

OWNER OCCUPIER

**further advance
mortgage
application
form**

1. Are you currently occupying the mortgaged property and will you continue to occupy the property after completion of the further advance

Yes No

If No, please give details

2. Is all of your income paid in sterling directly into a UK Bank Account?

Yes No

If No, please give details

3. Repay your mortgage. Will any foreign asset or foreign currency income or investments be used to service the monthly mortgage payments or as a vehicle to repay the mortgage capital?

Yes No

If Yes, please give details

4. If you are requesting an interest only mortgage, please give full details of the proposed repayment plan

Application Check List

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

INTERMEDIARY DETAILS (IF APPLICABLE)

- 1. Packager name
- 2. Mortgage Club/Network Name
- 3. Principal name
- 4. Introducing Advisor's Name

Are you:

Appointed Representative Directly Authorised

Company name
Address

Postcode

FCA No.
FCA No.
FCA No.
FCA No.
Telephone
Mobile
Fax
Email

Procurator fees will be paid to the first names party in the order of 1. 2. 3. 4. They should cascade as appropriate. Please enter details in Fee Information on page iii).

LOAN DETAILS

Loan amount
Purchase price / Valuation
Loan to value
Term

£ Purpose of Further Advance
£
 % Repayment or if split £
 Years Interest only £

PRODUCT DETAILS

Name of Product
Type
End date/term of product
Initial interest rate

SVR Tracker Discout Fixed

 %

APPLICATION FEES

Up front fees payable on application

Valuation
(refundable if valuation has not completed)
Application Fee
(Non-Refundable)
Other
Total

£
£
£
£

I enclose a cheque drawn by the introducer

I will ring the Society to pay the fees on the date the application is sent

Intermediary Declaration

THE SOCIETYS BINDING OFFER WILL REFLECT THE FEE INFORMATION GIVEN BELOW.

FEE INFORMATION

Please provide details of all parties who will be charging a fee. Give full details below.

| | Fees payable (as per KFI) | Added to loan Yes (✓) No | Refundable Yes (✓) No | App | Fee payable Offer | Comp |
|----------------------------------------------------|------------------------------|----------------------------------------------------------|----------------------------------------------------------|--------------------------|--------------------------|--------------------------|
| Introducer fee | £ <input type="text"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | £ <input type="text"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | £ <input type="text"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | £ <input type="text"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Application fee | £ <input type="text"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Valuation fee | £ <input type="text"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Product Fee | £ <input type="text"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Legal fees | £ <input type="text"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Funds transfer fee | | Yes <input type="checkbox"/> No <input type="checkbox"/> | No <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Other fees | £ <input type="text"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Total | £ <input type="text"/> | | | | | |
| Procurator fees payable | Name <input type="text"/> | | £ <input type="text"/> | | | |
| Please provide details of all other fee(s) payable | <input type="text"/> | | | | | |

THIRD PARTY INTRODUCER DETAILS

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

Yes No

If yes, name of individual/company

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

£

INTERMEDIARY DECLARATION

I declare that this sale is (✓)

Advised Non Advised (if non-advised, please enclose a statement of 'High Net Worth' and a declaration)

If advised I confirm that I recommended the product stated.
I declare that as The Customer Facing Broker all information given above is true and accurate and that I and the firm hold the appropriate permissions from the Financial Conduct Authority (FCA) for the regulated activities I have undertaken in relation to this application.

I have undertaken a detailed assessment of the applicant(s) income and expenditure, and I believe that the applicant(s) will be able to maintain the mortgage payments, including the increased payments after any benefit has expired. I confirm that I have supplied a KFI Plus and have provided an Adequate Explanation to the applicant(s) for the mortgage product applied for in this application which I believe to be accurate. If the mortgage term extends into retirement, I confirm that the customer(s) has arrangements in place to enable them to maintain their mortgage repayments in retirement. If the mortgage is to be repaid on an interest only basis I confirm that I have discussed repayment methods with the applicant(s) and they are aware it is their responsibility to ensure they have made arrangements to repay the loan at the end of the term.

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

Yes No

If yes, provide details

X Signed by Intermediary

Print Name

Date

Name of Firm

Position

Mortgage Application

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

A PERSONAL DETAILS

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

A2 Surname _____

A3 Date of birth _____ (Day/Month/Year)

A4 Nationality _____

A5 Marital status (✓) Single Married/Civil Partnership Separated Divorced/ Dissolved Civil Partnership Widowed

A6 State relationship between applicants _____

A7 Do you have any dependents? (✓) (If yes, complete names and dates of birth in section N) Yes No How many? _____

A8 Current address (if you have a different correspondence address please complete in section N) _____
Postcode _____

A9 Is this property currently let? (✓) Yes No

A10 Have you lived at this address more than 3 years? (✓) Yes No

A11 If 'No' to above please state all previous address(es) for this period. Please use 'Additional Information' section at the end of this form if necessary. _____
Postcode _____

A12 Home telephone number Code _____

A13 Work telephone number Code _____

A14 Mobile telephone number Code _____

A15 Email address (please use block capitals) _____

A16 Existing mortgage account number _____

A17 What is the outstanding mortgage amount on this property £ _____

A18 Current account details How long have you held this account _____ Years _____ Months

A19 Sort code _____

A20 Account number _____

A21 Credit card details (please give details in Section I) Master Amex Visa Other

FIRST APPLICANT (with highest income)

First names _____

_____ (Day/Month/Year)

Single Married/Civil Partnership Separated Divorced/ Dissolved Civil Partnership Widowed

Yes No How many? _____

Postcode _____

Yes No

Yes No

Postcode _____

Code _____

Code _____

Code _____

£ _____

_____ Years _____ Months

Master Amex Visa Other

SECOND APPLICANT

First names _____

_____ (Day/Month/Year)

Single Married/Civil Partnership Separated Divorced/ Dissolved Civil Partnership Widowed

Yes No How many? _____

Postcode _____

Yes No

Yes No

Postcode _____

Code _____

Code _____

Code _____

£ _____

_____ Years _____ Months

Master Amex Visa Other

B OCCUPATIONAL DETAILS

B1 (✓) Employed (Complete section C) Self Employed (Complete section D) Retired (Complete section E) BTL (Complete section F)

FIRST APPLICANT

Employed (Complete section C) Self Employed (Complete section D) Retired (Complete section E) BTL (Complete section F)

SECOND APPLICANT

Employed (Complete section C) Self Employed (Complete section D) Retired (Complete section E) BTL (Complete section F)

C FOR EMPLOYEES ONLY

C1 Payroll number _____

C2 Employer's name (Nature of business) _____

C3 Employer's full address _____
Postcode _____

C4 Employer's telephone number Code _____

C5 Employer's fax number Code _____

Job title/ position held _____

Postcode _____

Code _____

Code _____

Job title/ position held _____

Postcode _____

Code _____

Code _____

C FOR EMPLOYEES ONLY (CONT)

- C6 Employer's email address
- C7 Person to contact for reference
- C8 Is the position permanent? (✓) Yes No *If no, please give details in Section N. eg. contract worker, length of contract, has it been renewed? etc.*
- C9 Length of service Years Months
- C10 Are you under notice of redundancy or job termination? (✓) Yes No
If 'Yes' please give details
- C11 Basic annual gross salary/wage £ pa
- C12 Regular annual gross bonus/commission £ pa
- C13 Regular annual gross overtime £ pa
- C14 Commission £ pa
- C15 Other £ pa
Please state source
- C16 Do you pay into a pension (✓) Company Personal Both None
- C17 At what age do you plan to retire
- C18 Rental income from an unencumbered property £ pa

FIRST APPLICANT

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

Years Months

Yes No

£ pa

£ pa

£ pa

£ pa

£ pa

Company Personal Both None

£ pa

SECOND APPLICANT

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

Years Months

Yes No

£ pa

£ pa

£ pa

£ pa

£ pa

Company Personal Both None

£ pa

D FOR SELF-EMPLOYED

- D1 Name of business
- D2 State whether (✓) Limited Sole Trader Partnership
- D3 How long trading Years Months
- D4 Trading name if different from above
- D6 Company registration number, state NONE if none
- D7 Business address
Postcode
- D8 Business telephone number Code
- D9 Business email
- D10 Your position in business
- D11 If director or (part) owner please indicate shares % Date business established
- D12 On what basis do you trade (✓) Sole Trader Limited Company Partnership % Shareholder
- D13 How long have you been trading Years Months
- D14 If less than three years trading, please give details of previous employment
- D15 VAT registration number
- D16 Company registration number
- D17 Name of accountant
- D18 Accountant's full practice name and address
Postcode
- D19 Accountant's qualification
- D20 Telephone number Code
- D21 Fax number Code
- D22 Accountant's email address

FIRST APPLICANT

Limited Sole Trader Partnership

Years Months

Code

% Date business established

Sole Trader Limited Company Partnership % Shareholder

Years Months

Code

Code

SECOND APPLICANT

Limited Sole Trader Partnership

Years Months

Code

% Date business established

Sole Trader Limited Company Partnership % Shareholder

Years Months

Code

Code

D FOR SELF-EMPLOYED (CONT)

D23 How long has your accountant acted for you?

Years Months

D24 Do you have 3 years accounts available? (✓)

Yes No

Yes No

D25 Are your tax affairs up to date with no overdue liabilities in relation to all your activities? (✓)

Yes No

Yes No

D26 Your income for last three trading years

Mth/Year £

Mth/Year £

Mth/Year £

Mth/Year £

Mth/Year £

Mth/Year £

Amount £ per

Amount £ per

Source

Source

Amount £ per

Amount £ per

Source

Source

Amount £ per

Amount £ per

Source

Source

D27 Other gross income (eg pension, investments, maintenance, rent, dividends etc)

E RETIREMENT INCOME

E1 Provider including state

| | Gross Annual Pension £ | P60 or pension letter attached Yes (✓) No | | Gross Annual Pension £ | P60 or pension letter attached Yes (✓) No |
|---|------------------------|---------------------------------------------------|---|------------------------|---------------------------------------------------|
| 1 | <input type="text"/> | <input type="checkbox"/> <input type="checkbox"/> | 1 | <input type="text"/> | <input type="checkbox"/> <input type="checkbox"/> |
| 2 | <input type="text"/> | <input type="checkbox"/> <input type="checkbox"/> | 2 | <input type="text"/> | <input type="checkbox"/> <input type="checkbox"/> |
| 3 | <input type="text"/> | <input type="checkbox"/> <input type="checkbox"/> | 3 | <input type="text"/> | <input type="checkbox"/> <input type="checkbox"/> |
| 4 | <input type="text"/> | <input type="checkbox"/> <input type="checkbox"/> | 4 | <input type="text"/> | <input type="checkbox"/> <input type="checkbox"/> |
| 5 | <input type="text"/> | <input type="checkbox"/> <input type="checkbox"/> | 5 | <input type="text"/> | <input type="checkbox"/> <input type="checkbox"/> |

F DETAILS OF OTHER PROPERTY OWNED

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

| Property address | Estimated value (£) | Current loan (£) | Monthly mortgage payment (£) | Monthly rental income (£) | Lender's name | ✓ if to be repaid at completion |
|------------------|----------------------|----------------------|------------------------------|---------------------------|----------------------|---------------------------------|
| 1 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| 2 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| 3 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| 4 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| 5 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| 6 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| 7 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| 8 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| 9 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| 10 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| 11 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| 12 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |

G

ADDITIONAL BORROWING REQUIREMENTS

G1 Amount and repayment period

Repayment period

G2 Reason additional borrowing required

Please give full breakdown of exactly how the funds requested will be used and estimates if available

H

OTHER DETAILS

H1 Please give the names of anyone who is (or will be) 17 or over, who is living in the property but not on the mortgage

| Title | Forename | Surname |
|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

In England and Wales, all adults who occupy the property at the time of the advance other than the borrowers will be required to sign the Society's Form of Consent to Mortgage.

If NONE please tick (✓)

If there are more than four, please write name(s) of any other(s) in the 'Additional Information' section at the end of this document

I OUTGOINGS

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

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

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

FIRST APPLICANT

SECOND APPLICANT

I1 Do you make any maintenance/child support payments? Yes No Voluntary £
 Child Support Act payments £ Court order £

I2 Are you responsible in law for any of the above payments? Yes No

I3 When will these payments end?

I4 Do you have any other liabilities? (if 'Yes', please give details in section N) Yes No

J PAYMENT/CREDIT HISTORY

FIRST APPLICANT

SECOND APPLICANT

| | | | |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|----------------------------------------------------------|
| J1 | Have you ever been refused a mortgage on the property to be mortgaged, or on any other property? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| J2 | Have you ever been convicted of or charged with any offence other than a driving offence? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| J3 | Have you ever had a judgement for debt recorded against you (County Court Judgement)? Or if self employed/controlling director, against your company? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| J4 | Have you ever been party to insolvency proceedings, bankruptcy or made a formal agreement with your creditors (IVA)? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| J5 | Have you had a cumulative total of 3 months or more arrears, whether cleared or not, on any secured or unsecured loan at any time in the last 2 years? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| J6 | Have you failed to keep up payments on another loan | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| J7 | Have you had a property repossessed voluntarily or otherwise | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| J8 | Are there any court proceedings in relation to any mortgages | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| J9 | If you have answered 'Yes' to any of the above questions in section J Please complete the box below | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

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

K**PROPERTY DETAILS**

K1 Address of property to be mortgaged
(full postcode required)

Postcode

K2 Type of property
(please tick one box only) (✓)

| | | | | | |
|---------------|--------------------------|--------|--------------------------|------------|--------------------------|
| Detached | <input type="checkbox"/> | House | <input type="checkbox"/> | Bungalow | <input type="checkbox"/> |
| Semi Detached | <input type="checkbox"/> | House | <input type="checkbox"/> | Bungalow | <input type="checkbox"/> |
| Terraced | <input type="checkbox"/> | Mid | <input type="checkbox"/> | End | <input type="checkbox"/> |
| Flat | <input type="checkbox"/> | Studio | <input type="checkbox"/> | Maisonette | <input type="checkbox"/> |

K3 If flat / maisonette

| | | | | | | | |
|-------------------|----------------------|---------------------------|------------------------------|-----------------------------|--------------------------|--------------------------|--------------------------|
| Floor no. of flat | <input type="text"/> | Is it serviced by a lift? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Balcony access | <input type="checkbox"/> | |
| No. of floors | <input type="text"/> | No. of units | <input type="text"/> | Purpose built | <input type="checkbox"/> | Converted | <input type="checkbox"/> |

K4 Is, or was, the property built or owned
by the local authority or a housing
association or Ministry of Defence? (✓)

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

K5 Age of property

Years If property is less than 10 years old what warranty is in place

K6 Property tenure (✓)

Freehold Leasehold Commonhold

K7 If leasehold, please give:

| | | | | | | | |
|---------------------------------|--------------------------|---------------------------|------------------------|------------------|----------------------|-----------------------------------|------------------------|
| No. of years remaining on lease | <input type="text"/> yrs | Annual maintenance charge | £ <input type="text"/> | Lease start date | <input type="text"/> | Annual ground rent or rent charge | £ <input type="text"/> |
|---------------------------------|--------------------------|---------------------------|------------------------|------------------|----------------------|-----------------------------------|------------------------|

K8 Construction of the property (✓)

Brick walls Stone walls Tiled roof Slate roof Flat roof Pitched roof

K9 If none of the above,
what materials have been used?

K10 Name, telephone number and address
of contact with whom the valuer
should arrange call

Name Telephone

Address

Postcode

External Appraisal If the Society seeks an external appraisal, this will involve the valuer assessing the property from the roadside. Not all properties are suitable for this type of assessment and if this is the case you will be advised and the Society will need payment of a basic valuation fee before the application can proceed further. The external appraisal is for lending purposes only so no report will be issued to you and you should place no reliance on the valuation figure or that the property is free from any defects.

L**INTEREST ONLY MORTGAGE
REPAYMENT PLAN**

L1 How will you repay your mortgage debt at
the end of the mortgage term

M**LENDING INTO RETIREMENT**

If the mortgage term extends beyond retirement age, details must be provided below of how you propose to maintain mortgage payments or any other intended arrangement in retirement.

**N****ADDITIONAL INFORMATION**

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



BUDGET PLANNER

| NAME/S | | MONTHLY OUTGOINGS | MONTHLY INCOME |
|----------------------------|----------------------------------------|-------------------|----------------|
| INCOME | Salary | | |
| | Benefits | | |
| | Pension | | |
| | Other | | |
| TOTAL | | | £ |
| OUTGOINGS | Mortgage | | |
| | Other loans | | |
| | Credit Cards | | |
| | School Fees | | |
| | Life assurance Premiums | | |
| | Pension Contributions | | |
| | Maintenance/Child Support | | |
| | Pet Care | | |
| | Food and Household Expenses | | |
| | Landline Phone | | |
| | Council Tax | | |
| | Gas/Other Heating | | |
| | Electricity/Other Heating | | |
| | Water Rates | | |
| | Buildings Insurance | | |
| | Contents Insurance | | |
| | Rent inc Shared Ownership | | |
| | Ground Rent and Service Charge | | |
| | Clothing | | |
| | Childcare | | |
| | Mobile Phone | | |
| | TV Licence Fee/Satellite/Digital Costs | | |
| | Internet | | |
| | Road Tax | | |
| | Petrol | | |
| | MOT Service and Repairs | | |
| | Car Insurance | | |
| | Medical Expenses (dentist, etc) | | |
| | Holidays | | |
| | Hobbies | | |
| | Books and Papers | | |
| | Alcohol | | |
| Birthdays/Other Gifts | | | |
| TOTAL | | £ | |
| TOTAL INCOME | | | £ |
| LESS TOTAL EXPENSES | | | £ |
| EXCESS INCOME | | | £ |
| OVER EXPENDITURE | | | |

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

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

1. All applicants are 18 years of age or over.
2. To the best of my/our knowledge and belief the answers given are true and all material information as required has been disclosed. Additional interest will be charged if it comes to the Society's attention that the property is used for commercial purposes.
3. This application can be cancelled by the Society at any time without giving any reason or revealing any information received if it appears to the Society that there is a change in my/our circumstances or the security to be provided.
4. The Valuer is independently instructed by the Society to assess the adequacy of the security for the purpose of the Building Society only. I/we accept that this does not impose any duty on the Valuer or the Society to indicate to me/us the value or the condition of the property. I/we confirm and understand that I am/we are advised to make our own arrangements to have the property surveyed. I/we further understand that the Society does not accept any liability for the accuracy or contents of the Valuer's Report.
5. Any application and valuation fees must be enclosed with this application and the application fee is not refundable.
6. When you apply to us to open an account, this organisation will check the following records about you and others (see 2 below)
 - (a) Our own;
 - (b) those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
 - (c) those at fraud prevention agencies (FPAs).
7. Credit Reference and Other Mortgage Checks.

A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies

 - a. When you apply to us to open an account, this organisation will check the following records about you and others (see 2 below)
 - (i) Our own;
 - (ii) those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
 - (iii) those at fraud prevention agencies (FPAs). We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.
 - b. If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.
 - c. Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
 - d. If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
 - e. If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
 - f. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
 - g. Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.
 - h. The information held and processed by us may be shared with the introducing broker / intermediary at any time during the life of the mortgage.
8. Data Protection Act
 - (a) Any information provided by you may be held and processed by Buckinghamshire Building Society and may be shared with third parties to protect both ourselves and our customers against fraud, to satisfy Codes of Practice and compliance related issues that may arise from time to time.

In signing the declaration you give your permission for Buckinghamshire Building Society to share your application data with our panel management company, Legal Marketing Services (LMS) and give permission for them to hold data pertaining to the status of your mortgage application and may disclose this information to your broker or third party intermediary.

Under the Data Protection Act 1998 you are entitled to know what information is held about you and to ask for any inaccurate details to be amended. You also have the right of access to your personal records. You also have the right of access to your personal records. If you have any questions about either of these matters, please write to the Compliance Manager, Buckinghamshire Building Society, High Street, Chalfont St Giles, Bucks. HP8 4QB.
 - (b) The Society will make such enquiries and take up such references as it considers necessary in relation to your mortgage application. This information may be obtained from the Land Registry, previous and existing employers. Information may also be obtained from HMRC, the Department for Work and Pensions (DWP) and may be disclosed during the life of the account.
 - (c) The Society may use and disclose details of this application and any resulting offer of advance to you and/or our solicitor(s) and intended adult occupiers of the property, to any intended guarantor, their legal advisers, and to provide any additional mortgages with information during the life of this mortgage subject to payment of the appropriate charge. Further, to use and disclose information to the Financial Conduct Authority, Financial Ombudsman Service for the purpose of compliance with regulation and codes of practice. Additional information will be disclosed to our processing agents with whom we hold agreements to process your data. Legal Advisers may disclose confidential or privileged information to the Society that may determine whether the Society lends to you.
 - (d) Information on the application form will be disclosed to any insurance partner the Society has for the purpose of administering, including claims settlement, any insurance product you choose to take. The insurance company will hold the information about you as data controller. Further, in order to assess the terms of any insurance contract or administer claims which arise, the insurer may need to collect sensitive data (such as details relating to your medical history or in respect of any criminal convictions). By proceeding with this application you confirm your consent to such information being processed by the insurer concerned or its agent.
 - (e) The Society can use and disclose information on the application and on any claim to Insurance Database Services Limited (IDS Ltd). Insurers and their agents share information with each other to prevent dishonest claims and to decide whether to accept your application and if so on what terms. They do this by using the Claims and Underwriting Exchange Register which is run by IDS Ltd. In dealing with this application form this register may be used. If you make a claim, all the information you supply on this form and about your claim will be put on the register so that other participants may use it. A list of participants who use the register is available if you ask for one. In response to any searches made in connection with your application or any claim you may make, IDS Ltd. may supply information it holds about other claims you have made from other participants.
 - (f) The data we hold is to enable us to administer your account for marketing purposes. It will not be released to a third party. From time to time the Society contacts its members to provide details of new products and services which it is offering. We will never send you information from third parties. If you do not wish to receive such information please tick box
 - (g) Please indicate your preferred method of contact
 - (a) By writing
 - (b) By telephone
 - (c) By email
 - (h) I/we consent to information on the application form being disclosed now or at any time during the life of the account to a general insurance partner the Society has for the purposes of effecting and administering any insurance product I/we choose to take. The insurance company will hold the information as a Data Controller and process the data for arranging and administering

- purposes to include any claims. Additionally, information may be disclosed, the Society's Internal Auditors and any other firms used by the Society in future in a similar capacity.
- (i) I/We consent to our names being placed on the CML's Possession Register in the event of the mortgage property being taken into possession.
 - (i) It is assumed that all third parties are aware that their personal data is being supplied to the Society.
 - (ii) In accordance with Data Protection Act 1998, you are advised that information provided by you may be held by the Society in its computer and paper records and retained for a period of six years after your mortgage is redeemed.
 9. Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
 10. If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
 11. Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.
 12. The information held and processed by us may be shared with the introducing broker / intermediary at any time during the life of the mortgage. We will ensure that anyone with whom we share your data will deal with it in an appropriate way.
 13. In the event of repossession of your property we may insure the property with an insurer of our choice. We will charge any premiums we incur in doing so to your mortgage account where they will become part of the Principle sum and attract interest.

MORTGAGE DECLARATION

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

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

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

I/We are aware that taking on new/additional financial commitments of any kind, during the period of the mortgage

where I/we have not received any corresponding increase in income, could affect the ability to meet the mortgage payments as they fall due, and that my/our home will be at risk if I/we fail to maintain the mortgage payments.

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

I/We confirm that I/we understand the way an interest only mortgage works and that the balance of my/our mortgage will not reduce over the term of the mortgage and it will be my/our responsibility to repay the loan from other sources at maturity of the loan (This applies only to applicants who are applying for an interest only mortgage).

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

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

X

Signature(s)

FIRST APPLICANT

Date

SECOND APPLICANT

Date


Buckinghamshire 
Building Society

doing the right thing

www.bucksbs.co.uk

P RELEASE OF ADDITIONAL BORROWING FUNDS

To enable us to pay funds directly into your bank account, please complete and return this form

| | FIRST APPLICANT | SECOND APPLICANT |
|------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|---------------------------------------------------------------------|
| P1 Name of applicant(s) | <input type="text"/> | <input type="text"/> |
| | <i>I authorise you to release our offer of additional funds to:</i> | <i>I authorise you to release our offer of additional funds to:</i> |
| P2 Sort code and account number | <input type="text"/> | <input type="text"/> |
| P3 Bank/Building Society name | <input type="text"/> | <input type="text"/> |
| P4 Bank/Building Society address | <input type="text"/> | <input type="text"/> |
| | <input type="text"/> | <input type="text"/> |
| | Postcode | Postcode |
| P5 Account in the name of | <input type="text"/> | <input type="text"/> |
|  Signature(s) | <input type="text"/> | <input type="text"/> |
| | <input type="text"/> | <input type="text"/> |
| | Date | Date |
| | <input type="text"/> | <input type="text"/> |

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

Submission Checklist

- HAVE ALL THE SECTIONS BEEN COMPLETED?
- HAVE ALL APPLICANTS SIGNED?
- ARE ALL THE APPLICABLE FEES ENCLOSED?
- HAS THE CORRECT PRODUCT BEEN CLEARLY IDENTIFIED?
- ARE ALL SUPPORTING DOCUMENTS ATTACHED?
 - Completed budget planner
 - P60's and 3 months payslips (where applicable) or last 2 years' accounts or SA302's for self-employed applicants or HMRC submissions
- Photographic Proof of Identity (certified)

If the Society cannot verify your identity, address or credit history electronically we may request some or all of the following:-

- Proof of residence (certified)
- Latest 3 months' bank statements
- Latest month's credit / store cards statements
- Any other loan statements

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration number 206022.

[15288] 05/2016

Buckinghamshire 
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doing the right thing

www.bucksbs.co.uk