

# owner occupied mortgage application form

# Application Check List

## INTERMEDIARY DETAILS (IF APPLICABLE)

Are you: (✓)  
If Network, name  
Intermediary Company name  
Intermediary name  
Address

Please complete all white areas in BLOCK CAPITALS and tick where applicable.

Lenders KFI ref no. (if applicable)

AR  DA

Principal  
or DA FCA  
No.

Telephone

Mobile

Fax

Email

Postcode

## LOAN DETAILS

Loan amount  
Purchase price / Valuation  
Loan to value  
Term

£

Purchase

Remortgage

£

%

Repayment

£

Years

Interest only

or if split

£

## PRODUCT DETAILS

Lender

Variable

Initial Interest Rate  %

Detail

Fixed

Initial Interest Rate  %

Detail

Discount

Initial Interest Rate  %

Detail

Tracker

Initial Interest Rate  %

Detail

} rate  
period  
or end  
date

Other (please specify)

Residential

Other (please specify)

## APPLICATION FEE

Card holder's name  
Card holder's address

Cheque enclosed

for £

or pay by debit card

for £

Visa Debit

Mastercard Debit

Solo

Electron

Delta

Maestro

Card No.

Start date

Card holder's name

Expiry date

Card holder's address

Issue No.

Maestro only

Security No.

(last three digits on signed strip)

X

Signed by  
Card Holder

All applicants must initial and date  
each page if using a loose leaf format

Initials Date

LOANS MUST BE SECURED BY A FIRST MORTGAGE ON A RESIDENTIAL PROPERTY IN  
ENGLAND AND WALES

# Intermediary Declaration

## FEE INFORMATION

Only complete if regulated product being sold

	Fees payable (as per KFI)	or % of loan advance	Added to loan	Refundable		If yes please provide circumstances
				Yes (✓)	No	
Broker fee	£	%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Lender fee	£	%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Application/Valuation fee	£	%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Legal fees	£	%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Higher lending charge	£	%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Other fees	£	%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Total	£					

Please provide details of all other fee(s) payable

Procurator fees payable  
Please provide the details of all parties (including packagers) who will receive payment should this mortgage complete:

Name	£
------	---

Name	£
------	---

Please advise payment route for procurator fee payment (✓)

Direct  Network

Total £

If you are charging a broker fee (a fee for your services), when is it to be paid? (✓)

Application  Completion

## THIRD PARTY INTRODUCER DETAILS

Are you paying any third party for introducing this client to you? (✓)

Yes  No

If yes, name of individual/company

Amount you are paying them from your income earned on this case

## INTERMEDIARY DECLARATION

Only complete if regulated product being sold

I declare that this sale is (✓)

Advised  Non Advised

If advised I confirm that I recommended the product stated.  
I declare that as The Customer Facing Broker all information given above is true and accurate and that I and the firm hold the appropriate permissions from the Financial Conduct Authority (FCA) for the regulated activities I have undertaken in relation to this application.  
I have undertaken a detailed assessment of the applicant(s) income and expenditure, and I believe that the applicant(s) will be able to maintain the mortgage payments, including the increased payments after any benefit has expired.  
I confirm that I have supplied a KFI to the applicant(s) for the mortgage product applied for in this application which I believe to be accurate. If the mortgage term extends into retirement, I confirm that the customer(s) 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 they are aware it is their responsibility to ensure they have made arrangements to repay the loan at the end of the term.

Are you or your firm selling any compulsory insurance products to your client(s)? (✓)

Yes  No

If yes, provide details

 Signed by Intermediary

Print Name	Date
------------	------

Initials	Date
<input type="text"/>	<input type="text"/>

# Mortgage Application

Please complete all white areas in BLOCK CAPITALS and tick where applicable. If more than two applicants, please complete a further form.

**A****PERSONAL DETAILS**

A1 Title (Mr/Mrs/Miss/Ms/Other)

A2 Surname

A3 Have you ever changed your first name or surname? (✓)

(if yes, give all former names and dates changed)

A4 Date of birth

A5 Intended retirement age

A6 Nationality

A7 Do you have permanent rights to reside in UK? (✓)

A8 Do you have diplomatic immunity? (✓)

A9 How long have you lived in the UK?

A10 Marital status (✓)

A11 State relationship between applicants

A12 Do you have any dependents? (✓)

A13 Age(s)

A14 Current address (if you have a different correspondence address please complete in section U)

A15 Current residential status (✓) (if other, please give details in section U)

If you are the owner is this property being sold? (✓)

A16 Are you on the voter's roll? (✓) (if No, please give details in section U)

A17 Home telephone number

A18 Work telephone number

A19 Mobile telephone number

A20 Is it OK to call you at work? (✓)

A21 Time at current address

A22 If less than three years give previous address(es) (if more than two previous addresses, please complete in Section U)

A23 Residential status at the address in A22 (✓)

A24 Time at previous address

A25 Previous address

A26 Residential status at the address in A25 (✓)

A27 Time at previous address

A28 National Insurance number

A29 Name of tax office

Initials

Date

A30 Tax reference number

**FIRST APPLICANT (with highest income)**

First names

 Yes  No

(Day/Month/Year)

If applicable, estimated retirement income/source

£

/

 Yes  No Yes  No

Years Months Since birth

 Single  Married/Civil Partnership  Separated Divorced/ Dissolved Civil Partnership  Widowed Yes  No How many?

Postcode

Owner  Local Authority renting  Private renting Living with parents  Living with relatives/friends  Other  Yes  No Yes  No

Code

Code

Email address

 Yes  No

Years Months

Postcode

Owner  Local Authority renting  Private renting Living with parents  Living with relatives/friends  Other 

Years Months

Owner  Local Authority renting  Private renting Living with parents  Living with relatives/friends  Other 

Years Months

**SECOND APPLICANT**

First names

 Yes  No

(Day/Month/Year)

If applicable, estimated retirement income/source

£

/

 Yes  No Yes  No

Years Months Since birth

 Single  Married/Civil Partnership  Separated Divorced/ Dissolved Civil Partnership  Widowed Yes  No How many?

Postcode

Owner  Local Authority renting  Private renting Living with parents  Living with relatives/friends  Other  Yes  No Yes  No

Code

Code

Email address

 Yes  No

Years Months

Postcode

Owner  Local Authority renting  Private renting Living with parents  Living with relatives/friends  Other 

Years Months

Owner  Local Authority renting  Private renting Living with parents  Living with relatives/friends  Other 

Years Months

## B OCCUPATIONAL DETAILS

B1 (✓)

## C FOR EMPLOYEES ONLY

C1 Payroll number

C2 Employer's name  
(Nature of business)

C3 Employer's full address

Postcode

C4 Employer's telephone number

Code

C5 Employer's fax number

Code

C6 Person to contact for reference

C7 Is the position permanent? (✓)

C8 If director or (part) owner  
please indicate share

C9 Basic annual gross salary/wage

C10 Regular annual gross bonus/commission

C11 Regular annual gross overtime

C12 Other (give details)

C13 TOTAL ANNUAL GROSS INCOME

C14 Date employment commenced

C15 Previous employer's name

C16 Address

Postcode

C17 Time with previous employer

Years

Months

C18 Payroll number (if known)

## D FOR SELF-EMPLOYED

D1 Name of business  
Stating whether Limited, Sole Trader or Partnership

D2 Full address

Postcode

D3 Business telephone number

Code

D4 Business fax number

Code

D5 Nature of business

D6 Your position in business

D7 If director or (part) owner  
please indicate share

%

Date business  
established

D8 Name of accountant

D9 Accountant's full practice name  
and address

Postcode

D10 Accountant's qualification

D11 Telephone number

Code

D12 Fax number

Code

D13 How long has your accountant  
acted for you?

Years

Months

D14 Do you have 3 years accounts available? (✓)

Yes

No

D15 Are your tax affairs up to date with no  
overdue liabilities in relation  
to all your activities? (✓)

Yes

No

D16 Your income for last three trading years

Mth/Year

£

Mth/Year

£

Mth/Year

£

## SECOND APPLICANT

Employed  Self Employed  Retired  Other

Job title/  
position held

Postcode

Code

Code

Yes

No

If no, please give details in Section U.  
eg. contract worker, length of contract,  
has it been renewed? etc.

£

pa

£

pa

£

pa

£

pa

£

pa

£

pa

If less than 3 years, please give previous employer(s).  
If more than 1 employer, complete in Section U

Postcode

Years

Months

Postcode

Postcode

Code

Code

%

Date business  
established

Postcode

Code

Code

Years

Months

Yes

No

Yes

No

Mth/Year

£

Mth/Year

£

Mth/Year

£

Initials Date

I/we refer to the mortgage application and do hereby acknowledge and declare that:

I/We confirm that the income amounts disclosed within this application are true and accurate and are sufficient to pay the monthly mortgage payments and future estimated payments stated within the Key Facts Illustration. I/We understand that a false declaration of income will have a serious effect on our ability to regularly meet mortgage payments.

I/We confirm that I/we have discussed, with my/our mortgage advisor, the impact of increases in interest rates and their significance on my/our mortgage payments.

I/We are aware that taking on new/additional financial commitments of any kind, during the period of the mortgage where I/we have not received any corresponding increase in income, could affect the ability to meet the mortgage payments as they fall due, and that my/our home will be at risk if I/we fail to maintain the mortgage payments.

In the event that the mortgage repayment date falls after my/our normal retirement date(s), I/we confirm that I/we will have sufficient financial resources, either through pension or other income to meet the mortgage payments as they fall due.

I/We confirm that I/we understand 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/our responsibility to repay the loan from other sources at maturity of the loan (This applies only to applicants who are applying for an interest only mortgage).

Make sure that you can afford your mortgage if your income falls.

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

FIRST APPLICANT

SECOND APPLICANT



Signature(s)

Date

Date

**EXISTING FINANCIAL COMMITMENTS**

**E DETAILS OF EXISTING/ PREVIOUS MORTGAGES**

E1 Are you a first time buyer? (✓)

E2 Name of existing residential mortgage lender

E3 Lender's full address

E4 Telephone number

E5 Fax number

E6 Existing mortgage account number

E7 Original mortgage amount

E8 Mortgage outstanding (including Early Redemption Charge)

E9 Monthly payment

E10 Expected sale price

E11 Date mortgage commenced

E12 Will this loan be redeemed on completion of the new mortgage? (✓)

E13 Please give details of any previous mortgages held within the last five years

E14 Mortgage account number

E15 Do you have any other mortgages on properties? (✓) (if yes please give details in Section I)

**FIRST APPLICANT**

**SECOND APPLICANT**

Please send us your last 12 months itemised mortgage statements

Yes  No (if yes please go to Section F)

Yes  No (if yes please go to Section F)

Form fields for mortgage lender name and address (First Applicant)

Form fields for mortgage lender name and address (Second Applicant)

Code

Code

Code

Code

£

£

£

£

£

£

£

£

£

£

Postcode

Postcode

Yes  No If no, please give details in Section U

Yes  No If no, please give details in Section U

Form fields for mortgage details (First Applicant)

Form fields for mortgage details (Second Applicant)

Yes  No How many?

Yes  No How many?

**F DETAILS OF EXISTING/ PREVIOUS TENANCIES**

F1 Name of landlord or letting agent

F2 Landlord's full address

F3 Monthly rent payment

F4 How often do you pay your rent? (eg weekly, monthly)

F5 Date of tenancy

Please provide details of any previous tenancies held within the last year. If more than one, please give details in Section U.

Form fields for landlord name and address (First Applicant)

Form fields for landlord name and address (Second Applicant)

£

£

From

From

To

To

**G PRESENT CURRENT ACCOUNT DETAILS**

G1 Bank/Building Society name

G2 Full address

G3 Sort code / Account number

G4 Time with bank

G5 Credit card details Please give amounts owed in Section H

Form fields for bank name and address (First Applicant)

Form fields for bank name and address (Second Applicant)

Postcode

Postcode

Years Months

Years Months

Master  Amex  VISA  Other

Master  Amex  VISA  Other

Initials Date

# H

## OUTGOINGS

Please list any commitments you currently have and provide details of any additional committed outgoing in Section U.

Type of commitment <small>(eg. credit card, mail order, bank loan, secured loan, hire purchase, student loan, maintenance, CSA, or childcare payments)</small>	*Whose name is the commitment in?		End date of loan	Name of lender / company	Monthly repayment	Balance outstanding	** if to be repaid at completion	Account number	✓ if secured	Purpose of loan <small>(was this for business?)</small>
	1st	2nd			£	£				
	1st	2nd			£	£				
	1st	2nd			£	£				
	1st	2nd			£	£				
	1st	2nd			£	£				
	1st	2nd			£	£				
	1st	2nd			£	£				
	1st	2nd			£	£				

\* If in joint names please circle 1st and 2nd. \*\* If commitments are only being partially repaid at completion, state how much is being repaid

### FIRST APPLICANT

### SECOND APPLICANT

H1 Do you make any maintenance/child support payments?

Yes  No Voluntary £

Yes  No Voluntary £

Child support Act payments £ Court order £

Child support Act payments £ Court order £

H2 Are you responsible in law for any of the above payments?

Yes  No

Yes  No

H3 Do you have any other liabilities? (if 'Yes', please give details in section U.)

Yes  No

Yes  No

# I

## DETAILS OF OTHER PROPERTY OWNED

Please complete this section if you already, or are about to, own properties, other than your main residence, i.e. buy to lets/holiday homes. If necessary please provide further details in Section U.

Property address	Estimated value (£)	Current loan (£)	Monthly mortgage payment (£)	Monthly rental income (£)	Lender's name	✓ if to be repaid at completion
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						

# J

## PAYMENT/CREDIT HISTORY

**NB.** If you answer Yes to any of the questions below please provide full details in Section U.

### FIRST APPLICANT

### SECOND APPLICANT

J1	Have you ever been refused a mortgage on the property to be mortgaged, or on any other property?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
J2	Have you ever been convicted of or charged with any offence other than a driving offence?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
J3	Have you ever had a judgement for debt recorded against you (County Court Judgement)? Or if self employed/controlling director, against your company?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
J4	Have you ever been party to insolvency proceedings, bankruptcy or made a formal agreement with your creditors (IVA)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
J5	Have you had a cumulative total of 3 months or more arrears, whether cleared or not, on any secured or unsecured loan at any time in the last 2 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Initials   Date

WARNING: Think carefully before securing other debts against your home, your home may be repossessed if you do not keep up repayments on your mortgage.



# K

## NEW MORTGAGE DETAILS

- K1 Purpose of loan (✓)
- K2 Repayment method (✓)
- K3 Amount of loan requested
- K4 Term of loan required
- K5 Will this mortgage be for the equal benefit of all named applicants (✓)
- K6 Preferred repayment date

Purchase  Remortgage

Repayment  Interest only

Repayment £  Interest only £

Yes  No *If No, provide details in Section U*

6th, 26th or 31st (last working day of month)

# L

## PROPERTY PURCHASE

- L1 Purchase price of property
- L2 Funds provided from your own resources
- L3 Funds provided from any other source
- L4 Is it a private sale? (✓)
- L5 Is the property being purchased from a relative? (✓)
- L6 Is a deed of gift involved? (✓)
- L7 Are you purchasing as a sitting tenant? (✓)
- L8 Are you receiving a discount on the purchase price? (✓)
- L9 Is there any relationship between you and the vendor? (✓)

£  Current estimated value £

£  Source

£  Source

Yes  No *If yes give details in Section U*

Yes  No Is the property being purchased under the RTB scheme?  Yes  No *(If Yes, send in RTB papers)*

Yes  No Is the property being purchased under the Shared Ownership scheme?  Yes  No

Yes  No If yes, what % are you purchasing?  %

Yes  No If yes, amount of discount received £

Yes  No If yes, please give details

# M

## REMORTGAGE

- M1 If you are remortgaging an existing property, date of original purchase
- M2 Original amount borrowed for house purchase
- M3 Original purchase price
- M4 Current estimated value
- M5 Was original purchase under RTB scheme (✓)?

/  /

Existing balance £

Additional funds\* £

Total new loan required £

\* Please explain what you will use the extra money for

Yes  No *(If Yes, please supply original RTB papers)*

# N

## PROPERTY DETAILS

- N1 Will the property be your main residence? (✓)
- N2 Address of property to be mortgaged (full postcode required)
- N3 Type of property (please tick one box only) (✓)
- N4 If flat / maisonette
- N5 Is, or was, the property built or owned by the local authority or a housing association or Ministry of Defence? (✓)
- N6 Age of property
- N7 Property tenure (✓)
- N8 If leasehold, please give:
- N9 Construction of the property (✓)
- N10 If none of the above, what materials have been used?

Yes  No

Postcode

Detached house  Semi-detached house  Terraced house  Bungalow  Flat  Studio  Maisonette

Floor no. of flat  Is it serviced by a lift?  Yes  No Balcony access

No. of floors  No. of units  Purpose built  Converted

Yes  No If yes what % is owner/occupied?  %

Years  Valid NHBC certificate  Yes  No

Freehold  Leasehold  Commonhold

No. of years remaining on lease  yrs Annual maintenance charge £  Entry date  Annual ground rent or rent charge £

Brick walls  Stone walls  Tiled roof  Slate roof

Initials   Date

## N PROPERTY DETAILS *continued*

N11 Is the property a single dwelling unit? (✓)

Yes  No

N12 Are there any agricultural or other restrictions? (✓)

Yes  No

N13 Is the property a self-build? (✓)

Yes  No

N14 If property is in the course of construction, will the loan be required in instalments? (✓)

Yes  No If yes, what?

N15 Is the property connected to or situated above commercial premises? (✓)

Yes  No If yes, what?

N16 Is any part of the property to be used for business purposes? (✓)

Yes  No If yes, what?

N17 Has the property been extended or altered in the last 10 years? (✓)

Yes  No

N18 Accommodation: number of:

Living rooms  Bedrooms  Kitchens  Bathrooms  
 WCs  Garages  Basements  Floors (*excluding basement*)

## O OCCUPANTS OF PROPERTY

O1 Give full names of anyone aged 17 or over (who is not a mortgage applicant) who will reside in the property

Name	Date of birth	Relationship to applicants
<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"/>

O2 Will all named applicants occupy the property in 30 days of completion of a purchase, or continue to occupy the property in remortgage situations? (✓)

Yes  No

(Please give details)

## P VALUATION

P1 Name and telephone number of occupant

Name  Telephone

P2 Name, telephone number and address of selling agent

Name  Telephone

Address  Postcode

P3 Name, telephone number and address of contact with whom the valuer should arrange call

Name  Telephone

Address  Postcode

P4 What valuation Survey Report do you require? (✓)

Mortgage Valuation  RICS Condition Report  Homebuyer's Report  Building Survey

If you require further space to give a complete answer to any question please use Section U

**(i) Valuation Report** The Society is required by law to obtain a valuation report on the property on which you require a loan. A copy of the report will be given to you, purely for your own information. This report is solely to enable the Society to decide how much to lend on the security of the property and on what terms and is not to be used for third party purposes without the express permission of the Valuer and the Society. The Society strongly recommends that a more detailed report is made on the condition, value and suitability of the property.

**(ii) Condition Report** I/we authorise the Society to request a qualified surveyor to undertake a Condition Report. The inspection is an entry level survey not as detailed as a Homebuyer's Report.

**(iii) Home Buyer Report** I/we authorise the Society to request a qualified surveyor to undertake a RICS Home Buyers Report. The inspection will cover all readily accessible or visible parts of the property but is not as thorough as a Building Survey but more comprehensive than the Valuation Report.

**(iv) Building Survey** This report is the most thorough and will go into more detail to identify defects but the scope of the report will vary dependent upon the property itself. The cost of this report can be obtained on application. You may discuss the limitations and/or your requirements of the report with the surveyor.

Initials

Date

**Q**

**REPAYING YOUR MORTGAGE**

Q1 How do you intend to repay the loan at the end of the mortgage? (✓)

- Savings
- Investment Income/Vehicle *(See below)*
- Sale of Property
- Other *(please give details)*

Q2 What policies are you going to use to cover your mortgage?

	POLICY 1	POLICY 2	POLICY 3	POLICY 4
Company	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Type (PEP, pension, endowment)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Policy number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Policy holder(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Year of maturity	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Projected value/death benefit	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Monthly premium	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Q3 Lending into retirement

If the mortgage term extends beyond retirement age, details must be provided below of how the applicant proposes to maintain mortgage payments or any other intended arrangement in retirement. See and complete section A5.

**R**

**SOLICITORS**

R1 Name of contact

R2 Solicitor firm

R3 Address

Postcode

R4 Telephone number

R5 Fax number

R6 Number of partners

Please note that the Society will not usually instruct a Solicitor who is a sole practitioner.

If you wish to use a sole practitioner, the Society will instruct its own Solicitors and you will be responsible for costs. The solicitor must be listed on the Law Society website with a minimum of 2 principles.

Initials   Date

**S****BUILDINGS & CONTENTS INSURANCE**

You must have buildings insurance on the property mortgaged with us and we would request that you forward a valid buildings insurance schedule to us. The buildings sum assured must be for not less than the reinstatement value given by the surveyor. We will require our interest to be noted on the policy. Please note that completion cannot take place until this information is received on all properties secured by our charge.

PLEASE NOTE THE FOLLOWING QUESTIONS MUST BE ANSWERED.

1. Have you or any person normally resident with you
  - (a) ever been convicted of, or are currently being charged with any offence other than a driving offence? .....Yes  No
  - (b) had any home or personal insurance declined, cancelled or had any special terms imposed? .....Yes  No
2. Have you or any person normally resident with you sustained any loss, damage or liability whether insured or not during the past five years arising from risks which can be insured under a Homeowner Buildings or Contents Policy? .....Yes  No
3. Will the property be left unoccupied for more than 30 days at a time, or 2 months in any consecutive 12 month period?.....Yes  No
4. Will the property be used for anything other than private living accommodation for you and your family? .....Yes  No
5. Will the property be used as a weekend or holiday home?.....Yes  No
6. Will the property be used for any business purposes? .....Yes  No
7. Is the property in a sound state of repair? .....Yes  No
8. Are you aware of any past or existing structural damage to the property? .....Yes  No
9. Has the property been underpinned or provided with any other means of structural support, are there any other guarantees available?...Yes  No
10. Has the property or surrounding area been affected by subsidence, settlement or land slip? .....Yes  No

**T****PAYMENT PROTECTION INSURANCE**

Have you ever wondered what would happen to your home if you were unemployed or were off work for any length of time through accident or sickness? It is a sad fact that many thousands of mortgage payers can expect to become unemployed in any one year, while over 1,600 people are seriously injured every day.

You cannot expect much help from the state. From October 1995 new borrowers or people remortgaging can count on NO HELP with their interest payments for the first nine months, while those with an existing mortgage will receive no help with their interest for the first two months and then only 50% for the next 4 months. And if you have savings of over £8000 or more, you will get no help at all. This could cause serious problems for those unable to work. So the need for mortgage protection is greater than ever before.

- U1  I/We have made arrangements for this cover  
 I/We wish to leave our mortgage without this protection

U2 Is a Single Premium Insurance Policy being sold with the mortgage?

Yes  No

If yes, please provide the following details for each single premium insurance policy sold:

Is the insurance premium added to the mortgage? Yes  No

POLICY 1

POLICY 2

If Yes, the insurance premium amount:	£ <input type="text"/>	£ <input type="text"/>
Name of Insurer:	<input type="text"/>	<input type="text"/>
Term of insurance policy	<input type="text"/>	<input type="text"/>

If you choose not to take the cover please sign the following declaration.

I/We confirm that I/we do not wish to take a payment protection policy. I/We are aware of my/our continued obligation to make mortgage payments in the event that I/we are unable to work through sickness or redundancy.

**X** **Signed by First Applicant**

Print name Date

**X** **Signed by Second Applicant**

Print name Date

U

ADDITIONAL INFORMATION

Please use the space below to detail any additional information, ensure it is clear to which section of the form it is related.

Large empty white box for providing additional information.

Initials

Date

Two small white boxes for initials and a larger white box for the date.

**NAME/S**

<b>NAME/S</b>		<b>OUTGOINGS</b>	<b>INCOME</b>
<b>INCOME</b>	Salary		
	Child benefit		
	Pension		
	Other		
	<b>TOTAL</b>		£
<b>OUTGOINGS</b>	Mortgage		
	Rent including Shared Ownership		
	Council tax		
	Water rates		
	Electricity		
	Gas		
	Telephones (land and mobile)		
	TV licence/satellite costs, etc		
	Buildings insurance		
	Contents insurance		
	Life assurance		
	Pension contributions		
	Car insurance		
	Servicing and repairs		
	Road tax		
	Petrol		
	Food and household expenses		
	Clothing		
	Medical Expenses (dentist, etc)		
	Child care		
	Other loans		
	Other travel costs (public transport, etc)		
	Entertainment		
	Hobbies		
	Sport		
	Lunches		
	Newspapers/magazines		
	Children's school uniform and other expenses		
	Personal expenses (hair, etc)		
	Holidays		
	Birthdays/other gifts		
	<b>TOTAL</b>	£	
	<b>TOTAL INCOME</b>		£
	<b>LESS TOTAL EXPENSES</b>		£
	<b>EXCESS INCOME OVER EXPENDITURE</b>		£

Always allow yourself an emergency fund for unexpected expenses such as property repairs

Initials  Date

I am/ We are applying for a mortgage on the property described in this mortgage application and I/we declare, consent, and fully understand that:

1. All applicants are 18 years of age or over.
  2. To the best of my/our knowledge and belief the answers given are true and all material information as required has been disclosed. Additional interest will be charged if it comes to the Society's attention that the property is used for commercial purposes.
  3. This application can be cancelled by the Society at any time without giving any reason or revealing any information received if it appears to the Society that there is a change in my/our circumstances or the security to be provided.
  4. The Valuer is independently instructed by the Society to assess the adequacy of the security for the purpose of the Building Society only. I/we accept that this does not impose any duty on the Valuer or the Society to indicate to me/us the value or the condition of the property. I/we confirm and understand that I am/we are advised to make our own arrangements to have the property surveyed. I/we further understand that the Society does not accept any liability for the accuracy or contents of the Valuer's Report.
  5. Any application and valuation fees must be enclosed with this application and the application fee is not refundable.
  6. Credit Reference and Other Mortgage Checks
    - (a) Information in this application form may be used to make identification checks and to request a credit reference from one of the credit reference agencies including use of the information on the electoral register for the purpose of anti-money laundering and identification purposes. Credit reference agencies will keep a record of the search.
    - (b) If an advance is granted, information will be registered about you and the conduct of your account with the Council of Mortgage Lenders Possession Registry of Loan Repayments and other credit reference agencies for the purpose of making lending decisions, prevention of fraud, tracing agents or loan management.
    - (c) On a joint application, a credit reference agency will make an association linking the financial records of both applicants. If any applicant applies for access to information held at credit reference agencies, each applicant will receive information relating to themselves only and the name(s) of any associate. This linkage will continue until one applicant successfully files a notice of disassociation at the credit reference agencies.
    - (d) In the case of sole applicants, information held about you by the Credit Reference Agencies may be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any associated records. This linking will also continue until one of you successfully files a notice of disassociation at the credit reference agencies.
    - (e) The Society may also periodically submit information to Credit Reference Agencies who will in turn provide information to us on which we may base future lending decisions.
  7. Data Protection Act
    - (a) Any information provided by you may be held and processed by Buckinghamshire Building Society and may be shared with third parties to protect both ourselves and our customers against fraud, to satisfy Codes of Practice and compliance related issues that may arise from time to time. Under the Data Protection Act 1998 you are entitled to know what information is held about you and to ask for any inaccurate details to be amended. You also have the right of access to your personal records. If you have any questions about either of these matters, please write to the Compliance manager, Buckinghamshire Building Society, High Street, Chalfont St Giles, Bucks. HP8 4QB.
    - (b) The Society will make such enquiries and take up such references as it considers necessary in relation to your mortgage application. This information may be obtained from the Land Registry, previous and existing employers. Information may also be obtained from HMRC, the Department for Work and Pensions (DWP) and may be disclosed during the life of the account.
    - (c) The Society may use and disclose details of this application and any resulting offer of advance to you and/or our solicitor(s) and intended adult occupiers of the property, to any intended guarantor, their legal advisers, and to provide any additional mortgages with information during the life of this mortgage subject to payment of the appropriate charge. Further, to use and disclose information to the Financial Conduct Authority, Financial Ombudsman Service for the purpose of compliance with regulation and codes of practice. Additional information will be disclosed to our processing agents with whom we hold agreements to process your data. Legal Advisers may disclose confidential or privileged information to the Society that may determine whether the Society lends to you.
- (d) Information on the application form will be disclosed to any insurance partner the Society has for the purpose of administering, including claims settlement, any insurance product you choose to take. The insurance company will hold the information about you as data controller. Further, in order to assess the terms of any insurance contract or administer claims which arise, the insurer may need to collect sensitive data (such as details relating to your medical history or in respect of any criminal convictions). By proceeding with this application you confirm your consent to such information being processed by the insurer concerned or its agent.
  - (e) The Society can use and disclose information on the application and on any claim to Insurance Database Services Limited (IDS Ltd). Insurers and their agents share information with each other to prevent dishonest claims and to decide whether to accept your application and if so on what terms. They do this by using the Claims and Underwriting Exchange Register which is run by IDS Ltd. In dealing with this application form this register may be used. If you make a claim, all the information you supply on this form and about your claim will be put on the register so that other participants may use it. A list of participants who use the register is available if you ask for one. In response to any searches made in connection with your application or any claim you may make, IDS Ltd. may supply information it holds about other claims you have made from other participants.
  - (f) I/we consent to be contacted by telephone or in writing by the Society to be told about new products and services that may be of interest to me/us. Only tick the following boxes if you do not wish the Society to contact you about our new products and services.
    - (a)  By writing
    - (b)  By telephone
    - (c)  By email
  - (g) I/we consent to information on the application form being disclosed now or at any time during the life of the account to a general insurance partner the Society has for the purposes of effecting and administering any insurance product I/we choose to take. The insurance company will hold the information as a Data Controller and process the data for arranging and administering purposes to include any claims. Additionally, information may be disclosed to KPMG, the Society's Internal Auditors and any other firms used by the Society in future in a similar capacity.
  - (h) I/We consent to our names being placed on the CML's Possession Register in the event of the mortgage property being taken into possession.
  - (i) It is assumed that all third parties are aware that their personal data is being supplied to the Society.
  - (j) In accordance with Data Protection Act 1998, you are advised that information provided by you may be held by the Society in its computer and paper records and retained for a period of six years after your mortgage is redeemed.
- A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies
1. When you apply to us to open an account, this organisation will check the following records about you and others (see 2 below)
    - (a) Our own;
    - (b) those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
    - (c) those at fraud prevention agencies (FPAs).

We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.
  2. If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

3. Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
4. If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
5. If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
6. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
7. Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.
8. The information held and processed by us may be shared with the introducing broker / intermediary at any time during the life of the mortgage.

I/we understand and agree 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 excesses 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. Ensure that the interest of Buckinghamshire Building Society is noted on the policy.
5. Undertake to pay all premiums as they fall due to maintain the policy cover for the life of the mortgage.

The Society accepts no responsibility for any loss suffered by me/us in connection with the insurance of the property, however caused.

## MORTGAGE DECLARATION

	FIRST APPLICANT	SECOND APPLICANT
Signature	<input type="text"/>	<input type="text"/>
Date	<input type="text"/>	<input type="text"/>
Guarantor(s): Signature(s) If Applicable	Signature <input type="text"/>	Signature <input type="text"/>
	Date <input type="text"/>	Date <input type="text"/>
	Signature <input type="text"/>	Signature <input type="text"/>
	Date <input type="text"/>	Date <input type="text"/>





doing the right thing

www.bucksbs.co.uk



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

Please fill in the whole form using a ball pen and send it to:

Buckinghamshire Building Society
High Street,
Chalfont St Giles,
Buckinghamshire
HP8 4QB

Service User Number

4 3 0 0 3 8

Name(s) of Account Holders

[Empty text boxes for account holder names]

Reference

6 9 0 1 - 0 [Empty boxes]

Instruction to your Bank or Building Society

Please pay Buckinghamshire Building Society Direct Debits from the account detailed in the instruction subject to the safeguards assured by the Direct Debit Guarantee.

Bank/Building Society account number

[Empty boxes for account number]

I understand that this instruction may remain with the Buckinghamshire Building Society and, if so, details will be passed electronically to my Bank/Building Society

Branch Sort Code

[Empty boxes for branch sort code]

Name and full postal address of your Bank or Building Society

To the Manager Bank/Building Society
Address
Postcode

Signature(s)
Print name(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 payee

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, Buckinghamshire Building Society will notify you ten working days in advance...
If an error is made in the payment of your Direct Debit by Buckinghamshire Building Society or your bank or building society you are entitled to a full and immediate refund...
You can cancel a Direct Debit at any time by simply contacting your bank or building society.

Buckinghamshire Building Society  
High Street,  
Chalfont St Giles,  
Buckinghamshire HP8 4QB

## Submission Checklist

- HAVE ALL THE SECTIONS BEEN COMPLETED?
- HAVE ALL APPLICANTS SIGNED?
- ARE ALL THE APPLICABLE FEES ENCLOSED?
- HAS THE CORRECT PRODUCT BEEN CLEARLY IDENTIFIED?
- ARE ALL SUPPORTING DOCUMENTS ATTACHED?
- Proof of residency
- Proof of identity
- Completed budget planner
- Completed Direct Debit Instruction
- P60s and 3 months' payslips (where applicable) or last 3 years' accounts for self-employed applicants
- Latest 3 months' bank statements
- Latest mortgage statement
- Latest month's credit / store cards statements
- Any other loan statements

### OFFICE USE ONLY

Case No.

Name

Date