



Generic Mortgage Application



Generic Mortgage Application

Application details

Lender	<input type="text"/>			
Product	<input type="text"/>			
Purpose (please tick)	Purchase <input type="checkbox"/>	Remortgage <input type="checkbox"/>	Right-to-Buy <input type="checkbox"/>	Buy-to-Let <input type="checkbox"/>
Status (please tick)	Full status <input type="checkbox"/>	Self-certification <input type="checkbox"/>		
A. Rate Options	Discounted by <input type="text"/> %	Fixed Rate of <input type="text"/> %	Until (date)	<input type="text"/>
	Other Details <input type="text"/>			
B. Initial Mortgage Rate	<input type="text"/>	(Day 1)		

Please note: applications submitted without the correct fee, or with no fee at all, will possibly delay the application

Payment by Credit / Debit Card (please complete card payment form on next page)
(please tick)

Before completing this form please read the Data Protection Act Notice at the back of the form (section S).

Date mortgage sale advised

Application details

Fees payable: (as per KFI) Where the Lender permits or if applicable

		Added to loan	Yes	Refundable	No	If yes please provide circumstances:
Broker Fee	£	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Arrangement Fee	£	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Valuation Fee	£	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Legal Fees	£	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
HLC	£	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Buildings Insurance	£	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Other Fees	£	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
TOTAL	£	<input type="text"/>				

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

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

Name:	<input type="text"/>	£
Name:	<input type="text"/>	£
Name:	<input type="text"/>	£

Fee deduction

I/We authorise you to deduct the following fees from the total loan on completion

Telegraphic Transfer Fee	<input type="checkbox"/>	Local Authority Search Indemnity Fee (remortgage only)	<input type="checkbox"/>
Completion Fee	<input type="checkbox"/>	Title Insurance Fee	<input type="checkbox"/>
Other – Please specify	<input type="text"/>		

Credit card authorisation

If you wish, we can collect any application fee and/or any booking fees by credit or debit card.
If you would like to take advantage of this facility, please indicate below giving full details of the card to be debited.

1. Name on credit/debit card	<input type="text"/>	Amount to be debited TOTAL £	Application No: (Office use only)
2. Billing Address	<input type="text"/>		
	<input type="text"/>		
	Postcode <input type="text"/>		
3. Card Type	Visa <input type="checkbox"/> MasterCard/Access <input type="checkbox"/> Switch <input type="checkbox"/> Solo <input type="checkbox"/> Delta <input type="checkbox"/>	5. Start date	<input type="text"/>
4. Card number	<input type="text"/>	6. Expiry date	<input type="text"/>
7. Signature	<input type="text"/>	8. Security No	<input type="text"/>
		Date	<input type="text"/>

1. Intermediary Details This section to be completed by the intermediary only.
Customer facing brokers must complete all sections (with the possible exception of section C).

A. Intermediary name	Company name		
Address			
	Postcode		
Telephone no	Fax no		
Email Address	Mobile		
B. Introducer no	Office contact name		

Preferred contact method: telephone fax mobile email

C. Type of mortgage: is this a regulated contract a non regulated contract

D. Level of service: was this an advised sale a non advised sale Was this mortgage sold: 'face to face' non 'face to face'

E. Level of advice (please complete all questions)

E1. 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 period has expired. yes no

E2. I confirm I have supplied a KFI to the applicant(s) for the mortgage product applied for in this application. yes no

E3. If the mortgage term extends into retirement, I confirm that the applicant(s) has arrangements in place to enable them to maintain their mortgage repayments in retirement. yes no

E4. 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. yes no

F. Authorisation: are you appointed rep directly authorised not authorised

Network name (if applicable) FSA Number or CCL number (if not authorised)

G. Customer contact: was the application form completed in my presence not completed in my presence

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

Signature date of submission

2. Packager details (If the same as section 2, please state 'as above')

Intermediary name	Company name		
Address			
	Postcode		
Telephone no	Fax no		
Email Address	Mobile		
Introducer no	Office contact name		

Are you: appointed rep directly authorised not authorised

Network name (if applicable) FSA Number or CCL number (if not authorised)

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

Signature date of submission

A. Personal details

	APPLICANT 1	APPLICANT 2
1. Title (Mr/Mrs/Miss/Ms)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
2. Surname	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
3. First name/s	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
4. Previous surname and/or first names and date name changed (eg. Maiden name)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
5. Date of birth	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
6. Marital status (please tick)	Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed <input type="checkbox"/> Living with partner <input type="checkbox"/>	Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed <input type="checkbox"/> Living with partner <input type="checkbox"/>
7. Relationship to joint applicant (please state)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
8a. Nationality	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
8b. Are you a UK resident?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
8c. If no, state country of residence.	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
8d. How long have you lived in the UK?	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
8e. Do you have the right to permanently reside in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
8f. If no, please specify termination date of visa	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
8g. Do you have Diplomatic Immunity?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
9. Dependents	Number <input type="text"/> Ages <input style="width: 100%;" type="text"/>	Number <input type="text"/> Ages <input style="width: 100%;" type="text"/>
10. Present address (If less than 3 years at present address please provide previous address/es covering last 3 years)	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> Postcode <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> Postcode <input style="width: 100%;" type="text"/>
11. Time at present address	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
12. Telephone number (home)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
13. Telephone number (work)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
14. Telephone number (mobile)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
15. Email Address	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
16. Residential status (please tick)	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With Parents <input type="checkbox"/> Other <input style="width: 100%;" type="text"/>	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With Parents <input type="checkbox"/> Other <input style="width: 100%;" type="text"/>
17. Previous address (1) (most recent previous address)	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> Postcode <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> Postcode <input style="width: 100%;" type="text"/>
18. Time at previous address (1)	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
19. Residential status (1) (please tick)	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With Parents <input type="checkbox"/> Other <input style="width: 100%;" type="text"/>	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With Parents <input type="checkbox"/> Other <input style="width: 100%;" type="text"/>
20. Previous address (2)	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> Postcode <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> Postcode <input style="width: 100%;" type="text"/>
21. Time at previous address (2)	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
22. Residential status (2) (please tick)	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With Parents <input type="checkbox"/> Other <input style="width: 100%;" type="text"/>	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With Parents <input type="checkbox"/> Other <input style="width: 100%;" type="text"/>

B. Present accommodation

	APPLICANT 1	APPLICANT 2
1. Name of present lender or landlord	<input type="text"/>	<input type="text"/>
2. Address of present lender or landlord	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
2a Telephone number of lender/landlord	<input type="text"/>	<input type="text"/>
3. Present monthly payment	£ <input type="text"/> per month	£ <input type="text"/> per month
4. Current Residential Status	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With Parents <input type="checkbox"/>	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With Parents <input type="checkbox"/>
Other	<input type="text"/>	<input type="text"/>
4a. If owner, date mortgage taken out	<input type="text"/>	<input type="text"/>
5. Account/roll number	<input type="text"/>	<input type="text"/>
6. Date mortgage commenced	<input type="text"/>	<input type="text"/>
7. Highest number of months in arrears in the last 12 months	<input type="text"/>	<input type="text"/>
8. Outstanding balance	£ <input type="text"/>	£ <input type="text"/>
9. Has the mortgage/tenancy been assisted in the last 12 months with any type of government assistance? (i.e. Housing Benefit)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
10. Will you be redeeming your present mortgage?	N/A <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>	N/A <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
11. If not redeeming, why not? (please state)	<input type="text"/>	<input type="text"/>

IF YOU HAVE HELD THIS MORTGAGE, OR BEEN A TENANT OF THIS LANDLORD, FOR MORE THAN 3 YEARS PLEASE GO STRAIGHT TO SECTION C. OTHERWISE, PLEASE COMPLETE QUESTIONS 10-19 BELOW, CONTINUING ON A SEPARATE SHEET IF NECESSARY.

Previous accommodation

12. Name of previous lender or landlord	<input type="text"/>	<input type="text"/>
13. Address of previous lender or landlord (Previous address 1 – most recent previous address)	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
13a. Telephone of previous lender/landlord	<input type="text"/>	<input type="text"/>
If mortgaged:		
14. Account/roll number	<input type="text"/>	<input type="text"/>
15. Has this mortgage been redeemed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
16. If not redeeming, why not? (please state)	<input type="text"/>	<input type="text"/>
17. Name of previous lender or landlord	<input type="text"/>	<input type="text"/>
18. Address of previous lender or landlord (Previous address 2)	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
18a. Telephone of previous lender/landlord	<input type="text"/>	<input type="text"/>
If mortgaged:		
19. Account/roll number	<input type="text"/>	<input type="text"/>
20. Has this mortgage been redeemed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
21. If yes what date was this redeemed?	<input type="text"/>	<input type="text"/>
22. If not redeeming, why not? (please state)	<input type="text"/>	<input type="text"/>

IF YOU HAVE A MORTGAGE ON ANY OTHER PROPERTY, OR HAVE HAD IN THE LAST 3 YEARS, OTHER THAN THOSE STATED ABOVE, PLEASE PROVIDE DETAILS (ON A SEPARATE SHEET) OF: PROPERTY ADDRESS, LENDER NAME, ADDRESS AND ACCOUNT NUMBER.

C. Employment

APPLICANT 1

1. Employment status (please tick)

Self-Employed Employed Retired
 Other

APPLICANT 2

Self-Employed Employed Retired
 Other

IF SELF-EMPLOYED OR A COMPANY DIRECTOR OWNING MORE THAN 20% OF YOUR COMPANY, PLEASE GO STRAIGHT TO SECTION F.
 IF AN EMPLOYEE, PLEASE COMPLETE SECTION C, QUESTIONS 2 TO 14.

2. Employers Name

3. Employers address

(if less than one year with employer, provide details of previous employers covering last three years)

Postcode

Postcode

4. Telephone number

4a. Fax number

5. Employers email address

6. Occupation

7. Nature of business

8. Employee number

9. Shareholding (If none, state NONE)

%

%

10. Nature of position (please tick)

Permanent Temporary Contract

Permanent Temporary Contract

10a. If contract, date contract started

10b. If contract, date contract to end

10c. If contract please provide details

10d. If contract, is contract likely to be renewed

Yes No

Yes No

11. If employed, date employment started

12. National Insurance Number

13. Tax district/reference number

14. Person to contact

Previous employment - please provide details of all employers covering the last 3 years (if necessary continue on separate sheet).

15. Previous employer name

16. Previous employer address

Postcode

Postcode

17. Position held

18. Dates employed

from

to

from

to

D. Income from employment

If you are self-certifying your income go straight to Section H.

	APPLICANT 1	APPLICANT 2
1. Basic gross income	£ <input type="text"/> per week/month/annum	£ <input type="text"/> per week/month/annum
2. Regular overtime	£ <input type="text"/> per week/month/annum	£ <input type="text"/> per week/month/annum
3. Regular bonuses	£ <input type="text"/> per week/month/annum	£ <input type="text"/> per week/month/annum
3a. Commission	£ <input type="text"/> per week/month/annum	£ <input type="text"/> per week/month/annum
3b. Overtime	£ <input type="text"/> per week/month/annum	£ <input type="text"/> per week/month/annum
3c. Bonuses	£ <input type="text"/> per week/month/annum	£ <input type="text"/> per week/month/annum
4. Other income	£ <input type="text"/> per week/month/annum	£ <input type="text"/> per week/month/annum
5. Source/s of other income	£ <input type="text"/> per week/month/annum	£ <input type="text"/> per week/month/annum
6. Gross income	£ <input type="text"/> per week/month/annum	£ <input type="text"/> per week/month/annum

E1. Other Properties and Rental Income

1. Do you receive rental income? (If yes, please provide details)

APPLICANT 1 Yes No

APPLICANT 2 Yes No

Property Address	Estimated Value	Property Address	Estimated Value
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	Outstanding Balance	<input type="text"/>	Outstanding Balance
Postcode		Postcode	
Lender & Account No	Mortgage PCM £	Lender & Account No	Mortgage PCM £
<input type="text"/>		<input type="text"/>	
	Rental PCM £		Rental PCM £
<input type="text"/>		<input type="text"/>	
Property Address	Estimated Value	Property Address	Estimated Value
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	Outstanding Balance	<input type="text"/>	Outstanding Balance
Postcode		Postcode	
Lender & Account No	Mortgage PCM £	Lender & Account No	Mortgage PCM £
<input type="text"/>		<input type="text"/>	
	Rental PCM £		Rental PCM £
<input type="text"/>		<input type="text"/>	

Please use additional sheets if more properties owned

E2. Other Income

Please only complete if the mortgage term exceeds the retirement age

	APPLICANT 1	APPLICANT 2												
1. Anticipated retirement age	Age <input type="text"/>	Age <input type="text"/>												
2. Do you have private and/or work related pension (now or in the future)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>												
3. If your proposed mortgage runs into retirement please give details	<table border="1"> <tr> <td>Source</td> <td>£p.a.</td> </tr> <tr> <td>Source</td> <td>£p.a.</td> </tr> <tr> <td>Source</td> <td>£p.a.</td> </tr> </table>	Source	£p.a.	Source	£p.a.	Source	£p.a.	<table border="1"> <tr> <td>Source</td> <td>£p.a.</td> </tr> <tr> <td>Source</td> <td>£p.a.</td> </tr> <tr> <td>Source</td> <td>£p.a.</td> </tr> </table>	Source	£p.a.	Source	£p.a.	Source	£p.a.
Source	£p.a.													
Source	£p.a.													
Source	£p.a.													
Source	£p.a.													
Source	£p.a.													
Source	£p.a.													
4. Does any of your income come from DSS payment (If yes, please provide details)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>												

F. Self-employed and company directors

	APPLICANT 1	APPLICANT 2
1. Nature of Self-Employment	Self-Employed <input type="checkbox"/> Contract Worker <input type="checkbox"/> Controlling Director <input type="checkbox"/>	Self-Employed <input type="checkbox"/> Contract Worker <input type="checkbox"/> Controlling Director <input type="checkbox"/>
1a. Name of business	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
1b. Position held if self-employed	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
1c. Company Registration Number	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
2. Nature of business	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
3. Address of business	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
	Postcode	Postcode
4. Telephone number	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
5. How long has business been established?	Years Months	Years Months
6. How long has it been owned by applicant?	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
7. Shareholding	%	%
8. National Insurance Number	<div style="border: 1px solid black; display: flex; justify-content: space-between; width: 100%;"> - - - - </div>	<div style="border: 1px solid black; display: flex; justify-content: space-between; width: 100%;"> - - - - </div>
9. Tax district/reference number	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
10. Name of accountant	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
11. Address of accountant	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
	Postcode	Postcode
12. Telephone and fax no. of accountant	<div style="border: 1px solid black; display: flex; justify-content: space-between; width: 100%;"> </div>	<div style="border: 1px solid black; display: flex; justify-content: space-between; width: 100%;"> </div>
13. Email address of accountant	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
14. Accountant's qualification	Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Other <input type="checkbox"/>	Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Other <input type="checkbox"/>
15. If other – please give details	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
16. How long has accountant acted for applicant?	Years Months	Years Months

G. Income from self-employment

	APPLICANT 1	APPLICANT 2												
(or as many years as the company has been trading)														
1. Last 3 years net profit	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 50%;">Years</td><td style="width: 50%;">£</td></tr> <tr><td>Years</td><td>£</td></tr> <tr><td>Years</td><td>£</td></tr> </table>	Years	£	Years	£	Years	£	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 50%;">Years</td><td style="width: 50%;">£</td></tr> <tr><td>Years</td><td>£</td></tr> <tr><td>Years</td><td>£</td></tr> </table>	Years	£	Years	£	Years	£
Years	£													
Years	£													
Years	£													
Years	£													
Years	£													
Years	£													
2. Are 3 years accounts available?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>												

H. Income declaration (Employed and self-employed)

To be completed by all applicants self-certifying their income, where the lender permits this.

	APPLICANT 1	APPLICANT 2
1. Total personal income	£ <input style="width: 80%;" type="text"/> per annum	£ <input style="width: 80%;" type="text"/> per annum
2. Reason for self certification	income derived from various sources <input type="checkbox"/>	self-employed/contractor <input type="checkbox"/>
	investment income <input type="checkbox"/>	speed of service <input type="checkbox"/>
	other (please supply details below)	

It is now compulsory with most mortgages (except some investment or commercial properties) that a KFI (Key Facts Illustration) should normally be provided by your advisor prior to completing a mortgage application. I/We confirm that where I/we have had sight of a Key Facts Illustration (KFI), I/we can afford the current and estimated future payments. If you are in any doubt about whether you should have received a KFI you should **not** proceed with this application until you have clarified this matter with your mortgage advisor. Even where KFIs are not required to be provided, it would be considered normal practice for you to receive an illustration of anticipated mortgage repayments.

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

- A false declaration of income will have a serious effect on your ability to regularly meet mortgage payments
- Interest rates are variable and monthly payments may increase over the period of the mortgage
- Taking on new or additional financial commitments during the period of the mortgage whilst not receiving any corresponding increase in income could affect your ability to meet mortgage payments
- **Your home may be repossessed if you do not keep up repayments on your mortgage**

WARNING: make sure you can afford your mortgage if your income falls

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

Signature <small>(Applicant 1)</small>	<input style="width: 95%;" type="text"/>		Date	<input style="width: 95%;" type="text"/>
Signature <small>(Applicant 2)</small>	<input style="width: 95%;" type="text"/>		Date	<input style="width: 95%;" type="text"/>

I. Credit history

	APPLICANT 1		APPLICANT 2	
1. Have you ever been made bankrupt (or sequestrated)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
2. Have you ever entered into a Voluntary Arrangement? (IVA or VA or trust deed)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
3. Have you ever made arrangements with creditors?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
4. Have you ever had County Court Judgements (or decrees) registered against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
5. Have you ever had defaults registered against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
6. Have you ever failed to keep up the payments on any existing or previous mortgage or secured loan?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
7. Have you ever failed to keep up the payments on any existing or previous credit agreement?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
8. Have you ever been in arrears by more than one month in the last 12 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
9. Have you had a cumulative total of three months or more arrears on any secured or unsecured loan at anytime in last two years?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
10. Have you ever been refused a mortgage on the property to be mortgaged, or on any other property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
11. Have you ever been party to a mortgage where possession or voluntary surrender took place?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
12. Have you ever been convicted or charged with any offence other than a driving offence?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

IF YOU HAVE ANSWERED YES TO ANY OF THE ABOVE QUESTIONS, PLEASE PROVIDE A WRITTEN EXPLANATION SIGNED BY THE RELEVANT APPLICANT/S.

J. Outgoings

1. Do you have any regular financial commitments Yes No

1a. Please provide details of all regular financial commitments
Please include all loans (secured or unsecured), credit cards, hire purchase agreements and overdrafts.

*Please delete as appropriate

Applicant 1 or 2	Lender	Account number	Balance	Monthly payment	Purpose of loan	Secured	Paid by business	Repaid on completion
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*

	APPLICANT 1	APPLICANT 2
2. Do you pay maintenance?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
3. If yes, state amount	£ <input style="width: 100%;" type="text"/> per week/month	£ <input style="width: 100%;" type="text"/> per week/month
4. Do you pay for childcare?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
5. If yes, how much?	£ <input style="width: 100%;" type="text"/> per week/month	£ <input style="width: 100%;" type="text"/> per week/month
6. Do you own/part own any other property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
7. Are you party to any other mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

K. Property Details

1. Address of property to be mortgaged

Postcode

2. Description of property (please tick)

House <input type="checkbox"/>	Bungalow <input type="checkbox"/>	Flat <input type="checkbox"/>	Maisonette <input type="checkbox"/>
Detached <input type="checkbox"/>	Semi-detached <input type="checkbox"/>	Terraced <input type="checkbox"/>	Other <input type="checkbox"/>

2a. If the property is a flat or maisonette, is it (please tick): Purpose built Converted Studio Over commercial premises

2b. Is access to the property via a shared entrance Yes No

2c. Number of floors in building

2d. How many floors does the flat/maisonette have?

2e. Which floor(s) does the flat/maisonette occupy within the building?

3. State number of

' Floors <input type="checkbox"/>	Receptions <input type="checkbox"/>	Bedrooms <input type="checkbox"/>	Kitchens <input type="checkbox"/>
Bathrooms <input type="checkbox"/>	WCs <input type="checkbox"/>	Garages <input type="checkbox"/>	

4. Construction (please tick): **Walls**

Brick <input type="checkbox"/>	Stone <input type="checkbox"/>	Other <input type="checkbox"/>
Roof	Tile <input type="checkbox"/>	Slate <input type="checkbox"/>
	Flat <input type="checkbox"/>	Other <input type="checkbox"/>

If other, please provide details.

K. Property Details continued

5. Year of construction (If newly constructed, state NEW)

If the property is under 10 years old, is an NHBC or architect's certificate available? Yes No

6. Is the property ex-local authority/housing association? Yes No 6a. Is/was the property a self-build? Yes No

7. Tenure (please tick) Freehold Leasehold Feudal Commonhold

If leasehold, feudal or Commonhold: Unexpired term of lease
 Ground rent/feu duty Service charge

8. Will the property be your main residence? (please tick) Yes No

9. Do you intend to either: Let the property or Conduct any business in the property or any outbuilding? Yes No If Yes, expected rental income
 Yes No
 If YES, please provide details

9a. For Buy to Let only, is 40% or more of the property going to be occupied by an immediate family member? Yes No

9b. For Buy to Let only, are existing tenants to remain in occupation? Yes No

9c. If yes to 9b, please indicate: date tenancy commenced date tenancy to cease
 rent being paid

10. Are there any persons aged 17 or over, OTHER THAN THE APPLICANT/S, who will reside in the property? Yes No

10a. If Yes - Please provide the names, ages and relationship to the applicants

11. Name of vendor (state if a relation of applicants)

12. Selling agent details: name and address

13. Arrangements for valuer to gain access to the property

L. Loan required

1. Amount required and term £ Term

2. Type of loan Endowment Repayment Pension Interest only Other

3. Loan split (if applicable) Endowment Repayment Pension Interest only Other

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

5. If repayment vehicle being used please provide name of company and premium being paid £

6. Flexible payment / drawdown loans only credit limit required £ Where a flexible payment/drawdown option is available, additional conditions may apply.

IF YOU ARE PURCHASING A PROPERTY, PLEASE COMPLETE SECTION M. IF YOU ARE REMORTGAGING, PLEASE COMPLETE SECTION N.

7. Will all applicants benefit equally from the mortgage advance? Yes No

If no, please provide further details.

M. Purchasing a property

1. Purchase price Date of entry (Scotland only)

2. Are you borrowing or receiving assistance towards the deposit? Yes No

If YES, provide details

3. Source of deposit

4. Sale price of existing property 4a. Is this a private sale? Yes No

5. Are you a first time buyer? Yes No

5a. Is the property being purchased from a relative or is a Deed of Gift involved? Yes No

6. Are you purchasing under any concessionary purchase scheme such as Right to Buy? Yes No

6a. If YES, is it a: Right to Buy Shared equity Shared ownership

6b. If shared ownership, state % of property being purchased % 6c. If YES, state open-market value of property before any discount

6d. Are you raising any additional monies for home-improvements? Yes No If YES, how much?

N. Remortgage of a property already owned

1. Estimated value of property

2. Original date of purchase Original purchase price

3. How much did you originally borrow to purchase your property?

4. Was the property purchased from the local authority within the last 3 years? Yes No 4a. If YES, please state date purchased

4b. Council valuation at time of purchase 4c. Discounted purchase price at time of purchase

5. How will any capital-raising be used?

PURPOSE OF LOAN	AMOUNT
Repay existing mortgage	£
Repay other loans	£
Redemption costs	£
Home-improvements	£
Other (please state)	£
TOTAL	£

NB; IN CERTAIN CIRCUMSTANCES SOME LENDERS MAY REQUIRE DOCUMENTARY EVIDENCE OF THE PURPOSE OF ANY ADDITIONAL FINANCE.

O. Solicitor

1. Name of solicitor firm

2. Address of solicitor

Postcode

3. Telephone number Fax number

4. Solicitor's email address DX address

5. Person acting for you

6. Number of partners in firm Lenders usually require a minimum of 2 partners in firm

7. Would you like to use our panel of solicitors? (Please tick) Yes No

Office use only No. partners _____ Checked by _____

P. Your Bank Account Details (main current account)

	APPLICANT 1	APPLICANT 2
1. Name of your bank	<input style="width: 100%; height: 25px;" type="text"/>	<input style="width: 100%; height: 25px;" type="text"/>
2. Address of your bank	<input style="width: 100%; height: 25px;" type="text"/> <input style="width: 100%; height: 25px;" type="text"/> <input style="width: 100%; height: 25px;" type="text"/>	<input style="width: 100%; height: 25px;" type="text"/> <input style="width: 100%; height: 25px;" type="text"/> <input style="width: 100%; height: 25px;" type="text"/>
	<input style="width: 100%; height: 25px;" type="text"/> Postcode	<input style="width: 100%; height: 25px;" type="text"/> Postcode
3. Sort code	<input style="width: 20px; height: 25px;" type="text"/> <input style="width: 20px; height: 25px;" type="text"/> / <input style="width: 20px; height: 25px;" type="text"/> <input style="width: 20px; height: 25px;" type="text"/> / <input style="width: 20px; height: 25px;" type="text"/> <input style="width: 20px; height: 25px;" type="text"/>	<input style="width: 20px; height: 25px;" type="text"/> <input style="width: 20px; height: 25px;" type="text"/> / <input style="width: 20px; height: 25px;" type="text"/> <input style="width: 20px; height: 25px;" type="text"/> / <input style="width: 20px; height: 25px;" type="text"/> <input style="width: 20px; height: 25px;" type="text"/>
4. Account number	<input style="width: 20px; height: 25px;" type="text"/> <input style="width: 20px; height: 25px;" type="text"/> <input style="width: 20px; height: 25px;" type="text"/> <input style="width: 20px; height: 25px;" type="text"/> <input style="width: 20px; height: 25px;" type="text"/> <input style="width: 20px; height: 25px;" type="text"/> <input style="width: 20px; height: 25px;" type="text"/> <input style="width: 20px; height: 25px;" type="text"/>	<input style="width: 20px; height: 25px;" type="text"/> <input style="width: 20px; height: 25px;" type="text"/> <input style="width: 20px; height: 25px;" type="text"/> <input style="width: 20px; height: 25px;" type="text"/> <input style="width: 20px; height: 25px;" type="text"/> <input style="width: 20px; height: 25px;" type="text"/> <input style="width: 20px; height: 25px;" type="text"/> <input style="width: 20px; height: 25px;" type="text"/>
5. How long have you held this account?	<input style="width: 100%; height: 25px;" type="text"/> Years <input style="width: 100%; height: 25px;" type="text"/> Months	<input style="width: 100%; height: 25px;" type="text"/> Years <input style="width: 100%; height: 25px;" type="text"/> Months
6. Do you hold a cheque guarantee card?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
7. If yes, please provide number	<input style="width: 100%; height: 25px;" type="text"/>	<input style="width: 100%; height: 25px;" type="text"/>

Q. Mortgage Payment Protection and Life Insurance

1. Do you require Life Insurance to be arranged by the mortgage introducer? Yes No

1a. For Bristol & West mortgages only, please provide the following details regarding existing life cover, types of policy, company, policy number, guaranteed death benefit, start date, maturity date, monthly premium.

In view of the reduction of state benefits to mortgage borrowers who become ill or unemployed, it is strongly recommended that you consider a payment protection plan.

2. Has any single premium insurance policy been sold with this mortgage? Yes No

3. If yes, was it: an advised sale a non advised sale

4. Has the insurance premium been added to the mortgage loan? Yes No

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

5a. the insurance premium amount

5b. the name of the insurer

5c. the term of the insurance policy

5d. who will be insured? Applicant 1 Applicant 2

6. Do you require payment protection cover to be arranged for you? Yes No

7. If yes, do you wish: the lender to arrange it the mortgage advisor to arrange it

8. If mortgage advisor is to arrange it, will this be: an advised sale a non advised sale

9. Who will be insured? Applicant Applicant

10. If you have answered no to 6, will/have you make/made your own arrangements? Yes No

11. If you have answered no to 10, please complete and sign the declaration below.

I/We confirm that I/we do not wish to take a payment protection policy via the Lender or advisor, nor do I/we intend to make our own arrangements. Where I/we have indicated we are making or have made our own arrangements, I/we confirm that the level of cover is sufficient for my/our requirements and 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.

Signature
(Applicant 1)

Date

Signature
(Applicant 2)

Date

R. Buildings insurance (Please complete this section of the application form even if you are arranging your own insurance)

IMPORTANT

You must advise us as soon as possible of your insurance intentions. Failure to do so could delay completion of your mortgage. Please advise who you require to arrange your:

- a. Buildings Insurance* Financial Advisor The Lender
- b. Contents Insurance Financial Advisor The Lender
- c. Sickness, Accident & Redundancy Cover Financial Advisor The Lender None required
- d. Do you wish to take advantage of Title Insurance* if available. Yes No
- e. Has the insurance relating to the property to be mortgaged been sold at a distance, that is by telephone, post, facsimile or internet Yes No
- f. Where available, please indicate if you wish to take advantage of: Accidental damage options larger voluntary excess windows locks and alarm discounts

* Please note: a charge may be incurred from the Lender for approval or use of your own insurance arrangements.
Any insurance not arranged through the Lender will be subject to approval by the Lender.

In all cases, buildings insurance must be maintained under a suitable Household Buildings policy for a sum not less than that specified by the Lender's valuer.

It is a compulsory requirement that this section is completed regardless of who is arranging your buildings insurance. Lenders will require these details to be completed as:

- The replies of the questions are assessed and contribute, in part, towards the general acceptability of the mortgage application as a whole.
- If you are to arrange the buildings insurance through the lender.
- If the lender needs to arrange a buildings insurance policy at a later date (before or after completion of the mortgage) for any reason.

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

DISCLOSURE OF MATERIAL FACTS

As with all contracts of insurance, the insurers require you to disclose any facts which an insurer would regard as likely to influence the assessment and acceptance of an insurance proposal. Therefore, if you consider that there are any facts which are, or might be, material, you should enclose a note with your application giving full details.

Material information would include any special features of the property's construction or occupancy, or details about any member of your household which makes losses more likely to occur, or more serious if they did.

Failure to disclose all material information may result in your being quoted the wrong terms, a claim being rejected or reduced, or the policy being invalid.

I/We understand that you may ask for information from other insurers to check the answers I/we provided.

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

The answers you have given to these questions will usually provide sufficient information to enable us to consider your proposal. However, because no list of questions can be exhaustive, please consider carefully whether there is any other material information known to you which could influence the acceptance and assessment of the risk.

The cover will be issued on the basis of the information provided by you or on your behalf. Please inform the insurer immediately of any changes that affect what you have disclosed above, eg. change in the use of the property, or if an extension is added to the property.

I/We understand that you will pass the information on this form, and about any incident I/We may give details 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 declare to the best of my/our knowledge and belief the answers given in the Insurance Section are true and all material information as explained above has been disclosed.

ADDITIONAL INSURANCE NOTICES

A summary of cover, or a full statement of cover, with full Policy Wording, is available on request.

Insurers and agents share information with each other to prevent fraudulent claims and to assess whether to offer insurance including the terms via the Claims and Underwriting Exchange Register, operated by Insurance Database Services Ltd. A list of participants is available upon request.

In dealing with your application, this register may be searched. In the event of a claim, the information you supply on this form, together with other information relating to the claim, will be put on the register and made available to participants.

Contract law

Unless specifically agreed to the contrary with insurers, this insurance should be subject to English law.

Please note:

- Buildings insurance for leasehold properties is generally not available to be arranged independently and is normally arranged under block cover associated with the building. Solicitors will be able to advise further on this point.
- A suitable buildings policy must be in place on or prior to completion of the mortgage being proposed.

3) Please complete the following questions in all circumstances.

The following section must be completed by all applicants, whether or not insurance is being arranged via your Financial Advisor.

To be answered by all applicants to the best of their knowledge and belief:

Have you, or anyone normally resident with you:

Been convicted of, or charged with, any offence other than a driving offence? Yes No (a)

Had any Home or Personal insurance declined, cancelled or had special terms imposed? Yes No (b)

Sustained any loss, damage or liability, whether insured or not during the last 3 years arising from risks which can be insured under a home insurance policy? Yes No (c)

If you have answered YES to any of the above questions please provide further details.

Is the property:

Free from any signs of damage due to subsidence, landslip or heave and are neighbouring properties free from signs of damage from these causes? Yes No (d)

Located in an area which is free from flooding and coastal flooding? Yes No (e)

Self-contained with a separate lockable entrance under your sole control? Yes No (f)

Will you occupy the property immediately on completion of the mortgage? Yes No (g)

Is the property to be lived in by anyone other than you or your family? Yes No (h)

Left regularly unattended (other than normal working hours)? Yes No (i)

Used in any way for trade, professional or business purposes? Yes No (j)

A weekend or holiday home or likely to be left unoccupied for more than 40 days at a time? Yes No (k)

To be insured been underpinned or provided with any other means of structural support? Yes No (l)

Are you aware of any past or existing structural damage to the property to be insured? Yes No (m)

Is the property in a sound state of repair? Yes No (n)

If you have answered NO to any of the questions (d) to (g) above, or YES to questions (H) to (J) please provide further details.

SECURITY at the property to be insured

1) Is the door that is used as a final exit from the home protected with a mortice deadlock of at least 5 levers conforming to BS3621 (thief resistant locks)? Yes No

2) Are all other external doors either fitted as in (1) above or with any other locks conforming to BS3621? Yes No

3) Are patio doors (if any) fitted with key operated locks or bolts to prevent lifting? Yes No

4) Are all ground floor and any other accessible upstairs windows fitted with key operated window locks? Yes No

These security requirements are not compulsory unless your home is situated in certain "high risk" postcode areas. You will be advised if these requirements are a condition of your policy and, if so, failure to comply may lead to possible non-payment of a theft or attempted theft claim.

The Insurer may pass your 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 purpose for which you provided it. Details of the companies and countries involved can be provided to you on request.

Insurers pass information to the Claims and Underwriting Exchange run by Insurance Database Service Limited (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 a claim, we will pass information relating to it to the register. You can ask us for more information about this'.

S. Declaration

Valuation

1. I/We authorise you to instruct a qualified valuer to carry out a valuation of the property at my/our expense. I/We understand that the valuation report is for the benefit of the Lender to assess the suitability of the property as security for the mortgage only.
2. I/We understand that neither you, the Lender, or the valuer are liable for any statement, conclusion or opinion as to the value or condition of the property. I/We must for my/our protection obtain independent advice from professional persons as to the value and condition of the property.
3. I/We understand that you and the Lender are not an agent of the valuer.

Change in circumstance prior to completion

4. I/We undertake to provide you and the Lender with full details of any changes in circumstance, of whatever nature, which is likely to affect the accuracy of the data contained in this Application.

Existing financial commitments

5. Unless otherwise stated in this Application I/we confirm that the payments due under any existing or previous mortgage or loan are/were made on the due date.

The Property

6. I/We declare that the property in this Application will be used as my/our sole main residence unless clearly stated on this Application form that the property is to be let. I/We will not let the property without the prior written consent of the Lender.
7. I/We will not enter into any further charges over the property without the prior written consent of the Lender.

Declined Application

8. I/We have read and considered the information provided relating to the particular mortgage product and have chosen or have been advised by a financial advisor to make an application. I/We understand that the Lender may decline this Application or withdraw an offer at any time without giving any reason whatsoever. In the event of a declined Application or withdrawn offer I/we agree that you may pass this Application to another Lender for due consideration.

Rights of Assignment

9. I/We acknowledge that the Lender and their successors in title and assigns may in due course raise finance on any mortgage they may make to me/us and may:
 - a. transfer, assign or otherwise dispose of the benefits of such mortgage together with the charge and any policies of life insurance and other related security securing it and I/we hereby consent to each such transfer or assignment;
 - b. enter into any contractual arrangements relating to the funding of such mortgage with any person;
 - c. pass any information contained in this application and any supporting documentation which may hereafter be provided or any other information relating to the Property, the Mortgage, the security for the Mortgage or the history and conduct of my/our account to any interested or potentially interested person, who may rely upon the truth and accuracy of the information contained in this application.

Accuracy, Completeness and Reliance

10. The information contained in this application and any other supporting documentation is true and complete and may be relied upon by the Lender as being accurate. I/We have personally completed this Application form or, if completed by another person, have checked each answer carefully for accuracy and completeness. I/We understand that this information forms part of the terms of the Mortgage.
11. I/We confirm that all existing loans which are required to be disclosed for the purposes of this Application have been properly disclosed.
12. I/We authorise you and/or the Lender to make all such enquiries deemed necessary to enable you/the Lender to decide whether to proceed with this application. This may include, but may not be limited to: any past/present employers, Lender(s), Banker(s), Inland Revenue, Landlord(s), accountant(s) or credit reference agency/agencies.

Self Certification of Income

13. 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 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.

Declaration and Authority

14. To Savills Lending Solutions ('you') and any mortgage lender, or its agent, which lends me/us money pursuant to this application ('the lender'), including its successors and assigns and those deriving title through it. I/We declare and understand that:-

14a. I am/We are aged 18 years and over.

14b. If the Mortgage Application is in respect of joint applicants, all obligations in relation to the loan (if granted) shall be joint and several. This means that in addition to being responsible together, we are responsible in full for all obligations as if we were the sole customer.

14c. I/We understand that it will be my/our responsibility to maintain payments on any mortgage through the Lender. If I/we decide not to accept the Lender's mortgage payment protection insurance, I/we will arrange/have already arranged suitable cover and/or understand that my/our mortgage payments will not be protected in the event of accident, sickness or unemployment, if such cover is not in force.

14d. I/We understand that Savills Lending Solutions Ltd is not an Agent of the Lender and does not have the authority to commit the Lender to any binding agreement.

14e. I/We confirm that if we have been informed that this mortgage being applied for constitutes a regulated mortgage contract as defined by the Financial Services Act. I/We have received and read the Key Facts Illustration for this mortgage

14f. I/we will make all payments by direct debit. I/we understand that the amount that I/we pay each month may change or the date that I/we make our monthly payments may change and that in either case the lender will give me/us notice in writing before this happens. On this basis I/we waive the normal fourteen day BACS notice requirement

Data Protection

15. I/We agree that the information contained in this Application and any other information I/we supply to you may be held on computer and in other forms. I/We understand that you will update all of my/our records, unless I/we instruct you otherwise, when I/we inform you of a change to personal details.
16. The Lender may use a 'credit scoring' or other automated process in deciding whether to accept your application and during the life of your account, for example to review your secured debt and any unsecured debt or the interest rate and other charges for your account (all of which may be varied by the Lender). This may involve searching your records again at Credit Reference Agencies (who will keep details of the search) as well as using other information the Lender may hold about you.
17. I/We understand that you or the Lender will disclose personal details to credit reference agencies, fraud prevention agencies and if necessary to any repossessions register. Details of how I/we conduct the account may be given to these Agencies. Repossession information held on any register may be shared with other lenders and used for credit assessment, debt tracing, fraud detection and to protect me/us from theft or fraud. The Lender and/or you will add to these records details of my/our agreement with the Lender, the payments made under it and any default in payment or failure to keep to its terms.
18. I/We give consent to you and the Lender to use my/our data for the processing of this mortgage. You and/or the Lender may pass this information, documents and data held to: any party the Lender is considering entering into a contractual arrangement in relation to the mortgage loan, any introducer of mortgages to the Lender, the buildings and contents insurer as the Lender may decide, credit reference agencies, Insurer under the Mortgage, Collection agents, third party providers, our regulators, our lawyers, auditors and external advisers, and/or any agent acting on our behalf.

Declaration

19. I/We hereby authorise you and/or my/our legal advisor/solicitor acting for me/us to disclose to the Lender any information they, or the Lender, considers relevant to the Lenders decision to lend and I/we waive any duty of confidentiality or privilege.
20. For applications in joint names: By making a joint application, a financial association will be made with the other applicant. We confirm that we are entitled to disclose information about the other applicant and authorise the Lender and you to search, link and/or record information at credit reference agencies about us which will be taken into account when making applications in the future.
21. For applications in sole name: Information held about me by the credit reference agencies may already be linked to another individual who has an existing financial association with me. For the purposes of my application I may be treated as financially linked and my application will be assessed with reference to any "associated" records. However, for the purposes of this application you may be treated as financially linked and if you wish for your application to be assessed with reference to any "associated" records please tick this box.
22. I/We understand that I/we have rights of access to personal data held by you or the Lender in accordance with the Data Protection Act. Access requests for personal data are subject to a fee. Should you/we discover any inaccuracies regarding data held about me/us, I/we have the right to have inaccuracies corrected.
23. I/We understand that you or the Lender may use my/our personal details from time to time to inform me/us of services and products which you or the Lender think might be of interest. By ticking this box I/we agree to receive details of products and services offered by you or the Lender. The methods of contact include automatic calling system, fax electronic mail, telephone (including Interactive Voice Recording facilities), SMS/Text messaging, and other online or interactive media.
24. I/We understand that telephone calls may be recorded for security purposes and monitored under quality control procedures.
25. I/We authorise you and/or the Lender to supply data to the Financial Services Authority in order to assist them in monitoring your compliance with their rules. I/We also permit my/our broker to access information held by you in order to track the progress of this application.
26. I/We understand how an interest only mortgage works and that the capital owing will not reduce and it is my/our responsibility to repay the capital outstanding upon maturity of the loan.
27. The Lender will check your details with fraud prevention agency/agencies and if you give the Lender or its introducers false or inaccurate information and the Lender suspect fraud, the Lender will record this. The Lender and other organisations may use and search these records to: Help make decisions about credit and credit related services, for you and members of your household; Help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for you and members of your household; Trace debtors, recover debt, prevent fraud, and to manage your accounts and insurance policies; Check your identity to prevent money laundering, unless you furnish the Lender with other satisfactory proof of identity.
28. The Lender and other fraud prevention agency/agencies will also use the records for statistical analysis about credit, insurance and fraud. Please telephone the Lender if you want to have details of those fraud prevention agencies from whom the Lender obtains information and with whom information is recorded about you. You have a legal right to these details.
29. The Company has notified me that it processes 'sensitive data' regarding criminal convictions about applicants and for insurance purposes. I/We am/are informed that this information is only used for assessing risk, my/our eligibility for a mortgage and for any contract of insurance. I consent to the Company holding securely any medical health data about me. Certain information collected may be classified as sensitive (for example county court judgements or criminal offences) and the Lender can only use such data where the Lender has my/our explicit consent. I consent to you and the Lender processing and holding securely this data.
30. I/We give the Lender consent to pass information, documents or data held by it or provided to it in relation to this Mortgage Application, the mortgage loan, any related security (historical, current or confidential), any possession of the property by the Lender and any insurance to any companies/third parties located outside the European Economic Area where the transfer/processing of information is equivalent to that provided under the Data Protection Act 1998. I/We understand that you and/or the Lender will make searches about me/us at credit reference agencies who will supply credit information as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. I/We understand that where a period of 30 days elapses from the date of the original search, and the mortgage has not yet completed, it may be necessary for you and/or the Lender to carry out a further search. I/We understand that each search will be registered on my/our credit file(s) individually, and that a large number of searches within a short period may impact on my/our ability to obtain credit.
31. 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.
32. 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.
33. 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.
34. I/We I/We authorise my/our Solicitor, Licensed Conveyancer or Broker/Intermediary to disclose to the Company any information relating to this application and any mortgage. I/We give up any right to claim solicitor/client confidentiality or legal privilege in respect of such information.
35. 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 will 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.
36. I/We understand that no liability whatsoever extends to me/us in respect of the value or the condition of the property.
37. I/We agree that the lender 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 assigns which include, without limitation, its legal and equitable assigns whether by way of absolute assignment or by way of security only and those deriving title under it or them. 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."

Each applicant must have read and understood the Declaration and Authorisation before signing this Application.

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

T. Additional Information (Please provide any additional information relevant to this application)

Signature
(Applicant 1)

Date

Signature
(Applicant 2)

Date