

INTRODUCER DETAILS

INTRODUCER NAME			
COMPANY NAME			
ADDRESS & POSTCODE			
TELEPHONE NUMBER	()	FAX NUMBER	()
ARE YOU AN APPOINTED REPRESENTATIVE	Yes <input type="checkbox"/> No <input type="checkbox"/>	FRN NUMBER	
IF YES PLEASE GIVE NETWORK DETAILS			
ARE YOU DIRECTLY AUTHORISED	Yes <input type="checkbox"/> No <input type="checkbox"/>	FSA NUMBER	
THE BORROWER HAS SEEN/READ THE KFI DOCUMENT Yes <input type="checkbox"/> No <input type="checkbox"/>			

IS THIS A REGULATED LOAN? Yes No WAS THIS AN ADVISED SALE? Yes No

ARE THERE ANY FEES TO BE CHARGED Yes No

APPLICATION FEE (ADMINISTRATION FEE) Yes No £ AMOUNT REFUNDABLE £

BROKER FEE Yes No £ AMOUNT REFUNDABLE £

ANY OTHER FEES Yes No £ AMOUNT REFUNDABLE £

PLEASE STATE WHEN THE ABOVE FEES ARE TO BE CHARGED BEFORE OR AFTER COMPLETION IN SECTION 23

PROCURATION FEE DUE £

IS ANY OF THE PROCURATION FEE TO BE REFUNDED TO THE CLIENT No PART ALL

IF PART REFUND, PLEASE STATE AMOUNT IN SECTION 23 ADDITIONAL NOTES

LENDER						
PURPOSE OF LOAN	PURCHASE <input type="checkbox"/> REMORTGAGE <input type="checkbox"/> RIGHT TO BUY <input type="checkbox"/>					
LOAN TYPE	FULL STATUS <input type="checkbox"/> SELF CERTIFICATION <input type="checkbox"/> 100% <input type="checkbox"/> IMPAIRED CREDIT <input type="checkbox"/>					
	BUY TO LET <input type="checkbox"/> LET TO BUY <input type="checkbox"/> EX-PATRIATE <input type="checkbox"/>					
LOAN DETAILS	PURCHASE PRICE/VALUE		£			
	LOAN AMOUNT		£			
	LOAN TO VALUE		%			
	TERM		YEARS			
REPAYMENT TYPE	INTEREST ONLY <input type="checkbox"/> REPAYMENT <input type="checkbox"/> PART/PART <input type="checkbox"/>					
	IF PART/PART					
	INTEREST ONLY £ <input type="text"/>		REPAYMENT £ <input type="text"/>			
IF INTEREST ONLY HOW DOES APPLICANT INTEND TO REPAY LOAN	SALE OF PROPERTY <input type="checkbox"/> SAVINGS (PLEASE SPECIFY) <input type="text"/> <input type="checkbox"/>					
	INVESTMENT <input type="checkbox"/> OTHER (PLEASE SPECIFY) <input type="text"/> <input type="checkbox"/>					
IF BORROWING INTO RETIREMENT, HOW DOES THE APPLICANT INTEND TO REPAY THE LOAN?						
INTEREST RATE	TYPE	TERM	INITIAL RATE (%)	TYPE	TERM	INITIAL RATE (%)
	VARIABLE			TRACKER		
	FIXED			LIBOR		
	DISCOUNT			OTHER		
	CAPPED					

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

FIRST APPLICANT

TITLE: MR MRS MISS MS OTHER SURNAME: FORENAME(S): MAIDEN/PREVIOUS NAME: DATE NAME CHANGED: / / DATE OF BIRTH: / / NATIONAL INSURANCE NUMBER: MARITAL STATUS: SINGLE MARRIED
SEPARATED DIVORCED
WIDOWED LIVING TOGETHER RELATIONSHIP TO OTHER APPLICANT: NATIONALITY: HOW LONG HAVE YOU LIVED IN THE UK? NO. OF DEPENDENTS: PRESENT ADDRESS:

POSTCODE: DATE RESIDENCY BEGAN: MONTH YEAR TELEPHONE: (HOME)
(WORK)
(MOBILE) RESIDENTIAL STATUS: OWNER WITH FAMILY
PRIVATE RENT WITH FRIENDS
COUNCIL/HOUSING ASSOC. RENT

IF LESS THAN 3 YEARS PLEASE GIVE ALL PREVIOUS ADDRESSES COVERING THE LAST 3 YEARS (USE ADDITIONAL NOTES PAGE IF NECESSARY)

FROM To RESIDENTIAL STATUS (OWNER/RENTED ETC) HAVE YOU EVER HAD ANY COUNTY COURT JUDGEMENTS/DEFAULTS OR DECREES AGAINST YOU? YES NO HAVE YOU EVER BEEN IN ARREARS WITH ANY EXISTING/PREVIOUS LOAN OR RENT/MORTGAGE PAYMENTS? YES NO HAVE YOU EVER BEEN REFUSED A MORTGAGE ON THIS OR ANY OTHER PROPERTY? YES NO HAVE YOU EVER BEEN PARTY TO A MORTGAGE WHERE A POSSESSION OR VOLUNTARY SURRENDER TOOK PLACE? YES NO HAVE YOU EVER MADE ARRANGEMENTS WITH CREDITORS OR BEEN MADE BANKRUPT? YES NO HAVE YOU ANY PENDING IMMINENT COURT PROCEEDINGS AGAINST YOU? YES NO

SECOND APPLICANT

TITLE: MR MRS MISS MS OTHER SURNAME: FORENAME(S): MAIDEN/PREVIOUS NAME: DATE NAME CHANGED: / / DATE OF BIRTH: / / NATIONAL INSURANCE NUMBER: MARITAL STATUS: SINGLE MARRIED
SEPARATED DIVORCED
WIDOWED LIVING TOGETHER RELATIONSHIP TO OTHER APPLICANT: NATIONALITY: HOW LONG HAVE YOU LIVED IN THE UK? NO. OF DEPENDENTS: PRESENT ADDRESS:

POSTCODE: DATE RESIDENCY BEGAN: MONTH YEAR TELEPHONE: (HOME)
(WORK)
(MOBILE) RESIDENTIAL STATUS: OWNER WITH FAMILY
PRIVATE RENT WITH FRIENDS
COUNCIL/HOUSING ASSOC. RENT

IF LESS THAN 3 YEARS PLEASE GIVE ALL PREVIOUS ADDRESSES COVERING THE LAST 3 YEARS (USE ADDITIONAL NOTES PAGE IF NECESSARY)

FROM To RESIDENTIAL STATUS (OWNER/RENTED ETC) HAVE YOU EVER HAD ANY COUNTY COURT JUDGEMENTS/DEFAULTS OR DECREES AGAINST YOU? YES NO HAVE YOU EVER BEEN IN ARREARS WITH ANY EXISTING/PREVIOUS LOAN OR RENT/MORTGAGE PAYMENTS? YES NO HAVE YOU EVER BEEN REFUSED A MORTGAGE ON THIS OR ANY OTHER PROPERTY? YES NO HAVE YOU EVER BEEN PARTY TO A MORTGAGE WHERE A POSSESSION OR VOLUNTARY SURRENDER TOOK PLACE? YES NO HAVE YOU EVER MADE ARRANGEMENTS WITH CREDITORS OR BEEN MADE BANKRUPT? YES NO HAVE YOU ANY PENDING IMMINENT COURT PROCEEDINGS AGAINST YOU? YES NO

IF YOU HAVE ANSWERED YES TO ANY OF THE ABOVE PLEASE GIVE FULL DETAILS IN THE ADDITIONAL INFORMATION, IN SECTION 23

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

FIRST APPLICANT

LENDER/LANDLORD: ADDRESS:

POSTCODE: TELEPHONE NUMBER: () MORTGAGE ACCOUNT No. OR
TENANCY REFERENCE: DATE MTGE/TENANCY STARTED: MONTH YEARMONTHLY PAYMENT: £ MORTGAGE BALANCE: £ SELLING PRICE: £ DO YOU HAVE A MORTGAGE OR CURRENTLY
OWN OR PART OWN ANY OTHER PROPERTY? YES
NO WILL YOU BE REDEEMING YOUR EXISTING MORTGAGE
BEFORE OR AT THE SAME TIME AS PURCHASING YOUR
NEW PROPERTY? YES
NO PREVIOUS LENDER/LANDLORD NAME AND ADDRESS
(IF CURRENT RESIDENCY LESS THAN ONE YEAR)

POSTCODE

SECOND APPLICANT

LENDER/LANDLORD: ADDRESS:

POSTCODE: TELEPHONE NUMBER: () MORTGAGE ACCOUNT No. OR
TENANCY REFERENCE: DATE MTGE/TENANCY STARTED: MONTH YEARMONTHLY PAYMENT: £ MORTGAGE BALANCE: £ SELLING PRICE: £ DO YOU HAVE A MORTGAGE OR CURRENTLY
OWN OR PART OWN ANY OTHER PROPERTY? YES
NO WILL YOU BE REDEEMING YOUR EXISTING MORTGAGE
BEFORE OR AT THE SAME TIME AS PURCHASING YOUR
NEW PROPERTY? YES
NO PREVIOUS LENDER/LANDLORD NAME AND ADDRESS
(IF CURRENT RESIDENCY LESS THAN ONE YEAR)

POSTCODE

4 BANK & SALARY DETAILS

NAME & ADDRESS OF YOUR BANK:
POSTCODE ACCOUNT NUMBER: SORT CODE: - - HOW LONG HAVE YOU HAD THIS ACCOUNT:
 YEARS MONTHSDO YOU HAVE A CHEQUE GUARANTEE CARD? YES
NO DO YOU HAVE A CHEQUE ACCOUNT? YES
NO IS YOUR SALARY MANDATED TO YOUR ACCOUNT? YES
NO HOW OFTEN ARE YOU PAID? HOW ARE YOU PAID?

BANK & SALARY DETAILS

NAME & ADDRESS OF YOUR BANK:
POSTCODE ACCOUNT NUMBER: SORT CODE: - - HOW LONG HAVE YOU HAD THIS ACCOUNT:
 YEARS MONTHSDO YOU HAVE A CHEQUE GUARANTEE CARD? YES
NO DO YOU HAVE A CHEQUE ACCOUNT? YES
NO IS YOUR SALARY MANDATED TO YOUR ACCOUNT? YES
NO HOW OFTEN ARE YOU PAID? HOW ARE YOU PAID?

FIRST APPLICANT

ARE YOU EMPLOYED, SELF EMPLOYED, RETIRED, NOT EMPLOYED?

EMPLOYERS NAME:

EMPLOYERS ADDRESS:

POSTCODE

PERSON TO CONTACT FOR REFERENCES:

TELEPHONE: () FAX: ()

POSITION HELD:

PERMANENT/TEMPORARY/CONTRACT:
(DATE CONTRACT ENDS)

LENGTH OF SERVICE: YEARS MONTHS

IF EITHER APPLICANT HAS BEEN WITH THEIR CURRENT EMPLOYER FOR LESS THAN 3 YEARS, PLEASE GIVE NAME AND ADDRESS OF PREVIOUS EMPLOYER WITH DATES (IN THE ADDITIONAL NOTES SECTION 23)

NATURE OF BUSINESS:

PERCENTAGE OF SHAREHOLDING OR PARTNERSHIP INTEREST: %

IF SELF CERTIFICATION PLEASE GO TO SECTION 7

BASIC GROSS INCOME £ PER

OVERTIME £ PER

BONUS/COMMISSION: (STATE IF GUARANTEED) £ PER

OTHER INCOME: £ PER

DOES ANY OF YOUR INCOME COME FROM DSS PAYMENTS? Yes No

HOW MANY EMPLOYERS HAVE YOU WORKED FOR IN THE LAST 5 YEARS?

SECOND APPLICANT

ARE YOU EMPLOYED, SELF EMPLOYED, RETIRED, NOT EMPLOYED?

EMPLOYERS NAME:

EMPLOYERS ADDRESS:

POSTCODE

PERSON TO CONTACT FOR REFERENCES:

TELEPHONE: () FAX: ()

POSITION HELD:

PERMANENT/TEMPORARY/CONTRACT:
(DATE CONTRACT ENDS)

LENGTH OF SERVICE: YEARS MONTHS

IF EITHER APPLICANT HAS BEEN WITH THEIR CURRENT EMPLOYER FOR LESS THAN 3 YEARS, PLEASE GIVE NAME AND ADDRESS OF PREVIOUS EMPLOYER WITH DATES (IN THE ADDITIONAL NOTES SECTION 23)

NATURE OF BUSINESS:

PERCENTAGE OF SHAREHOLDING OR PARTNERSHIP INTEREST: %

IF SELF CERTIFICATION PLEASE GO TO SECTION 7

BASIC GROSS INCOME £ PER

OVERTIME £ PER

BONUS/COMMISSION: (STATE IF GUARANTEED) £ PER

OTHER INCOME: £ PER

DOES ANY OF YOUR INCOME COME FROM DSS PAYMENTS? Yes No

HOW MANY EMPLOYERS HAVE YOU WORKED FOR IN THE LAST 5 YEARS?

6 SELF EMPLOYED DETAILS

NAME OF BUSINESS:

NATURE OF BUSINESS:

BUSINESS ADDRESS:

POSTCODE

JOB TITLE

DETAILS OF BUSINESS: LTD COMPANY SOLE TRADER PARTNERSHIP

COMPANY REG. NO:

DOES ANY OF YOUR INCOME COME FROM DSS PAYMENTS: Y N

TELEPHONE: () FAX: ()

VAT NUMBER:

HOW LONG BUSINESS ESTABLISHED? YRS MONTHS

HOW LONG BUSINESS OWNED BY APPLICANT?

(IF LESS THAN 3 YEARS DETAILS OF PREVIOUS BUSINESS/ EMPLOYMENT REQUIRED)

PERCENTAGE SHAREHOLDING OR PARTNERSHIP INTEREST: %

NAME AND ADDRESS OF ACCOUNTANT:

POSTCODE

CERTIFIED/CHARTERED/OTHER (IF OTHER PLEASE STATE QUALIFICATION)

PRE TAX PROFITS FOR THE LAST 3 TRADING YEARS: YR YR YR

£ £ £

SELF EMPLOYED DETAILS

NAME OF BUSINESS:

NATURE OF BUSINESS:

BUSINESS ADDRESS:

POSTCODE

JOB TITLE

DETAILS OF BUSINESS: LTD COMPANY SOLE TRADER PARTNERSHIP

COMPANY REG. NO:

DOES ANY OF YOUR INCOME COME FROM DSS PAYMENTS: Y N

TELEPHONE: () FAX: ()

VAT NUMBER:

HOW LONG BUSINESS ESTABLISHED? YRS MONTHS

HOW LONG BUSINESS OWNED BY APPLICANT?

(IF LESS THAN 3 YEARS DETAILS OF PREVIOUS BUSINESS/ EMPLOYMENT REQUIRED)

PERCENTAGE SHAREHOLDING OR PARTNERSHIP INTEREST: %

NAME AND ADDRESS OF ACCOUNTANT:

POSTCODE

CERTIFIED/CHARTERED/OTHER (IF OTHER PLEASE STATE QUALIFICATION)

PRE TAX PROFITS FOR THE LAST 3 TRADING YEARS: YR YR YR

£ £ £

FIRST APPLICANT

SECOND APPLICANT

TOTAL PERSONAL INCOME: £

£

I/WE CONFIRM THAT MY/OUR TOTAL PERSONAL INCOME IS AS STATED ABOVE AND IS SUFFICIENT TO SERVICE THE LOAN REQUESTED:

SIGNATURE

SIGNATURE

DATE / /

DATE / /

PLEASE SPECIFY REASON FOR SELF CERTIFICATION OF YOUR INCOME:

INCOME DERIVED FROM MORE THAN ONE SOURCE INVESTMENT INCOME

SPEED OF SERVICE VARIABLE INCOME I.E. BONUS/COMMISSION/SEASONAL

OTHER (PLEASE SPECIFY)

8 OUTGOINGS

PLEASE GIVE DETAILS OF ALL OTHER CURRENT MORTGAGES, SECURED LOANS, UNSECURED LOANS, HP, CREDIT CARDS, STORE CARDS AND GUARANTEES

APP 1/2	LENDER	ACCOUNT NUMBER	PURPOSE OF LOAN/ COMMITMENT	LOAN TYPE/ CARD TYPE	DATE OPENED/ STARTED	OUTSTANDING BALANCE	MONTHLY PAYMENTS	SECURED		TO BE REDEEMED		TERM REMAINING	
								YES	NO	YES	NO	YEARS	MONTHS
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>

CONTINUE IN ADDITIONAL NOTES (SECTION 23) IF REQUIRED

ARE YOU LIABLE FOR MAINTENANCE OR CHILDCARE PAYMENTS ? YES NO IF YES MONTHLY AMOUNT £

9 AFFORDABILITY

APPLICANT 1 <u>NET</u> MONTHLY INCOME	£ <input type="text"/>
APPLICANT 2 <u>NET</u> MONTHLY INCOME	£ <input type="text"/>
= JOINT <u>NET</u> MONTHLY INCOME	£ <input type="text"/>
LESS NEW MORTGAGE PAYMENT	£ <input type="text"/>
LESS MONTHLY LOAN PAYMENTS	£ <input type="text"/>
LESS MONTHLY CREDIT CARD PAYMENTS	£ <input type="text"/>
LESS MAINTENANCE PAYMENT	£ <input type="text"/>
EQUALS FREE MONTHLY <u>NET</u> INCOME	£ <input type="text"/>

10 APPLICANT 1

APPLICANT 2

SAVINGS	£ <input type="text"/>	SAVINGS	£ <input type="text"/>
STOCKS/SHARES	£ <input type="text"/>	STOCKS/SHARES	£ <input type="text"/>
OTHER ASSETS	£ <input type="text"/>	OTHER ASSETS	£ <input type="text"/>
TOTAL	£ <input type="text"/>	TOTAL	£ <input type="text"/>

11

PURCHASES

PURCHASE PRICE: £ ESTIMATED VALUE IF DIFFERENT: £
 DEPOSIT: £ SOURCE OF DEPOSIT:
 LOAN REQUIRED: £
 ARE YOU OBTAINING ANY OTHER LOAN OR ASSISTANCE TOWARDS THE PURCHASE PRICE? YES NO
 IF YES HOW MUCH? £ AND FROM WHERE?
 ARE YOU A FIRST TIME BUYER? YES NO

12

REMORTGAGES

ORIGINAL PURCHASE PRICE: £ CURRENT MARKET VALUATION: £
 CURRENT BALANCE: £ DATE OF PURCHASE: / /
 NEW LOAN REQUIRED: £
 USE OF ADDITIONAL BORROWING:
 NO EXTRA MONEY RAISED HOME IMPROVEMENTS DEBT CONSOLIDATION DEPOSIT FOR BUY TO LET PROPERTY
 OTHER PLEASE SPECIFY:

13

LIFE ASSURANCE

PLEASE DETAIL ALL POLICIES TO BE USED IN CONNECTION WITH THE MORTGAGE:

LIFE COMPANY	POLICY TYPE	LIVES ASSURED	GUARANTEED SUM ASSURED	MATURITY DATE	MONTHLY PAYMENT

14

FEES TO BE ADDED

THE LENDER **MAY** ALLOW CERTAIN FEES TO BE ADDED TO THE LOAN. PLEASE STATE WHICH FEES YOU WISH TO ADD TO THE LOAN AFTER CHECKING THIS IS ACCEPTABLE:

FEE	TO BE ADDED		AMOUNT
VALUATION	YES <input type="checkbox"/>	NO <input type="checkbox"/>	£ <input type="text"/>
ARRANGEMENT	YES <input type="checkbox"/>	NO <input type="checkbox"/>	£ <input type="text"/>
HIGHER LENDING CHARGE	YES <input type="checkbox"/>	NO <input type="checkbox"/>	£ <input type="text"/>
LEGAL FEES	YES <input type="checkbox"/>	NO <input type="checkbox"/>	£ <input type="text"/>
STAMP DUTY	YES <input type="checkbox"/>	NO <input type="checkbox"/>	£ <input type="text"/>

15

FEE DEDUCTION

I/WE AUTHORISE THE LENDER TO DEDUCT THE FOLLOWING FEES FROM THE TOTAL LOAN ADVANCED ON COMPLETION WHERE APPLICABLE:

TELEGRAPHIC TRANSFER FEE LOCAL AUTHORITY SEARCH INDEMNITY FEE (REMORTGAGE ONLY) COMPLETION FEE
 TITLE INSURANCE FEE OTHER - PLEASE SPECIFY WHERE APPLICABLE IN SECTION 23.

1ST APPLICANTS SIGNATURE DATE
 2ND APPLICANTS SIGNATURE DATE

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

FULL POSTAL ADDRESS:

	POSTCODE

SELLERS NAME:

	TELEPHONE NUMBER: ()
--	-----------------------

SELLING AGENTS NAME:

	TELEPHONE NUMBER: ()
--	-----------------------

TYPE OF VALUATION REQUIRED:

BASIC VALUATION:

HOMEBUYERS:

FULL STRUCTURAL:

ARE YOU RELATED TO THE SELLER OF THE PROPERTY?

YES NO

IS A DEED OF GIFT BEING PROVIDED?

YES NO

WILL YOU OR YOUR FAMILY OCCUPY AT LEAST 40% OF THE PROPERTY?

YES NO

ARE YOU PURCHASING AS A SITTING TENANT?

YES NO

ARE YOU PURCHASING UNDER THE RIGHT TO BUY SCHEME?

YES NO

ARE YOU PURCHASING UNDER A SHARED OWNERSHIP SCHEME?

YES NO

TYPE:	HOUSE <input type="checkbox"/>	FLAT <input type="checkbox"/>	MAISOINETTE <input type="checkbox"/>	BUNGALOW <input type="checkbox"/>	OTHER <input type="checkbox"/>
DESCRIPTION:	DETACHED <input type="checkbox"/>	SEMI <input type="checkbox"/>	TERRACED <input type="checkbox"/>	PURPOSE BUILT <input type="checkbox"/>	CONVERTED <input type="checkbox"/>
IF A FLAT:	NO OF STOREYS <input type="checkbox"/>	ABOVE COMMERCIAL PREMISES : YES <input type="checkbox"/>			NO <input type="checkbox"/>
TENURE:	FREEHOLD <input type="checkbox"/>	LEASEHOLD <input type="checkbox"/>	COMMONHOLD <input type="checkbox"/>	FEUDAL <input type="checkbox"/>	EX LOCAL AUTHORITY <input type="checkbox"/>
IF LEASEHOLD: UNEXPIRED TERM	<input type="text"/> YEARS	GROUND RENT	£ <input type="text"/>	SERVICE CHARGE	£ <input type="text"/>

CONSTRUCTION: WALL: BRICK STONE OTHER

ROOF: TILE SLATE OTHER

IF OTHER PLEASE GIVE DETAILS:

<input type="text"/>

NUMBER OF ROOMS: BEDROOMS

LIVING ROOM

KITCHEN

BATHROOM

W.C's

GARAGES

OTHER

TOTAL NUMBER OF HABITABLE ROOMS (EXCLUDING BATHROOMS)

<input type="text"/>

YEAR OF CONSTRUCTION

<input type="text"/>

('NEW' IF UNDER CONSTRUCTION)

IF UNDER 10 YEARS OLD IS THERE A VALID NHBC OR ZURICH MUNICIPAL CERTIFICATE AVAILABLE?

YES NO

IS THE PROPERTY FOR YOUR IMMEDIATE RESIDENTIAL USE ?

YES NO

IS THE PROPERTY TO BE USED FOR TRADE/PROFESSIONAL PURPOSES?

YES NO

DO YOU INTEND TO LET THE PROPERTY?

YES NO

IF YES IS THE PROPERTY TO BE LET TO A FAMILY MEMBER

YES NO

DOES THE PROPERTY HAVE ANY AGRICULTURAL RESTRICTIONS?

YES NO

DO YOU INTEND TO USE THE PROPERTY FOR A WEEKEND OR HOLIDAY HOME?

YES NO

IS THERE ANY FLYING FREEHOLD IN THE PROPERTY?

YES NO

HAS THE PROPERTY EVER BEEN UNDERPINNED OR PROVIDED WITH ANY OTHER MEANS OF STRUCTURAL SUPPORT?

YES NO

PLEASE GIVE FULL DETAILS OF ALL PERSONS OVER THE AGE OF 17 WHO WILL RESIDE AT THE PROPERTY (OTHER THAN THE APPLICANTS)

NAME	DATE OF BIRTH	RELATIONSHIP

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

17

SOLICITOR

PLEASE NOTE THAT SOME LENDERS INSIST ON SOLICITORS WITH A MINIMUM OF 2 PARTNERS

PLEASE INSTRUCT A MORTGAGE -1 PANEL SOLICITOR TO ACT TICK

NAME OF FIRM:

ADDRESS:

 POSTCODE

SOLICITORS NAME:

TELEPHONE NUMBER: () FAX NO: ()

18

MORTGAGE PAYMENT PROTECTION

WAS A SINGLE PREMIUM INSURANCE SOLD WITH THIS MORTGAGE? YES NO

IF YES WAS THE INSURANCE PREMIUM ADDED WITH THIS MORTGAGE? YES NO

INSURANCE PREMIUM AMOUNT? INSURER'S NAME POLICY TERM?

YOU MUST ANSWER, SIGN AND DATE OPTION ① OR ②

WE RECOMMEND THAT YOU TAKE ADVANTAGE OF A MORTGAGE PAYMENT PROTECTION PLAN, WHICH CAN MAKE PAYMENTS TOWARDS YOUR MORTGAGE IF YOU ARE UNABLE TO WORK DUE TO ILL HEALTH OR IF YOU LOSE YOUR JOB.

① YES I / WE WOULD LIKE TO TAKE ADVANTAGE OF THE PEACE OF MIND OFFERED BY A MORTGAGE PAYMENT PROTECTION PLAN.

I WISH FOR THIS POLICY TO BE ARRANGED BY:

MY FINANCIAL ADVISOR

THE LENDER

	APPLICANT	SIGNED	DATE
APPLICANT SIGNED/DATE:	1		
	2		

② NO I / WE DO NOT WISH TO TAKE ADVANTAGE OF A MORTGAGE PAYMENT PROTECTION PLAN AND SHALL BE RESPONSIBLE FOR MAKING MY / OUR REPAYMENTS EACH MONTH IF I / WE ARE UNABLE TO WORK.

	APPLICANT	SIGNED	DATE
APPLICANT SIGNED/DATE:	1		
	2		

19

BUILDING & CONTENTS INSURANCE

BUILDING INSURANCE IS REQUIRED AS A CONDITION OF THE LOAN

PLEASE CONFIRM WHO YOU WISH TO ARRANGE YOUR INSURANCE FOR YOU: YOUR FINANCIAL ADVISOR

THE LENDER

IF YOU CHOOSE TO ARRANGE YOUR BUILDING INSURANCE INDEPENDENTLY OF THE LENDER THEY MAY CHARGE YOU AN ADMINISTRATION FEE.

PLEASE TICK IF YOU DO NOT WISH TO BE CONTACTED BY PHONE OR DIRECT MARKETING WITH ANY FURTHER INFORMATION FROM THE LENDER ON THE PRODUCTS/SERVICES THEY OFFER, WHETHER IT BE MORTGAGE RELATED OR OF ANY OTHER NATURE.

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

THE BUILDING INSURERS REQUIRE DISCLOSURE OF ANY FACTS WHICH COULD INFLUENCE THE ASSESSMENTS AND / OR ACCEPTANCE OF AN INSURANCE PROPOSAL. THIS IS IMPORTANT SINCE FAILURE TO DISCLOSE SUCH FACTS COULD LEAD TO THE INSURANCE PROPOSAL BEING INVALIDATED. IF YOU ARE IN ANY DOUBT ABOUT WHETHER FACTS ARE CONSIDERED MATERIAL, YOU SHOULD DISCLOSE THEM.

A COPY OF THE POLICY WILL BE SENT ON COMPLETION OF THE LOAN, BUT IF YOU REQUIRE A COPY BEFORE PLEASE TICK THE BOX:

YOU SHOULD KEEP A RECORD (INCLUDING COPIES OF LETTERS) OF ALL INFORMATION PROVIDED TO THE INSURER FOR THE PURPOSE OF ENTERING INTO THE INSURANCE CONTRACT. A COPY OF THIS COMPLETED PROPOSAL WILL BE SUPPLIED ON REQUEST WITHIN 3 MONTHS AFTER COMPLETION.

- ① HAVE YOU OR ANYONE WHO NORMALLY LIVES WITH YOU:
- A) ANY CONVICTIONS OR CHARGES BUT NOT YET TRIED BY A COURT WHETHER CIVIL OR MILITARY FOR OFFENCES (OTHER THAN MINOR MOTORING OFFENCES) WHICH ARE NOT 'SPENT CONVICTIONS' WITHIN THE MEANING OF REHABILITATION OF OFFENDERS ACT 1974; OR HAVE BEEN SUBJECT TO PENALTIES FOR TAX EVASION? YES NO
- B) HAD ANY BUILDINGS OR PERSONAL INSURANCE DECLINED, CANCELLED OR HAD SPECIAL TERMS IMPOSED? YES NO
- C) SUFFERED ANY LOSS OR DAMAGE OR LIABILITY IN THE LAST 3 YEARS (CAN BE GREATER), WHETHER INSURED OR NOT, AND WHICH WOULD BE INSURED BY THE INSURANCE YOU ARE CHOOSING? YES NO
- ② HAS THE PROPERTY INSURANCE BEEN SOLD AT A DISTANCE (BY TELEPHONE, POST, FAX OR INTERNET)? YES NO
- ③ WILL THE PROPERTY BE LEFT UNOCCUPIED FOR MORE THAN ONE MONTH CONTINUOUSLY IN ANY YEAR? YES NO
- ④ WILL THE PROPERTY BE UNOCCUPIED DURING THE DAYTIME? YES NO
- ⑤ IS THE PROPERTY TO BE LIVED IN BY ANYONE OTHER THAN YOU OR YOUR FAMILY? YES NO
- ⑥ IS THE PROPERTY IN A SOUND STATE OF REPAIR AND ARE YOU AWARE OF ANY PAST OR EXISTING STRUCTURAL DAMAGE TO THE PROPERTY TO BE INSURED? YES NO

IF YES GIVE DETAILS:

INSURERS PASS INFORMATION TO THE CLAIMS AND UNDERWRITING EXCHANGE RUN BY INSURANCE DATABASE SERVICE LIMITED (IDS). THE AIM IS TO HELP US 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

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 SECTION 20 ARE TRUE AND ALL MATERIAL INFORMATION AS EXPLAINED ABOVE HAS BEEN DISCLOSED.'

FOR CORRECT DIRECT DEBIT FORM PLEASE DOWNLOAD FROM OUR WEBSITE CHOOSING THE RELEVANT LENDER AND COMPLETE.

21 VALUATION PAYMENT REQUEST

MORTGAGE FEES RELATING TO THIS APPLICATION CAN BE PAID BY ANY OF THE CREDIT/DEBIT CARDS DETAILED BELOW. PLEASE COMPLETE THESE DETAILS FULLY AND SIGN BELOW TO CONFIRM AUTHORITY.

CARD TYPE: VISA MASTERCARD SWITCH DELTA

CARD NUMBER:

LAST 3 DIGITS OF SECURITY NUMBER (FROM REAR OF CARD)

CARD START DATE: / CARD EXPIRY DATE: / SWITCH ISSUE NUMBER:

NAME AS SHOWN ON CARD:

ADDRESS OF CARD HOLDER:

PLEASE DEBIT MY CARD WITH:

I HEREBY AUTHORISE MORTGAGE-1 TO DEBIT MY ABOVE CARD WITH THE AMOUNT SHOWN. I CONFIRM THAT I HAVE BEEN ADVISED THAT SHOULD MY APPLICATION BE REFUSED AT INITIAL CREDIT CHECKING STAGE THEN THE FULL AMOUNT SHOWN WILL BE REFUNDED TO ME. SHOULD MY APPLICATION PROCEED BEYOND CREDIT CHECKING THEN A £125 ADMINISTRATION FEE WILL BE WITHHELD FROM THE ABOVE SUM SHOULD MY APPLICATION NOT PROCEED. NO REFUND WILL BE MADE ONCE SURVEY HAS BEEN CARRIED OUT.

SIGNATURE OF CARD HOLDER: DATE OF SIGNATURE:

22 GENERAL DECLARATIONS & SIGNATURES

I/We Declare and Undertake that:

(For the benefit of this declaration 'the Lender' means bank, building society or specialist mortgage company funding the mortgage product applied for).

- Information given in this application is a true and complete statement. If any such information is incorrect, I/We will make good any loss, which Mortgage-1 or the Lender may suffer by acting in reliance on such information. I/We undertake to notify Mortgage-1 and the Lender of any change in my/our circumstances (which does or may affect the information herein) prior to any mortgage loan being made by any Lender, during and after the application process.
- I/We authorise Mortgage-1 or the Lender to instruct qualified valuers to carry out a valuation of the property upon receipt of this application at my/our cost. I/We understand that payment of a valuation fee will not bind the Lender to grant any advance.
- I/We understand that if this application is successful the information contained herein forms part of the terms of mortgage.
- I/We understand that where the mortgage application is in joint names and is subsequently granted, the liability to the Lender will be joint and several and in the event of the death of any/either of us, the mortgage account vests in the survivor(s).
- Neither Mortgage-1, the Lender nor the qualified valuers who are to be instructed are under any liability either on the basis of negligence or on any other basis whatsoever to me/us as purchasers in respect of the value or the state or condition of the property. The inspection of the property will be carried out on behalf of the Lender and will not include a detailed survey of the structure unless specifically requested. I/We understand that Mortgage-1 and the Lender are not the agents of the valuers and that I/We understand neither Mortgage-1, the Lender, nor the valuers will warrant represent, or give any assurance to me/us that the statements, conclusions and options expressed or implied in the report and mortgage valuation are accurate or valid and I/We understand that the report will be supplied without any acceptance of responsibility on their part to Me/Us.
- I/We acknowledge the Mortgage-1 and the Lender are entitled to make such arrangements as they think fit with third parties to protect themselves against any failure by Me/Us to pay the mortgage loan, and that such arrangements will be for Mortgage-1 or the Lenders' benefits and not mine/ours. I/We authorise Mortgage-1/ the Lender to take up any references considered necessary.
- I/We acknowledge that the Lender and their successors in title and assigns may in due course raise finance on any mortgage they make to Me/Us and may:
 - transfer assign or otherwise dispose of the benefits of such mortgage together with the change and policies of life assurance and other related security securing it and I/We hereby consent to each such transfer or assignment;
 - enter into any contractual arrangements relating to the funding of such mortgage with any persons;
 - 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 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 his application.
 - Other than exceptional circumstances the lender will continue to manage the mortgage (including the setting of interest rates and mortgage arrears policy).
 - If interest payments are collected from an account which is not in the names of all borrowers, the payment will be made for and on behalf of all joint borrowers named on this application.

- I/We hereby authorise Mortgage-1 or the Lender to provide information relating to interest payments on the mortgage account to the accountant detailed in this application form.
- I/We hereby consent to Mortgage-1 and the Lender forwarding statements of account, or other such communication to one or all of the borrowers and not to each borrower individually.
- I/We hereby authorise my/our solicitors to disclose to Mortgage-1 or the Lender only information relevant to their decision to lend and that I/We waive any right to claim solicitor/client confidentiality or legal privilege in respect of such information.
- I/We accept the information given in this application, and any other information that I/We or My/Our agents provide to Mortgage-1 and the Lender or is otherwise held by Mortgage-1 and the Lender on me/us may be held on the computer and retained after my/our account is closed.
- I/We acknowledge the Mortgage-1 and the Lender may pass to third parties, with whom they make arrangements to protect themselves against any failure by Me/Us to pay the mortgage loan, any information contained in this application and the application itself together with any relevant supporting documentation.
- I/We accept that information may be discussed to other companies associated with Mortgage-1 or the Lender and used to send me/us details of any products or services which Mortgage-1 or the Lender thinks may be of interest to me/us. I/We reserve the right at any time to inform Mortgage-1 or the Lender verbally or in writing that I/We do not require future marketing literature.
- I/We accept that my/our name(s) and address(es) may be disclosed to market research organisations for the purpose of confidential market research on behalf of Mortgage-1 or the Lender.
- I/We accept that Mortgage-1 or the Lender will use the above information for the specified purpose under which they are registered with the office of Data protection Registrar, including credit assessment and credit scoring, and in so doing is entitled to refer the information to third parties and make enquiries to take up references relating to me/us as it sees necessary.
- I/We accept that Mortgage-1 or the Lender may search files of a credit reference agency in the future which may keep a record of that request and Mortgage-1 or the Lender may provide credit reference agencies with the above information in the event of failure to comply with the Terms and Conditions of this agreement. The information may also be used by other lenders for credit assessment and occasionally for debtor tracing.
- I/We authorise 'the Lender' to make such enquires as it considers necessary in relation to My/Our application, mortgage or other requirements and to check my details with a fraud prevention agency/agencies and if I/We give false or inaccurate information and the lender suspects fraud the lender will record this. I/We understand that the lender and other organisations may use and search these records to help make decisions about credit and credit related services for Me/Us and members of My/Our household, help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for myself and members of My/Our households; trace debtors, recover debt, prevent fraud, and to manage My/Our accounts or insurance policies; check My/Our identity to prevent money laundering, unless I/We furnish the lender with other satisfactory proof of identity.
- I/We acknowledge that part of the application fee paid at outset defrays the cost of initial assessment of My/Our loan application and that, in the event that My/Our loan application is declined or does not proceed before the valuer has been instructed, the application fee will be returned net of these costs. I/We further acknowledge that once a valuer has been instructed, no refund of the application fee can be allowed unless otherwise stated in the product guidelines.

- In the event of this application being approved, I/We undertake to meet all legal and other costs and expenses incurred by you in connection with the loan and any security granted for the loan whether or not such security is ultimately granted in your favour and I/We authorise you to debit the amount involved to an account with you in My/Our name(s).
 - I/We agree to be bound by and abide by the rules of the Lender.
 - I/We certify that if I/we have applied for a product which either does not require me/us to disclose my/our income, or which permits me/us to self-certify my/our income, I/we understand my/our obligations and I/we have sufficient income to support the loan requested, and, if applicable, that the income declared is a true assessment of my/our total income.
 - Your home may be repossessed if you do not keep up repayments on your mortgage.
 - I/we have received and read the Key Facts Illustration (KFI) provided by the Intermediary in respect of this application.
 - We will check your details with a fraud prevention agency / agencies and if you give us false or inaccurate information and we suspect fraud, we will record this.
 - We 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, or event fraud, and to manage your accounts or insurance policies;
 - Check your identity to prevent money laundering, unless you furnish us with satisfactory proof of identity.
 - Third party disclosure wording in the following form (Associated Records)
 - Information held about me/us by credit reference agencies may already be linked to record relating to one or more parties. For the purposes of this application, I/we understand that I/we may be treated as financially linked and my/our application may be assessed with reference to any "associated records".
 - By stating a financial association with another party, you are also declaring that you are entitled to:
 - Disclose information about your joint application and / or anyone else referred to by you and
 - Authorise us to search, link and / or record information at credit reference agencies about you and / or anyone else referred to by you.
 - Processing of sensitive data. The Company has notified me that it processes 'sensitive data' regarding criminal convictions about applicants and for insurance purposes. I am / We 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.
- Make sure you can afford your mortgage if your income falls.

I/We understand that if we are found to have made any false statements or not fully disclosed information required by this form then this can result in My/Our application being declined, any offer issued being cancelled by the lender (even if contracts have been exchanged) and loss of any fees I/We have paid to date.

1ST APPLICANTS SIGNATURE DATE 2ND APPLICANTS SIGNATURE DATE

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

