing Association 'Right-to-Buy' purchase.

COUNCIL VALUATION

£

DISCOUNT ENTITLEMENT

£

DISCOUNTED PURCHASE PRICE

£

Please enclose section 125 notice from the Council.

PLEASE GIVE BREAKDOWN OF HOW
ANY ADDITIONAL MONIES WILL BE
USED (CONTINUE IN SECTION 21 IF NECESSARY)

£

£



11

INVESTMENT PROPERTY (BUY-TO-LET)

Only to be completed where property is to be let out.



ESTIMATED RENTAL INCOME

£

PER MONTH

WILL YOU OR YOUR IMMEDIATE FAMILY OCCUPY
THE PROPERTY (NOW OR IN THE FUTURE)?

Yes

No

IF A FAMILY MEMBER PLEASE STATE RELATIONSHIP IN SECTION 21.

IF YES, WILL THE OCCUPIED
AREA BE AT LEAST 40% OF THE
PROPERTY?

Yes

No

ARE TENANTS ALREADY IN OCCUPATION?

IF YES, PLEASE CONFIRM DATE RESIDENCY COMMENCED, TENANCY END DATE AND CURRENT RENT PAID IN SECTION 21

Yes

No



FIRST APPLICANT

SECOND APPLICANT

NAME AND ADDRESS OF YOUR BANK

POST-CODE

POST-CODE

BANK ACCOUNT NUMBER

--

--

BANK SORT-CODE

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

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

ACCOUNT NAME

--

--

HOW LONG HAVE YOU HAD THIS ACCOUNT?

<input type="text"/>	YEARS	<input type="text"/>	MONTHS
----------------------	-------	----------------------	--------

<input type="text"/>	YEARS	<input type="text"/>	MONTHS
----------------------	-------	----------------------	--------

IS IT A CURRENT ACCOUNT ?

<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No
--------------------------	-----	-------------------------------------	----

<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No
--------------------------	-----	-------------------------------------	----



CURRENT DEBT / OUTGOINGS	MONTHLY PAYMENT	LENDER NAME	NO OF MONTHS LEFT TO RUN	ACCOUNT No	CREDIT LIMIT/ ORIGINAL LOAN	BALANCE OUTSTANDING	TO BE CLEARED ON COMPLETION?	IS IT SECURED?	1ST/2ND APPLICANT
LOANS / HP / LEASES	£				£	£	Yes/No	Yes/No	1/2/JOINT
	£				£	£	Yes/No	Yes/No	1/2/JOINT
	£				£	£	Yes/No	Yes/No	1/2/JOINT
CREDIT OR STORECARDS	£				£	£	Yes/No		1/2/JOINT
	£				£	£	Yes/No		1/2/JOINT
	£				£	£	Yes/No		1/2/JOINT
OVERDRAFTS	£				£	£	Yes/No	Yes/No	1/2/JOINT
	£				£	£	Yes/No	Yes/No	1/2/JOINT
CATALOGUES	£				£	£	Yes/No		1/2/JOINT
	£				£	£	Yes/No		1/2/JOINT
MAINTENANCE OR ALIMONY	£								1/2/JOINT
CHILDCARE	£								1/2/JOINT
OTHER (PLEASE SPECIFY)	£				£	£	Yes/No	Yes/No	1/2/JOINT

IF OUTSTANDING DEBT IS TO BE PART-CLEARED, PLEASE DETAIL AMOUNT TO BE PAID OFF IN SECTION 21.

14

PROPERTY DETAILS



ADDRESS OF PROPERTY TO BE MORTGAGED

POST-CODE

SELLING ESTATE AGENT'S NAME

--

SELLING ESTATE AGENT'S ADDRESS

POST-CODE

AGENT'S TELEPHONE NUMBER

--

VENDOR'S NAME

--

VENDOR'S ADDRESS

POST-CODE

VENDOR'S TELEPHONE NUMBER

--

CONTACT NAME AND ADDRESS FOR THE VALUER TO GAIN ACCESS TO THE PROPERTY

CONTACT TELEPHONE NUMBER

--

TYPE OF SURVEY REQUIRED

BASIC VALUATION HOMEBUYERS FULL STRUCTURAL

15

DESCRIPTION OF PROPERTY



PROPERTY TYPE

HOUSE BUNGALOW FLAT MAISONNETTE

OTHER *If other, please specify*

DESCRIPTION OF PROPERTY

DETACHED SEMI-DET. TERRACED PURPOSE BUILT CONVERTED

If flat / Maisonette: WHICH FLOOR TOTAL FLOORS IN BLOCK

TENURE

FREEHOLD LEASEHOLD FEUDAL COMMON HOLD

If leasehold: UNEXPIRED TERM OF LEASE YRS

GROUND RENT £ PA

SERVICE CHARGE £ PA

WHICH SERVICES ARE CONNECTED

WATER GAS ELECTRICITY

DOES THE PROPERTY COMPRISE OF MORE THAN ONE FAMILY UNIT ?

Yes No

WAS THE PROPERTY PREVIOUSLY OWNED BY A LOCAL AUTHORITY ?

Yes No

AGE OF PROPERTY

YRS

VALID NHBC CERTIFICATE *or other, please specify*

Yes No

IS THE PROPERTY UNDER CONSTRUCTION ?

Yes No

IS THE PROPERTY SELF BUILD ?

Yes No

IS THE PROPERTY OF STANDARD CONSTRUCTION ?

Yes No

if No, please give details

IS THE PROPERTY CONNECTED TO OR ABOVE COMMERCIAL PREMISES ?

Yes No

if Yes, please give details

HAS THE PROPERTY BEEN EXTENDED OR ALTERED IN THE LAST 10 YEARS ?

Yes No

if Yes, please give details

PLEASE STATE NUMBER OF:

BEDROOMS RECEPTIONS KITCHENS GARAGES

BATHROOMS W.C.'S BASEMENTS OTHER *please specify*

IS THE PROPERTY TO BE USED FOR BUSINESS PURPOSES

Yes No

if Yes, please give details

PROPOSED OCCUPANTS OF THE PROPERTY OVER 17 YEARS OF AGE *(other than the applicants)*

NAME	DATE OF BIRTH	RELATIONSHIP TO APPLICANT(S)

WILL ALL APPLICANTS OCCUPY THE PROPERTY WITHIN 30 DAYS OF COMPLETION ?

Yes No Yes No

16

CREDIT HISTORY



If you tick any of the shaded boxes, please provide further information in section 21.

	FIRST APPLICANT		SECOND APPLICANT	
Will your mortgage be redeemed on completion of the new mortgage ?	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO
Has the mortgage or tenancy been DWP (previously DSS) assisted in the last 12 months ?	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO
Do you have a mortgage on any property other than your main residence? <small>If yes, please provide a full list to include property address, value, whether to be repaid, rental income, lender and monthly payment.</small>	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO
Have you previously owned any other property ?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Have you ever been in arrears with your mortgage, rent, or any other loan ? (if yes provide details inc. whether more than 3 mths on secured or unsecured loan in last 2 yrs.)	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO
Have you ever been refused a mortgage ?	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO
Have you ever had a judgement for bad debt registered against you (or if self-employed/controlling director, against your company)?	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO
Have you any pending or imminent court proceedings against you ?	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO
Have you ever been declared bankrupt, had a bankruptcy petition presented against you, or made arrangements with creditors ?	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO
Have you ever been party to a mortgage where repossession or voluntary surrender took place?	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO
Have you ever been refused credit ?	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO
Will this application be for the equal benefit of all named applicants ?	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO
Do you have a cheque guarantee card?	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO

17

SOLICITORS DETAILS



Please provide us with details of your Solicitor, who's firm must normally have a minimum of 2 partners.
If you have not already elected a solicitor you may wish to use one from our panel.
If this is the case simply tick "Yes" and we will arrange this for you.

DO YOU WISH TO INSTRUCT A PANEL FIRM? YES NO

SOLICITORS FIRM

NAME OF CONTACT

ADDRESS

POST-CODE

TELEPHONE NUMBER Dx NUMBER

FACSIMILE NUMBER NO. OF PARTNERS



This page MUST be completed for all applicants

Lenders arrangements with insurers for their borrowers insurance do not normally require completion of separate detailed insurance proposal forms. However, insurers will rely on the information supplied by you on this form as a proposal.

A contract of insurance requires disclosure of all facts which an insurer would regard as likely to influence the acceptance and assessment of an insurance proposal. If you are in doubt about facts considered material, you should disclose them. Failure to do so may affect settlement of a claim or render the policy invalid.

Insurers pass information to the Claims and Underwriting Exchange run by Insurance Database Service Ltd (IDS). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to claim we will pass information relating to it to the register.

You can ask us for more information about this.

Please answer the following questions to the best of your knowledge and belief. If any answer is 'Yes' please give full details on a separate sheet attached to this Application Form.

Payment Protection Insurance

Mortgage payment insurance against loss of income following unemployment, accident or sickness can usually be arranged for you. Due to a reduction in State benefits it is strongly recommended that you consider such insurance and your adviser should be able to provide you with further information that is appropriate to your individual circumstances.

- I/We would like my adviser to provide me with further information and a quotation
- Where available I/We would also like the lender to provide me with further information and a quotation
- I/We do not wish to receive further information on this type of product
(If you have opted not to take this insurance please note the declaration you will be signing in section 20)

Has any single premium insurance policy been sold with the mortgage? Yes No
If yes

Insurance premium

Name of insurer

Term of insurance

Buildings/Contents Insurance

We will arrange insurance to be issued on the basis of the information provided by you or on your behalf. Please tell us immediately of any changes that affect what you have told us eg. the use of the property is changed; you add an extension; you install double glazing or central heating or intend leaving the property unoccupied for more than 30 consecutive days. Failure to disclose any material facts either now or in the future may affect the settlement of a claim or invalidate the insurance. A specimen copy of the policy is available on request. A copy of this application will be supplied on request within three months of the completion of the mortgage. The cover provided may be for the buildings alone or for buildings and contents. Please indicate the type of cover you require:

Buildings only Buildings & contents

Please also indicate:

- I/We would like The Select Partnership to arrange Buildings insurance
- I/We wish to be included under the lenders block insurance policy
- I/We wish to arrange my/our own insurance

Premiums will normally be paid monthly at the same time as your monthly mortgage payment. If you wish to arrange your own buildings insurance or alternative (non block) cover, an administration charge will normally be payable to the lender. Applicants may choose to make their own insurance arrangements which will be accommodated subject to the arrangements being acceptable to the lender.

You should keep a record (including copies of letters) of all information supplied for the purpose of entering into the insurance contract.

1. Have you or any person normally resident with you:
 - (a) ever been convicted of, or charged with any offence, or have a prosecution pending other than a driving offence? Yes No
 - (b) had any home or personal insurance declined, cancelled or had any special terms imposed? Yes No
 - (c) sustained any loss, damage or liability whether insured or not during the past five years which can be insured under a Homeowner Buildings or Contents policy? Yes No
2. Will the property be left unoccupied for more than 30 days at any time? Yes No
3. Will the property be lived in by anyone other than you or your family? Yes No
4. Will the property be used in any way for trade, professional or business purposes? Yes No
5. Is the property in a sound state of repair? Yes No
6. Are you aware of any past or existing structural damage to the property to be insured? Yes No
7. Has the property to be insured been underpinned or provided with any other means of structural support? Yes No
If Yes, are any other guarantees available? Yes No
8. Has the property or surrounding area been affected by subsidence, settlement or land slip? Yes No

A copy of this form will be supplied on request within a period of 3 months of its completion.

19 FEE PAYMENT To speed up the processing of your application any one of the following cards can be used

Cardholder's Name

Card Number

Start Date Expiry Date

Issue Number (Switch) CVV2 Number

Debit my Switch/Access/Visa with £

We will call you if any other costs are incurred before debiting your account.

Signature

Date



FEE PAYMENT

**Notes:**

- a. If the application form is incomplete or you opt out under the Data Protection Act 1998 then the Company may not be able to proceed with the application.
 b. If this is a joint application, ALL parties must sign.
 c. All applicants must sign personally.
 d. If you are married it must normally be completed in joint names.
 e. Mortgages are subject to status and valuation. Written quotations are available on request. Security over land is required.
 To The Select Partnership, the lender, its successors, assignees and its authorised delegates and those deriving title through it (hereinafter referred to as "the Company").

Valuation:

- I/We authorise the company to instruct a provider of valuations to carry out a property valuation at my/our cost for the company's own purposes and understand that subsequently any valuation report may not be made available to me/us. I/We understand that in certain circumstances the valuation of the property may be assessed using statistical information and that a provider of valuations may not physically visit the property. I/We understand that no liability whatsoever extends to me/us in respect of the value or condition of the property.
- I/We understand that the valuation is done solely for the Company's benefit in assessing suitability as security. I/We will not rely in any way on any valuation report prepared for the lender in deciding whether to proceed with the purchase or remortgage of the property offered as security (including in the event of a purchase in deciding how much to pay for such property). Where a Homebuyers report is approved, I/We agree and accept the conditions of engagement of the Surveyor when the report is issued.
- I/We understand that the Company is not the agent of the valuer, nor vice versa, and that neither the Company nor the valuer warrants, represents, or gives any assurance to me/us that the statements, conclusions, and opinions (expressed or implied) in the valuers report and mortgage valuation are accurate or valid. We further understand that any copy of the report will be supplied without acceptance of responsibility by the Company.
- I/We understand that the Company reserves the right to revalue the property at any time after completion of the mortgage and, if necessary, to reschedule the loan accordingly.
- In the event that my/our application is declined or does not proceed before the Valuer has been instructed, the application fee paid will be refunded net of initial assessment costs of £75.00. No refund of the application fee will be made once the Valuer has been instructed. I/We confirm that I/We have been made aware of any potential arrangement fees, and/or redemption interest payable on redeeming all or part of the mortgage and any other costs in connection with this application.

Payment Protection Insurance:

If I/We have opted not to take payment protection insurance, I/We understand that I/We will continue to be responsible for all payments in the event of my/our sickness, accident, or unemployment, and I/We understand that there is a 9 month waiting period before State Benefit for mortgage interest payments begins to be paid to borrowers who qualify for such benefit.

Declaration:

1. I/We declare and agree that:

- I am/we are 18 years of age or over
 - I/We have personally completed this application form, or if completed by someone else, have checked and read every answer.
 - The information given in this application is true to the best of my/our knowledge and belief and contains no material omission. Should the mortgage be made, such information, including the provisions of this declaration, will form part of the terms of the mortgage. I/We have disclosed any additional information which is material to my/our application. If any such information is incorrect, I/We undertake to make good any loss that the Company may suffer by acting in reliance on any such information. It is understood that additional information may be requested and that prior to completion of the mortgage I/We undertake to notify the Company in writing of any change in my/our circumstances which affects (or may affect) the information supplied. I/We understand that if I/We or another party falsify any information in connection with this mortgage application, the mortgage offer may be withdrawn. I/We accept that the Company may withdraw, revise, or cancel any mortgage offer without stating a reason.
- I/We understand that failure to comply with the terms and conditions of my/our mortgage will result in my/our details being disclosed to credit reference agencies and used by other lenders for credit assessment and may be used for debtor tracing.
 - I/We consent to enquiries of any persons being made, either in writing, on the telephone or in electronic form, and I/We authorise the Company to disclose any information provided by me/us on this application or about the operation and conduct of my/our mortgage to third parties, including but not limited to credit reference agencies (e.g. Experian, CAIS, Cifas, National Hunter and Equifax Europe Limited), fraud prevention agencies, current and previous lenders, employers, landlords, accountants, bankers, Land Registry, the Inland Revenue and/or the council of Mortgage Lenders Possessions Register. Any costs incurred in so doing will be my/our responsibility.
 - I/We authorise the Company when making its enquiries to use appropriate statistical techniques including credit scoring for assessing my/our application and that my/our information may be processed automatically. I/We understand credit searches may be carried out in the name of another mortgage lender ("Business Partner") with whom the Company has an arrangement to transfer the mortgage, and that the search details will be recorded on my/our credit history. I/We also understand that my/our application may be evaluated using the credit scoring system of the Business Partner.
 - We accept that the information contained in this application forms the basis of a proposal by me/us to an insurer for buildings and/or contents insurance, or where applicable Payment Protection Insurance or Higher Lending Fee. I/We authorise the release of the information provided in this form being used by the Company, its agents or the insurer for the purposes of providing me with a quotation for insurance.
 - I/We understand that you will pass the information on this form and about any incident I/We may give detail of to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any Searches you may make in connection with this application or any incident I/We have given details of, IDS Ltd may pass information it has received from other insurers about other incidents involving anyone insured under the policy. I/We understand that you may ask for information from other insurers to check the answers I/We provided. I/We understand that the insurer may pass my/our personal data to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect your personal data, but in all cases the Insurer will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.
 - I/We agree that the Company may, without notice, transfer or assign, either in whole or in part any loan, mortgage or security for the repayment of any loan or mortgage made in connection with this application to its successors and assignees which include without limitation its legal and equitable assignees whether by way of absolute assignment or by way of security only and those deriving title under it or them. If the Lender is a Building Society, I/We understand that such a transfer will lead to the termination of my/our borrowing membership of the Society and the loss of any rights associated with such membership. If the Lender is a Building Society I/We agree to be bound by the rules of the Society. I/We understand that the lender may provide details of my/our account to prospective successors and/or assigns in order that they may conduct due diligence checks prior to any transfer taking place. I/We understand that such checks may involve my/our personal data being passed to third parties, including but not limited to, credit reference agencies for the purpose of quality analysis.
 - I/We understand that once my/our loan, mortgage or security for the repayment of any loan or mortgage made in connection with this application has been transferred or assigned the company may obtain information and data from the new lender about my/our loan, mortgage or security for the repayment of any loan or mortgage account to assist in statistical research relating to credit scoring or the investigation and resolution of complaints. I/We understand that this information will be obtained from the new lender and I/We consent to the company using my/our data in this way.
 - Unless otherwise stated in my/our application, I/We confirm that I/We have made all payments due under any existing or previous mortgage to which I/We have been a party on the date and in the manner required and that no arrears have arisen thereunder.
 - I/We understand that if a mortgage offer is made the Company will instruct a Solicitor or a Licensed Conveyancer (at the Company's discretion) to act on its behalf and that I/We will be responsible for the Company's legal costs and disbursements whether or not the mortgage is completed. I/We authorise my/our Solicitor, Licensed Conveyancer or Intermediary to disclose to the Company, any information relating to this application and the mortgage. I/We give up any right to claim solicitor/client confidentiality or legal privilege in respect of such information. I/We consent to the Company providing their acting solicitors or insurers with a copy of the mortgage application form, or copy thereof, or any other relevant information.
 - I/We confirm that all payments made in respect of any mortgage granted are made for and on behalf of all applicants detailed in this application, irrespective of the originator of such payments. I/We understand that where a mortgage is made to joint applicants, we will be jointly and separately liable to the Company for the amount of the mortgage.
 - I/We understand that any person (other than an employee of the Company) with whom I/We deal in connection with this application (or any related insurance) is not empowered to make any representation, or give any undertaking on behalf of the the Company, whether in relation to the mortgage applied for (or any related insurance) and therefore the Company shall not be bound by, or be liable for, any such representations or undertakings.

13. I/We understand that the Data Protection Act 1998 requires that information may be used only for the purposes registered under the Act. I/We acknowledge that I/We may request in writing, upon payment of a fee, details which are held about me/us and the name and address of any organisations to which the Company has disclosed my/our information. I/We understand that if there are any inaccuracies in my/our information I/We have the right to ask the Company to correct this.

14. I/We understand that the Company may also send me/us advertising or marketing material that may be of interest to me/us. (If you do not wish to receive this material please tick box)

15. The Company has notified me that it processes "sensitive data" regarding criminal convictions about applicants as part of risk profiling applications and for insurance purposes. I/We am informed that this information is only used for assessing risk, the eligibility of this application for a mortgage and any contract of insurance. I consent to sensitive data held about me being processed in this manner.

16. I/We authorise the company to use my/our information for the purposes of considering my/our application and administering the mortgage, if granted, which information may be passed on to other associated companies including companies within the Company's group of companies, other lenders, transferors, successors in title and legal and equitable assigns for the purposes specified in this declaration. This includes, but is not restricted to other persons who reasonably need to know it, such as any intermediary, sub-contractor or agent of the company.

17. Where my/our information is passed to companies located outside the European Economic Area, the Company will ensure that it has an agreement in place, in which those companies give equivalent assurances relating to the processing of information as found in the Data Protection Act 1998. I/We consent to the Company disclosing my/our personal information in this way.

18. I/We understand that the Company will record details of my/our application at credit reference and fraud protection agencies, who may keep a record of it whether or not this application proceeds. I/We understand that such linked information will be taken into account in all future applications by either of us and that this linking will continue until a notice confirming separation (known as "disassociation") is successfully filed at these agencies.

For sole applicants: I understand that information held about me by the Credit Reference Agencies may be linked to records relating to my partner. For the purposes of this application I am financially independent and request that my application be assessed without reference to any "associated" records, although I recognise that this may adversely affect the outcome of my application. I believe that there is no information relating to my partner that is likely to affect any willingness to offer financial services to me. I authorise the company to check the validity of this declaration with Credit Reference Agencies and understand that the discovery of any associated records which would affect the accuracy of this declaration may result in the application being withdrawn. (I wish this application to be treated as financially linked and wish for it to be assessed with reference to any "associated" records, please tick box)

For joint applicants: I/We understand that an "association" between the joint applicants and/or any individual identified as my/our financial partner will be created at Credit Reference Agencies which will link our financial records. I/We understand that each others information will be taken into account in all future applications by either or both of us. This linking will continue until one of us successfully files a "disassociation" at the Credit Reference Agencies.

19. The Company and other organisations to which it may disclose my/our information may use this information to check my/our details with fraud prevention agencies and if I/We give false or inaccurate information and the Company suspects fraud the Company will record this with these agencies who will make it available to other organisations, individuals, and insurance companies, whether or not the mortgage is granted, to:

help make decisions about credit related services for me/us and members of my/our household; help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for myself/ourselves and members of my/our household; trace debtors, recover debt, prevent fraud and to manage my/our accounts or insurance policies; check my/our identity to prevent money laundering, unless I/We furnish the Company with other satisfactory proof of identity; carry out statistical analysis about credit insurance and fraud; provide details of products and services which they feel may interest me/us either by way of letter, telephone, fax or e-mail.

20. I understand any telephone calls to do with my/our application or mortgage may be recorded and monitored for security, quality, and/or training purposes.

21. I consent to my personal information being used by the Company now and in the future for the purposes of market research, telemarketing, credit assessment, credit scoring to evaluate me as a customer or potential customer, for client profiling, collection agents, securitisation and for carrying out the Company's rights and obligations in any agreement with me. The Company may also use my personal information for the prevention and detection of crime.

22. I/We acknowledge that any reservation fee paid to secure funds under a limited issue product, is non refundable.

23. I/We acknowledge that the Company is entitled to make such arrangements as it sees fit with third parties to protect itself against any failure by me/us to pay the mortgage loan, and that any such arrangement will be for the lenders' benefit, not mine/ours.

I/We authorise the Company to add or deduct from the advance any arrangement or acceptance fee, telegraphic transfer fee, maximum advance fee and Higher Lending Charge fee where applicable.

24. I/We undertake not to enter into any letting arrangement without the prior consent of the Lender.

25. I/We hereby confirm our authority for the Company to divulge public information stored with credit reference agencies to interested parties and agree to indemnify the Company against any loss or action as a result of such disclosure.

26. I will make all payments by direct debit. I understand that the amount that I pay each month may give me or the date that I make the monthly payment may change and that in either case the Company will give me notice in writing before this happens.

27. I accept any arrangements made by the Company for any buildings insurance and authorise the deduction of monthly insurance premiums to be included in the monthly direct debit payable to the Company.

28. I/We certify that if I/We have applied for a product which either does not require me/us to disclose my/our income, or which permits me/us to self certify my/our income, I/We understand my/our obligations and I/We have sufficient income to support the loan requested, and, if applicable, that the income declared is a true assessment of my/our total annual income.

29. I/We have received and read the Key Facts Illustration (KFI), and Initial Disclosure Document (IDD) provided by the advising introducer shown on page 2.

30. I/We confirm that I/We can afford the current and estimated future mortgage payments.

31. I am/We are also aware and 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 will have a serious effect on my/our ability to regularly meet mortgage payments.
 - Interest rates can vary 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 my/our ability to meet mortgage payments.
 - My/our home may be repossessed if I/We do not keep up repayments on my/our mortgage.
- For interest only mortgages: I/We acknowledge the way an interest only mortgage works and that the balance of my/our mortgage will not reduce over the term of the mortgage and it will be my responsibility to repay the loan from other sources at maturity of the loan.
 - I/We understand that the lender will have a financial interest in the mortgaged property and that it is my/our responsibility to ensure that their interest is noted under the buildings policy. I/We hereby agree/undertake to arrange for the freeholder to insure the property at all times for the full amount representing not less than the full cost of reconstructing the property in the same form, size, style and condition and to ensure the policy I/the freeholder will be taking out is index linked to the House Rebuilding Cost Index or any index substituted thereafter. I/We accept sole responsibility for the choice of insurer/undertake to advise the freeholder of the lenders requirements in respect of the sum insured and the extent of cover. I/We undertake to pay/advise the freeholder of the lenders requirements to pay all premiums as they fall due. I/We understand that the lender accepts no responsibility for any loss suffered by me/us in connection with the insurance of the property, however caused.
 - I/We authorise the lender to deduct any telegraphic transfer, completion, search indemnity, title insurance or other associated fees from my/our loan on completion.
 - I/We understand that the company will carry out an identification check on me/us and that the agency who the company will instruct to carry out this check and who supply the company with the results will record details of the check whether or not my/our application proceeds.
 - I/We understand that the lender may outsource the administration of my/our mortgage account to a third party. I/We authorise the lender to give, send and receive information and personal data to/from any such third party for the purpose of administering my/our mortgage account.

The above declaration sets out why the Company requires information about you and how such information will be processed. By signing this declaration you will be stating that you have read and understood the information contained in this declaration and will be giving your consent to the use of your personal information for all the purposes referred to above.

Signed

Date

Signed

Date



Please provide any additional information you believe relevant to your application, including any matters which should be brought to the attention of the lender. Where this refers to a previous part of this form, please also state the section it relates to.

SECTION

COMMENTS



Attach a separate sheet if necessary



THE SELECT
Partnership

THE SELECT PARTNERSHIP, MALLARD HOUSE, THE SIDINGS, CHESTER STREET, CHESTER CH4 8RD

TELEPHONE: 01244 674411 FACSIMILE: 01244 674477

WEBSITE: www.theselectpartnership.co.uk

THE SELECT PARTNERSHIP IS A TRADING NAME OF 2020 HOME LOANS LTD
COMPANY REG NO. 4094260

Issue 11

AUTHORISED AND REGULATED BY THE FINANCIAL SERVICES AUTHORITY

