

Mortgage Application

Mortgage introducers must complete this page for all cases to comply with the FSA's mortgage rules. Failure to do so will delay the application.

Please complete this form using BLACK ink.

Fees

Please list all fees charged to the applicant

Type of fee	Payable to whom	Amount	Refundable?	
		£	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		£	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Will any part of the procurement fee be paid to the applicant? Yes No

If so, how much? £

Level of service

What level of service have you provided?

Advised Non advised

Is the mortgage a distance contract under MCOB 1.3? Yes No

Adviser details

Please state your FSA registration number

Adviser name

Company name

Company address

Telephone number

Fax number

Email address

Appointed Representative of

Address

Appointed Rep FSA No.

Office Use Only
FSA Website checked

Adverse coal report Yes No

The Society requires the property to be insured with at least buildings cover.

Arrangements will be made by myself or the applicant(s) for a suitable policy to be in force at completion. Please note that if a suitable policy is not received in adequate time this may result in completion being delayed. Yes No

The applicant would like Tipton & Coseley to arrange cover and the customer should be contacted accordingly. Yes No

I confirm that I/my company have/has the necessary permissions from the FSA to advise (where applicable), complete and submit this application to the Society on behalf of my/our clients. In addition, I have given the applicant(s) reasonable time to consider the Key Features Illustration (KFI) document and they have confirmed their agreement to proceed with the application.

If the mailing address for the procurement fee is different to the details above please indicate the address that the fee should be sent to on the notes section overleaf.

Mortgage Advisers Signature

Date

Personal details

For joint accounts, the first named will be the Representative Joint Borrower in accordance with the Rules of the Society and will be the person to receive communications from the Society and have voting rights. You may choose who is to be the Representative Joint Borrower. Please note that searches may be made of credit reference agencies and fraud prevention agencies. Further details are given in the declaration at the end of this form. Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners. For the purposes of this application, you may be treated as financially linked and your application will be assessed with reference to any "associated" records. An "association" between any joint applicants and/or any individual identified as a financial partner, will be created at credit reference agencies, which will link your financial records. The information about you and anyone else with whom you are associated will be taken into account in all future applications by either or both of you. The linking will continue until one of you successfully files a "disassociation" at the credit reference agencies.

Applicant 1

Mr/Mrs/Miss/Ms/Other

First name(s)

Surname

Previous surname

Date of birth Marital status

Nationality

Current address

How long have you lived at this address? Years Months
If less than 3 years give details below

Home telephone number

Daytime telephone number

Mobile telephone number

Email address

If you live at different addresses you can each choose to have a copy of your mortgage documentation or, alternatively, have one copy sent to the first named applicant. Which would you prefer?

One copy between us One copy each

Applicant 2

Mr/Mrs/Miss/Ms/Other

First name(s)

Surname

Previous surname

Relationship to applicant 1

Date of birth Marital status

Nationality

Current address

How long have you lived at this address? Years Months
If less than 3 years give details below

Home telephone number

Daytime telephone number

Mobile telephone number

Email address

If at current address for less than 3 years - previous address details

Address 1

Postcode

Date moved in Date moved out

Residential status: Mortgaged Rented

Other

Address 2

Postcode

Date moved in Date moved out

Residential status: Mortgaged Rented

Other

Address 1

Postcode

Date moved in Date moved out

Residential status: Mortgaged Rented

Other

Address 2

Postcode

Date moved in Date moved out

Residential status: Mortgaged Rented

Other

Employment and income details

To be completed by applicants who are sub-contracted or in full or part time employment only

Applicant 1				Applicant 2			
Occupation <input type="text"/>				Occupation <input type="text"/>			
Employer's name <input type="text"/>				Employer's name <input type="text"/>			
Contact name <input type="text"/>				Contact name <input type="text"/>			
Address <input type="text"/>				Address <input type="text"/>			
Postcode <input type="text"/>				Postcode <input type="text"/>			
Telephone number <input type="text"/>				Telephone number <input type="text"/>			
Fax number <input type="text"/>				Fax number <input type="text"/>			
Email address <input type="text"/>				Email address <input type="text"/>			
Is the employment contract:				Is the employment contract:			
Permanent	<input type="checkbox"/>	Fixed term	<input type="checkbox"/>	Part time	<input type="checkbox"/>		
Length of service	<input type="text"/>	Years	<input type="text"/>	Months			
Basic salary	£	<input type="text"/>		Basic salary	£	<input type="text"/>	
Guaranteed bonus/overtime	£	<input type="text"/>		Guaranteed bonus/overtime	£	<input type="text"/>	
Regular bonus/overtime	£	<input type="text"/>		Regular bonus/overtime	£	<input type="text"/>	
Other income	£	<input type="text"/>		Other income	£	<input type="text"/>	
Source of the income <input type="text"/>				Source of the income <input type="text"/>			
National Insurance number <input type="text"/>				National Insurance number <input type="text"/>			

If in current employment or business for less than 3 years - previous employer or business details

Occupation <input type="text"/>				Occupation <input type="text"/>					
Employer's name <input type="text"/>				Employer's name <input type="text"/>					
Address <input type="text"/>				Address <input type="text"/>					
Postcode <input type="text"/>				Postcode <input type="text"/>					
Telephone number <input type="text"/>				Telephone number <input type="text"/>					
Fax number <input type="text"/>				Fax number <input type="text"/>					
Email address <input type="text"/>				Email address <input type="text"/>					
Length of service <input type="text"/>				Years		<input type="text"/>		Months	
Length of service <input type="text"/>				Years		<input type="text"/>		Months	

Other financial details

If you have any outstanding loans or credit, including credit cards, please give full details. Additional details should be included within the 'Notes'

Loan type	Applicant			Monthly payment	Amount outstanding	End date
	1	2	Joint			
	1	2	Joint	£	£	
	1	2	Joint	£	£	
	1	2	Joint	£	£	
	1	2	Joint	£	£	

Monthly maintenance payments £

Monthly maintenance payments £

Employment and income details

To be completed by self-employed applicants and partnerships only

Applicant 1		Applicant 2	
Trading name		Trading name	
Address		Address	
Postcode		Postcode	
Telephone number		Telephone number	
Fax number		Fax number	
Nature of business		Nature of business	
Percentage shareholding		Percentage shareholding	
Company number (if applicable)		Company number (if applicable)	
V.A.T. number		V.A.T. number	
Details of your accountant		Details of your accountant	
Name		Name	
Address		Address	
Postcode		Postcode	
Telephone number		Telephone number	
Fax number		Fax number	
Net profit for the previous three years (before tax)		Net profit for the previous three years (before tax)	
Year end	£	Year end	£
Year end	£	Year end	£
Year end	£	Year end	£

If self-employed for less than 3 years - previous employer or business details

Occupation		Occupation	
Contact name		Contact name	
Address		Address	
Postcode		Postcode	
Telephone number		Telephone number	
Fax number		Fax number	
Email address		Email address	
Length of service		Years	
		Months	

Other financial details

If you have any outstanding loans or credit, including credit cards, please give full details. Additional details should be included within the 'Notes'

Loan type	Applicant			Monthly payment	Amount outstanding	End date
	1	2	Joint			
	1	2	Joint	£	£	
	1	2	Joint	£	£	
	1	2	Joint	£	£	
	1	2	Joint	£	£	

Monthly maintenance payments £

Monthly maintenance payments £

Property and mortgage details

Please note that we cannot consider the following types of property:

- Ex-local authority and housing association flats and flats in blocks over 4 storeys high.
- Concrete and steel construction.
- Properties with agricultural restrictions.

Type of borrower: First time buyer Home mover Remortgage Right to buy

Product applied for

Repayment method Repayment Interest only Part & part

If part and part please state split: Repayment £ Interest only £

Address of the property to be mortgaged

Postcode

Tenure: Freehold Leasehold Commonhold

If Leasehold, how many years remain on the Lease?

Purchase price or estimated current value £

Amount you wish to borrow £

Over how many years?

Are you related to the vendor? Yes No Is the property ex-local authority? Yes No

Property type: Detached Semi-detached Terraced Flat Other (Please state in 'Notes')

Number of bedrooms within the property Year built

Person the valuer contacts to view the property

Contact name

Home telephone number

Mobile telephone number

Where is the deposit coming from to fund the purchase?

1. Own savings 4. Repayable loan

2. Equity from sale of existing property 5. Other

3. Family gift If you have ticked 3, 4 or 5 please give details in 'Notes'

Solicitors details

Please note that we do not accept sole practitioner solicitors or licensed conveyancers (a solicitor or licensed conveyancer who work on their own).

Partners name

Firms name

Address

Postcode

Telephone number

Email address

DX number

Present housing details

Applicant 1

Is the property you currently occupy: (please tick)

Mortgaged by you Mortgage free

Rented from council Rented privately

Other (please state)

If your existing property is mortgaged by you:

What is the balance outstanding? £

What is the selling price of the property? £

Current lender or landlord

If local authority, please give neighbourhood office details

Name

Address

Postcode

Lenders/Landlords reference number

Telephone number

Current monthly payment £

If you have been a party to any other mortgage within the last 3 years please give details in 'Notes'.

Applicant 2

Is the property you currently occupy: (please tick)

Mortgaged by you Mortgage free

Rented from council Rented privately

Other (please state)

If your existing property is mortgaged by you:

What is the balance outstanding? £

What is the selling price of the property? £

Current lender or landlord

If local authority, please give neighbourhood office details

Name

Address

Postcode

Lenders/Landlords reference number

Telephone number

Current monthly payment £

If you have been a party to any other mortgage within the last 3 years please give details in 'Notes'.

Occupants of the property

Please name all people, other than the applicant(s) but including children, that will occupy the property.

Surname	First name(s)	Date of birth	Relationship to the applicant(s)
<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"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Additional information

Please answer the following questions by ticking a box and providing additional information in 'Notes' if you answer 'Yes' to any question.

Have you ever:

personally or as a company director been bankrupt, insolvent or entered into any arrangement with your creditors? Yes No

failed to keep up payments under a mortgage or other loan? Yes No

had a County Court Judgement registered against you? Yes No

made arrangements with creditors or been subject to an Individual Voluntary Arrangement (IVA)? Yes No

been refused a loan? Yes No

defaulted on credit accounts? Yes No

Have you ever:

personally or as a company director been bankrupt, insolvent or entered into any arrangement with your creditors? Yes No

failed to keep up payments under a mortgage or other loan? Yes No

had a County Court Judgement registered against you? Yes No

made arrangements with creditors or been subject to an Individual Voluntary Arrangement (IVA)? Yes No

been refused a loan? Yes No

defaulted on credit accounts? Yes No

Interest only mortgages

An interest only mortgage is where your monthly payments cover only the interest part of the mortgage. They do not pay off the amount you owe. This means that, at the end of the mortgage term, assuming that you have made all the interest payments, you will owe the same amount that you borrowed at the beginning.

You have told us that you intend to repay the amount borrowed from the proceeds of a suitable repayment vehicle (e.g. endowment, pension or ISA) or other arrangements as agreed with us. Please confirm how you will repay your interest only mortgage.

- Endowment policy ISA Pension Other (provide details in 'Notes')

There is no guarantee that your money will grow enough to pay off the mortgage by the end of the mortgage term, because your chosen plan may perform poorly or the stockmarket may fall. You should check the progress of the plan at least once a year. If it has grown poorly, think about taking steps to bring your savings back on track. You may need to change to a repayment mortgage or make lump sum payments, if you can afford it.

- Save regularly

You make payments into a savings or investment plan each month to build up a lump sum. You use the lump sum to pay off the mortgage when the mortgage term ends (or sooner if you can afford it). This involves some risk that the plan may not build up a big enough lump sum by the end of mortgage term.

- Convert later to a repayment mortgage
(Please note: there is currently an administration charge for this. Please refer to our tariff of charges for details of the charge)

This might be a suitable option if, say, your earnings are low but are expected to be much higher in future, for example when you've finished training or gained professional qualifications. Using an interest only mortgage keeps your monthly payments down until you can afford the higher monthly payments needed for a repayment mortgage. Because you're putting off repaying the capital you will end up paying more interest and more in total for your mortgage over the term.

- Use a lump sum from somewhere else

For example an inheritance, or selling something such as another property or a business. This may be risky - for example, how sure are you that the inheritance will materialise, or what happens if your business fails?

- Sell the mortgaged property to pay off the mortgage

This is suitable only if you won't need to live in the property - for example, if it is a buy-to-let property or a second home, or you are buying something smaller or cheaper.

If you are relying on an investment plan to repay the amount borrowed, it is important that you regularly check the value of the plan to ensure it is growing at a sufficient rate to enable you to repay this. **WE WOULD THEREFORE REMIND YOU THAT IT IS YOUR RESPONSIBILITY TO ENSURE THAT YOU HAVE SUITABLE ARRANGEMENTS IN PLACE TO REPAY THE INTEREST ONLY PART(S) OF THIS MORTGAGE BY THE END OF THE AGREED TERM.**

I/We have applied to Tipton & Coseley Building Society for an interest only mortgage where the method detailed above will be used to repay the interest only part of the mortgage at the end of the term.

I am/We are aware and fully understand the implications of these matters in that an interest only mortgage does not pay off any of the amount I/we have borrowed and the outstanding balance will become payable at the end of the mortgage term.

Signature(s)

First applicant

Date

Second applicant

Date

IF YOU ARE NOT COMFORTABLE WITH RISK, AN INTEREST ONLY MORTGAGE MAY NOT BE SUITABLE.
THINK ABOUT A REPAYMENT MORTGAGE INSTEAD.

Your declaration

I/We:

- confirm the information given in this application is true to the best of my/our knowledge and belief. I/We also undertake to advise the Society immediately of any changes to the information I/we have provided in this application and also authorise my/our Solicitor to disclose such information to the Society.
- undertake to pay the Society's charges and expenses whether or not the mortgage transaction takes place.
- accept that a higher lending charge will be charged if the mortgage exceeds 75% of the lower of purchase price or valuation of the property.
- confirm no other person is likely to be able to claim a beneficial interest or other rights in the property offered as security by way of contributing to part of the purchase price or for any other reason.
- in relation to the section headed 'Valuation instructions' concerning the Society's valuation report for mortgage purposes confirm and agree that:
 - I/We should NOT rely upon that report in any way when deciding whether or not to buy the property.
 - I/We should satisfy myself/ourselves without reference to this report or any Mortgage Offer by the Society, as to the condition of the property and that the purchase price is reasonable.
 - I/We should obtain a fuller report for my/our own purposes, I/we run the risk that the property may suffer from serious defects which are not mentioned in the report obtained by the Society, or brought to my/our attention in writing, and the report may be inadequate for my/our purposes.
 - the Society accepts no responsibility to me/us or to anyone else for the contents or adequacy of the report made to the Society or that the purchase price is reasonable, even if the valuer is at fault in his inspection or report.
 - oral statements made by the Society's staff, or the independent valuer used, do not override the written valuation report, or any other survey or Homebuyers Report.
- consent to information about me/us, the conduct of my/our account and additions or amendments to my/our account being passed to any guarantor(s) of, or surety for, my/our mortgage or to his/her legal adviser(s).
- agree that the Society may retain any commission it receives through arranging any insurance policies.
- agree that when completion of the mortgage takes place I/we will become a member of the Society and be bound by the Society's Rules.
- confirm the property will be used wholly for my/our residential purposes from the date of completion of the mortgage advance unless otherwise stated in this application form.
- confirm that this application is not a request for a quotation or for a written quotation under the Consumer Credit Act and I/we understand that if requested the Society will provide such a quotation.
- enclose a valuation fee and I/we accept that this will not be refunded.
- agree to the terms and conditions relating to my/our application for the mortgage scheme chosen and confirm I/we have received a copy of these terms and conditions.

DATA PROTECTION ACT 1998

Any information you provide, including information you give us in the future, may be held on record by the Society. The record may be held as a computer record.

The Society may use this information for purposes specified in paragraph (a) to (d) of 'Your declaration as to the use of your information' overleaf.

The information may also be used in order to provide you with details of other services or products (including those supplied by third parties) that we think may be of interest to you, and for this purpose the information may be passed to other carefully selected third parties.

Under the Data Protection Act 1998, you have the right to ask us to send you a copy of your records (on payment of an administration fee) and the right to change any of your information that is incorrect.

You further have the right of access to your personal records held by credit and fraud agencies. We will supply their names and addresses upon request.

Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.

Your declaration as to the use of your information

I/We:

- a) authorise the Society, for the purpose of considering whether to grant the mortgage I/we have applied for:
- to make such enquiries as it considers necessary whether of a credit reference agency, my/our employers, HM Revenue & Customs, my/our current lender/landlord or otherwise;
 - to make searches about me/us at **credit reference agencies** who will supply the Society with credit information, as well as information from the Electoral Register. I/We acknowledge that the agencies will record details of the search whether or not the application proceeds. The Society may use credit scoring methods to assess this application and to verify my/our identity. I/We acknowledge that credit searches and other information which is provided to the Society and/or credit reference agencies about me/us and those with whom I/we are linked financially may be used by the Society and other companies if credit decisions are made about me/us or other members of my/our household. In the case of joint applications, we acknowledge that an association will be created at credit reference agencies and that this will link our financial records, each of which will be taken into account in all future applications made by either or both of us. This information may also be used for debt tracing and the prevention of money laundering as well as the management of my/our account;
 - to disclose information to the Society's insurers or their authorised agents for the purpose of risk assessment;
 - to make such enquiries as it shall consider necessary in respect of my/our application and to disclose information furnished by me/us in this application for the purposes of checking my/our details with **fraud prevention agencies** when it may then be made available to other credit grantors in the interests of fraud prevention and detection. I/We acknowledge that if the Society suspects fraud, or finds that I/we have given false or inaccurate information, then it has the right to record that suspicion or finding. This information may also be used by the Society and other companies in making decisions about credit and insurance facilities. It may also be used for tracing and claims assessment.
- b) authorise the Society to alter the address on all my/our accounts held with the Society, if it should change, and agree that information may be retained on computer after my/our account is closed.
- c) authorise the Society to use the information provided for the purpose of customer administration, research and statistical analysis, credit scoring and fraud prevention.
- d) consent to my/our information/name and address being passed to other companies within the Tipton & Coseley Group or to other organisations selected by the Society for the purpose of receiving details of other products and services the Society thinks may be of interest to me/us unless I/we have indicated otherwise.

YOUR CONSENT

For your own benefit and protection, it is important that you read carefully the sections entitled 'Your declaration' and 'Your declaration as to the use of your information', (including the section in paragraph (a) on the **credit reference** and **fraud prevention** agencies). By signing this application, you are making both declarations and you also agree that we can use your information in the manner specified above. If you do not understand any point please ask for further information.

I/We do not wish to receive information about the Society's products and services and do not wish the Society to share my information with other organisations for their marketing.

I/We agree that the Society may contact me/us to discuss my/our mortgage needs prior to the end of any special mortgage products that I/we have chosen.

Signatures

Applicant 1

Date

Applicant 2

Date

First guarantor
(if applicable)

Date

Second guarantor
(if applicable)

Date

NOTE: The Society reports all cases of suspected mortgage fraud to the police.

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

Tipton & Coseley Building Society is authorised and regulated by the Financial Services Authority (register number 159601). Member of the Building Societies Association. Licensed Credit Broker.

Monthly repayments

Note: Monthly repayments must be made by Direct Debit. Please state if you have a preferred payment date. (Depending upon your completion date, it may not be possible for payments to be collected on your preferred date. We will advise you of this at the time of completion).

Preferred payment date

Tipton & Coseley Building Society
70 Owen Street
Tipton
West Midlands
DY4 8HG

Originator's identification number

7 2 4 1 2 4

Name(s) of account holder(s)

Reference

Your bank/building society account number

Branch Sort Code

Name and full address of your bank or building society

To: The Manager Bank/Building Society

Address

Post Code

Signature(s)

Date

Banks and Building Societies may not accept Direct Debit instructions for some types of account



The Direct Debit Guarantee

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit scheme. The efficiency and security of the scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment date change Tipton & Coseley Building Society will notify you three working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Tipton & Coseley Building Society or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

Society Head Office Tipton

70 Owen Street, Tipton, West Midlands DY4 8HG
Telephone: 0121 557 2551

Open Monday, Tuesday, Thursday
and Friday 9.00am to 5.00pm
Wednesday 9.30am to 5.00pm
Saturday 9.00am to 12 noon

Mortgage Department

Telephone: 0121 521 4000

www.thetipton.co.uk