

# Residential mortgage application

# Notes to intermediaries

You must complete this page for all cases to comply with the FCA's mortgage rules. Failure to do so will delay the application. Please provide email addresses where requested as we will aim for all correspondence to be sent by means of secure email. Please ensure you visit our website and read our online guidance notes which will include links to our Mortgage Conditions document which should be forwarded to your client(s).

## Application guidelines

- Processing of this application and instruction of a valuation will not start until all applicable fees have been received.
- Payment of the applicable application fees, which may include a non-refundable booking fee, are payable on application.
- To ensure we can process the application effectively please forward all supporting documentation with this application. Failure to do so may result in delays in processing this application.
- Please ensure that copies of the original documents listed are enclosed. Where we request additional documentation to verify identity, each item of documentation must be certified original seen and signed by yourself.

**It is your responsibility to check our lending policy before submitting an application, as fees are not refundable. All applications must meet our standard lending criteria and we reserve the right to request additional information in order to finalise our lending decision.**

## 1. Adviser details

Adviser name	<input type="text"/>
Company name	<input type="text"/>
FCA firm reference number	<input type="text"/>
Company address	
Building name/Number	<input type="text"/>
Street	<input type="text"/>
Town/City	<input type="text"/>
County	<input type="text"/>
Postcode	<input type="text"/>
Telephone	<input type="text"/>
Email	<input type="text"/>

**OFFICE USE ONLY**  
Website checked?

### Please complete the following section if you are an Appointed Representative

Appointed representative of	<input type="text"/>
Principal FCA firm reference number	<input type="text"/>
Company address	
Building name/Number	<input type="text"/>
Street	<input type="text"/>
Town/City	<input type="text"/>
County	<input type="text"/>
Postcode	<input type="text"/>

**OFFICE USE ONLY**  
Website checked?

We require the property to be insured with at least buildings cover. If a suitable policy is not received in adequate time this may result in completion being delayed.

Arrangements will be made by myself or the applicant(s) for a suitable policy to be in force at completion.

Yes

No

I confirm that I/my company have/has the necessary permissions from the FCA to advise, 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 Facts Illustration (KFI) document and they have confirmed their agreement to proceed with the application as an Advised Sale on the basis of my recommendation to them.

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 in the notes section.

Mortgage adviser signature

Date

## 2. Checklist

Enclosures	Applicant 1		Applicant 2		Comments / explanation of omissions
	Yes	No	Yes	No	
Last 3 months payslips	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Latest P60	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Last 3 years accounts if self-employed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3 months salary-fed bank statements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

### Privacy Notice

Please tick to confirm you have given a copy of our Privacy Notice to your client

<input type="checkbox"/>	<input type="checkbox"/>
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To comply with money laundering regulations and to protect our customers from fraud we are required by law to confirm the identity and address of every applicant. We are able to access credit reference agency databases to check the details you have supplied are correct. This will show as a search of the database but not as a credit score, so will not affect your credit rating. In the majority of cases this will enable us to begin processing your application without the need for any paper-based identification. We will advise you if we require you to supply further proof of identification.

For joint applications, 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 will 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.

## 3. Mortgage club association

Please indicate if this application is being submitted via one of the specific mortgage clubs listed to ensure that the correct procurement fee is paid on completion.

L&G Mortgage Club	<input type="checkbox"/>	TMA	<input type="checkbox"/>	SimplyBiz	<input type="checkbox"/>
MCI Club	<input type="checkbox"/>	The Right Mortgage	<input type="checkbox"/>	PMS	<input type="checkbox"/>
Paradigm Mortgage Services	<input type="checkbox"/>				

## 4. Intermediary fees

Please list all fees that will be charged to the applicant(s).

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

Will any part of the procurement fee be paid to the applicant?

Yes  No

If yes, how much?

£

### OFFICE USE ONLY

Does the property have an adverse coal authority report?

Yes  No

Procurement fee calculation

%

Calculation rationale



## 6. Personal details

	Applicant 1	OFFICE USE ONLY Customer number		Applicant 2	OFFICE USE ONLY Customer number	
Title	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	
First name(s)	<input type="text"/>			<input type="text"/>		
Surname	<input type="text"/>			<input type="text"/>		
Previous surname	<input type="text"/>			<input type="text"/>		
Relationship to applicant 1				<input type="text"/>		
Date of birth	<input type="text"/>			<input type="text"/>		
Gender	Male <input type="checkbox"/>		Female <input type="checkbox"/>	Male <input type="checkbox"/>		Female <input type="checkbox"/>
Marital status	Married/Civil Partnership <input type="checkbox"/>		Single <input type="checkbox"/>	Married/Civil Partnership <input type="checkbox"/>		Single <input type="checkbox"/>
	Divorced <input type="checkbox"/>		Separated <input type="checkbox"/>	Divorced <input type="checkbox"/>		Separated <input type="checkbox"/>
	Unmarried partner <input type="checkbox"/>		Widowed <input type="checkbox"/>	Unmarried partner <input type="checkbox"/>		Widowed <input type="checkbox"/>
	Engaged <input type="checkbox"/>			Engaged <input type="checkbox"/>		
	Anticipated retirement age	<input type="text"/>			<input type="text"/>	
Home telephone	<input type="text"/>			<input type="text"/>		
Work telephone	<input type="text"/>			<input type="text"/>		
Mobile telephone	<input type="text"/>			<input type="text"/>		
Email	<input type="text"/>			<input type="text"/>		
Nationality	<input type="text"/>			<input type="text"/>		

### Financial dependants

Where applicants have joint responsibility for a dependant, please enter this dependant once, against one of the applicants.

Number of dependants living at home	<input type="text"/>	<input type="text"/>
How many dependants are aged under 10	<input type="text"/>	<input type="text"/>
How many dependants are aged 10 to 18	<input type="text"/>	<input type="text"/>

### Property occupants

Please name all people, other than the applicant(s) but **including children** that will occupy the property. Please state 'None' if none.

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

## 7. Current and previous housing details

### Current residential address

All correspondence will be sent to your current address

	Applicant 1				Applicant 2			
House name/number	<input type="text"/>				<input type="text"/>			
Street	<input type="text"/>				<input type="text"/>			
Town/City	<input type="text"/>				<input type="text"/>			
County	<input type="text"/>				<input type="text"/>			
Postcode	<input type="text"/>				<input type="text"/>			
How long have you lived at this address?	Years	<input type="text"/>	Months	<input type="text"/>	Years	<input type="text"/>	Months	<input type="text"/>
Nature of occupancy	Owner occupier, mortgage free	<input type="text"/>	Owner occupier, with mortgage	<input type="text"/>	Owner occupier, mortgage free	<input type="text"/>	Owner occupier, with mortgage	<input type="text"/>
	Renting	<input type="text"/>	Living with relatives	<input type="text"/>	Renting	<input type="text"/>	Living with relatives	<input type="text"/>
			Other (detail below)	<input type="text"/>			Other (detail below)	<input type="text"/>
	<input type="text"/>				<input type="text"/>			

If you have been party to any other mortgage within the last three years please give details in the additional information section. If you own any other properties please provide details in the additional information section. Please include all relevant addresses, any outstanding mortgage balances and any rental income received.

If renting, please provide landlord's details

Landlord's name	<input type="text"/>	<input type="text"/>
Landlord's email address	<input type="text"/>	<input type="text"/>
Building name/number	<input type="text"/>	<input type="text"/>
Street	<input type="text"/>	<input type="text"/>
Town/City	<input type="text"/>	<input type="text"/>
County	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Current monthly rental payment	£ <input type="text"/>	£ <input type="text"/>

### Previous residential address

Please provide details of all previous addresses lived at during the last three years (continue in the additional information section if required)

House name/number	<input type="text"/>				<input type="text"/>			
Street	<input type="text"/>				<input type="text"/>			
Town/City	<input type="text"/>				<input type="text"/>			
County	<input type="text"/>				<input type="text"/>			
Postcode	<input type="text"/>				<input type="text"/>			
How long did you live at this address?	Years	<input type="text"/>	Months	<input type="text"/>	Years	<input type="text"/>	Months	<input type="text"/>
Nature of occupancy	Owner occupier	<input type="text"/>	Renting	<input type="text"/>	Owner occupier	<input type="text"/>	Renting	<input type="text"/>
	Living with relatives	<input type="text"/>	Other (detail below)	<input type="text"/>	Living with relatives	<input type="text"/>	Other (detail below)	<input type="text"/>
	<input type="text"/>				<input type="text"/>			

## 8. Employment and income details

If you have held more than one job in the previous two years please enter the details of your current job here and any previous jobs in the previous employment section.

	<b>Applicant 1</b>		<b>Applicant 2</b>	
Employment type	Employed/ Contracted	<input type="checkbox"/>	Employed/ Contracted	<input type="checkbox"/>
	<b>Please complete the employed income details section.</b>			
	Sole trader	<input type="checkbox"/>	Sole trader	<input type="checkbox"/>
	<b>Please complete the self-employed income details section.</b>			
	Sub-contracting	<input type="checkbox"/>	Sub-contracting	<input type="checkbox"/>
	<b>Long term sub-contractors will be underwritten on an employed basis and should complete the employed income details section. Full details of satisfactory criteria can be found on page 4 of our Lending Criteria Guide.</b>			
	Partnership	<input type="checkbox"/>	Partnership	<input type="checkbox"/>
	<b>Please complete the self-employed income details section.</b>			
	Limited company director with more than 25% shareholding	<input type="checkbox"/>	Limited company director with more than 25% shareholding	<input type="checkbox"/>
	<b>Please complete the self-employed income details section.</b>			
	Limited company director with less than 25% shareholding	<input type="checkbox"/>	Limited company director with less than 25% shareholding	<input type="checkbox"/>
	<b>Please complete the employed income details section.</b>			
	Retired	<input type="checkbox"/>	Retired	<input type="checkbox"/>
	Unemployed	<input type="checkbox"/>	Unemployed	<input type="checkbox"/>
Employer/Business name	<input type="text"/>		<input type="text"/>	
Employer/Business address	<input type="text"/>			
Building name/number	<input type="text"/>		<input type="text"/>	
Street	<input type="text"/>		<input type="text"/>	
Town/City	<input type="text"/>		<input type="text"/>	
County	<input type="text"/>		<input type="text"/>	
Postcode	<input type="text"/>		<input type="text"/>	
Employer/Business email	<input type="text"/>		<input type="text"/>	
Date employment started	<input type="text"/>		<input type="text"/>	
Occupation	<input type="text"/>		<input type="text"/>	
Anticipated retirement age	<input type="text"/>		<input type="text"/>	
Anticipated gross annual retirement income	£ <input type="text"/>		£ <input type="text"/>	
Are you employed by the family business?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

### Employed income details

Employment status	Permanent	<input type="checkbox"/>	Temporary	<input type="checkbox"/>	Permanent	<input type="checkbox"/>	Temporary	<input type="checkbox"/>
	Fixed term	<input type="checkbox"/>	Probationary	<input type="checkbox"/>	Fixed term	<input type="checkbox"/>	Probationary	<input type="checkbox"/>
If fixed term, please provide the length of term	Years	<input type="checkbox"/>	Months	<input type="checkbox"/>	Years	<input type="checkbox"/>	Months	<input type="checkbox"/>
If probationary, please provide further details	<input type="text"/>			<input type="text"/>				

## 8. Employment and income details continued

	Applicant 1		Applicant 2	
Employee/Payroll number	<input type="text"/>		<input type="text"/>	
Net monthly income	£ <input type="text"/>		£ <input type="text"/>	
Gross annual income	£ <input type="text"/>		£ <input type="text"/>	
Gross annualised bonus	£ <input type="text"/>		£ <input type="text"/>	
Regular gross annual overtime, shift allowance or commission	£ <input type="text"/>		£ <input type="text"/>	
Guaranteed gross annual overtime, shift allowance or commission	£ <input type="text"/>		£ <input type="text"/>	
Gross salary and dividend income for last three years	Year end	<input type="text"/> £ <input type="text"/>	Year end	<input type="text"/> £ <input type="text"/>
Only complete if a limited company director with less than 25% shareholding	Year end	<input type="text"/> £ <input type="text"/>	Year end	<input type="text"/> £ <input type="text"/>
	Year end	<input type="text"/> £ <input type="text"/>	Year end	<input type="text"/> £ <input type="text"/>

### Self-employed income details

Total income for last three years	Year end	<input type="text"/> £ <input type="text"/>	Year end	<input type="text"/> £ <input type="text"/>
For sole traders this should be net profit; For partnerships this should be the share of net profits; For limited company directors with more than 25% shareholding this should be salary and dividend income	Year end	<input type="text"/> £ <input type="text"/>	Year end	<input type="text"/> £ <input type="text"/>
	Year end	<input type="text"/> £ <input type="text"/>	Year end	<input type="text"/> £ <input type="text"/>
	Year end	<input type="text"/> £ <input type="text"/>	Year end	<input type="text"/> £ <input type="text"/>
Date business was established	<input type="text"/>		<input type="text"/>	
Type of business	<input type="text"/>		<input type="text"/>	
Company registration number	<input type="text"/>		<input type="text"/>	
Percentage of shares owned	<input type="text"/> %		<input type="text"/> %	

## 9. Accountant's details

If your employment type is Sole trader; Sub-contracting; Partnership; Limited company director with more than 25% shareholding; Limited company director with less than 25% shareholding; or you were employed by the family business please complete the accountant's details below.

	Applicant 1	Applicant 2
Name of accountant	<input type="text"/>	<input type="text"/>
Accountant's email	<input type="text"/>	<input type="text"/>
Accountant's address	<input type="text"/>	
Building name/number	<input type="text"/>	<input type="text"/>
Street	<input type="text"/>	<input type="text"/>
Town/City	<input type="text"/>	<input type="text"/>
County	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>



## 10. Previous employment and income details

If you have held more than one job in the previous two years please enter the details of your last job here and any previous jobs in the additional information section. If there is a gap in your employment history of more than two weeks, please provide further details in the additional information section.

	<b>Applicant 1</b>	<b>Applicant 2</b>
Employment type	Employed/Contracted <input type="checkbox"/>	Employed/Contracted <input type="checkbox"/>
	Sole trader <input type="checkbox"/>	Sole trader <input type="checkbox"/>
	Sub-contracting <input type="checkbox"/>	Sub-contracting <input type="checkbox"/>
	Partnership <input type="checkbox"/>	Partnership <input type="checkbox"/>
	Limited company director with more than 25% shareholding <input type="checkbox"/>	Limited company director with more than 25% shareholding <input type="checkbox"/>
	Limited company director with less than 25% shareholding <input type="checkbox"/>	Limited company director with less than 25% shareholding <input type="checkbox"/>
	Retired <input type="checkbox"/>	Retired <input type="checkbox"/>
	Unemployed <input type="checkbox"/>	Unemployed <input type="checkbox"/>
Date employed from	<input type="text"/>	<input type="text"/>
Date employed to	<input type="text"/>	<input type="text"/>
Employer/Business name	<input type="text"/>	<input type="text"/>
Employer/Business address		
Building name/number	<input type="text"/>	<input type="text"/>
Street	<input type="text"/>	<input type="text"/>
Town/City	<input type="text"/>	<input type="text"/>
County	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Employer/Business email	<input type="text"/>	<input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>

## 11. Accountant's details

If your previous employment type was Sole trader; Sub-contracting; Partnership; Limited company director with more than 25% shareholding; Limited company director with less than 25% shareholding; or you were employed by the family business please complete the accountant's details below.

	<b>Applicant 1</b>	<b>Applicant 2</b>
Name of accountant	<input type="text"/>	<input type="text"/>
Accountant's email	<input type="text"/>	<input type="text"/>
Accountant's address		
Building name/number	<input type="text"/>	<input type="text"/>
Street	<input type="text"/>	<input type="text"/>
Town/City	<input type="text"/>	<input type="text"/>
County	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>

## 12. Other sources of income

	Applicant 1		Applicant 2	
Do you have any other sources of income?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Please state				
State/Company/Occupational pension	£ <input type="text"/>		£ <input type="text"/>	
Private pension	£ <input type="text"/>		£ <input type="text"/>	
Drawdown on pension fund	£ <input type="text"/>		£ <input type="text"/>	
Interest from investments	£ <input type="text"/>		£ <input type="text"/>	
Dividend income from investments	£ <input type="text"/>		£ <input type="text"/>	
Company owner income	£ <input type="text"/>		£ <input type="text"/>	
Rental income	£ <input type="text"/>		£ <input type="text"/>	
Bereavement allowance	£ <input type="text"/>		£ <input type="text"/>	

## 13. Future income

	Applicant 1		Applicant 2	
Are you aware of any changes to your income and expenditure?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes, please provide details Please continue in the additional information section if required	<input type="text"/>		<input type="text"/>	

## 14. Existing loans and credit commitments to be paid off on completion

### IMPORTANT NOTE:

Please be aware that we will make it a condition of any Mortgage Offer that your Conveyancer repays all of the credit commitments detailed on, or before, completion of the mortgage. You must ensure therefore that you will have sufficient funds to fully repay these commitments as any shortfall resulting in one or all them not being repaid will result in the withdrawal of, or amendment to, the Mortgage Offer.

Please only provide details below of loans and credit commitments that are to be paid off on completion. Loans and commitments that will remain after completion should be detailed in Section 15 on page 11.

Provider	Type of commitment	Current balance owing	Monthly payment	Which applicants are named on this loan or commitment?		
				1	2	Both
<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"/>	£ <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"/>	<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"/>	<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"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## 15. Existing loans and credit commitments to remain after completion

Provider	Type of commitment	Term remaining		Current balance owing	Monthly payment	Which applicants are named on this loan or commitment?		
		Yrs	Mths			1	2	Both
		Yrs	Mths	£	£	1	2	Both
		Yrs	Mths	£	£	1	2	Both
		Yrs	Mths	£	£	1	2	Both
		Yrs	Mths	£	£	1	2	Both
		Yrs	Mths	£	£	1	2	Both
		Yrs	Mths	£	£	1	2	Both
		Yrs	Mths	£	£	1	2	Both
		Yrs	Mths	£	£	1	2	Both
		Yrs	Mths	£	£	1	2	Both
		Yrs	Mths	£	£	1	2	Both

## 16. Financial history

### Applicant 1

### Applicant 2

Have you ever personally or as a company director been bankrupt, insolvent or entered into any arrangement with creditors?

Yes

No

Yes

No

If yes, please give details

Has the bankruptcy been discharged?

Yes

No

Yes

No

Date registered

Date discharged

Further details





Have you ever failed to keep up payments under a mortgage or loan?

Yes

No

Yes

No

If yes, please give details

Lender

Date

Further details





Have you ever had a County Court Judgement (CCJ) registered against you?

Yes

No

Yes

No

If yes, please give details

Total value in the last three years

£

Date of most recent CCJ

Further details

£

**16. Financial history continued**

**Applicant 1**

**Applicant 2**

Have you ever made arrangements with creditors or been subject to an Individual Voluntary Agreement (IVA)?

Yes  No

Yes  No

If yes, please give details

Has the IVA been discharged?

Yes  No

Yes  No

Date registered

Date discharged

Further details

Have you ever been refused a mortgage or other loan?

Yes  No

Yes  No

If yes, please give details

Lender

Date

What was the reason for refusal?

Have you ever defaulted on credit accounts?

Yes  No

Yes  No

If yes, please give details

Provider

Date

Further details

Have you ever had a pay day loan?

Yes  No

Yes  No

If yes, please give details

Number of loans taken out

Date of most recent loan

Further details

## 17. Mortgage details

Product applied for	Product code	<input type="text"/>	Product description	<input type="text"/>		
Customer type	First time buyer	<input type="checkbox"/>	Home mover	<input type="checkbox"/>	Remortgage	<input type="checkbox"/>
Purchase price or expected valuation	<input type="text" value="£"/>					
Total mortgage amount required	<input type="text" value="£"/>					
Mortgage term required	Years	<input type="text"/>	Months	<input type="text"/>		
Repayment type	Capital and interest	<input type="checkbox"/>	Interest only	<input type="checkbox"/>	Part repayment part interest only	<input type="checkbox"/>
If part and part, what is the split?	Repayment	<input type="text" value="£"/>			Interest only	<input type="text" value="£"/>
Amount of deposit	<input type="text" value="£"/>					
How is the deposit being funded?	<input type="text"/>					
Purchase type	Standard purchase	<input type="checkbox"/>	Right to Buy	<input type="checkbox"/>	Family sale	<input type="checkbox"/>
					Shared Ownership	<input type="checkbox"/>
Are you selling an existing property?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>		
If yes, what is the estimated sale price?	<input type="text" value="£"/>					
If no, why are you not selling your property?	<input type="text"/>					

**If this is a Right to Buy or family sale application please complete the three questions below:**

1. What is the open market value of the property?
2. What is the discount amount?
3. What year was the property purchased? (Family sale only)

**If this is a Shared Ownership application please complete the four questions below:**

1. What percentage share are you purchasing?
2. What is the monthly rental cost?
3. What is the monthly service charge cost?
4. What is the name and address of the Housing Association?

Name of Housing Association

Contact number

Building name/number

Street

Town/City

County

Postcode

## 17. Mortgage details continued

If this is a remortgage application please complete the following seven questions below:

1. Name of current lender

2. Current mortgage reference number

3. What is the total mortgage amount required?

£

4. What is the current outstanding mortgage balance?

£

5. Amount of any additional borrowing?

£

6. What is the purpose of the additional borrowing?

7. What is the expected property valuation?

£

## 18. Mortgage property details

Please note we cannot consider the following types of property:

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

Mortgage property address

House name/number

Street

Town/City

County

Postcode

Property tenure

Freehold

Leasehold

Commonhold

If leasehold, how many years remain on the lease?

Property type

Detached house

Semi-detached house

Terraced house

Flat

Other

Please state

If the property is a flat, how many storeys are in the block?

Was the property previously owned by a local authority or social landlord?

Yes

No

What year was the property built?

How many bedrooms does the property have?

Are you related or connected to the vendor?

Yes

No

## 19. Property valuation

We are legally obliged to assess the value of the property for mortgage purposes and will obtain a valuation report. However, this report may not be adequate for the purposes of someone wishing to purchase the property. The report may not reveal serious defects and there may be important inaccuracies or omissions. It will not be a Structural or Building Survey report and will be based upon a limited inspection. You must also note that the report will be carried out for our needs only and will not be done for your benefit. Accordingly, you will not be able to enforce or take the benefit of anything contained in the report or in the contract between ourselves and our valuer. You are therefore strongly advised to obtain your own report on the condition and value of the property, based on a fuller inspection. The standard valuation fee and Homebuyers Report fee include administration expenses as well as the cost of the property valuation. The valuation fee must be paid at application. Applications received without a fee, with the exception of those where a free valuation is included within the product chosen, will not be processed until the fee has been received. Valuations are instructed upon receipt of the appropriate fee and therefore such fees are non-refundable whether or not the application proceeds.

What type of valuation would you like?      Standard valuation       Homebuyers report

The Society may also request that further specialist reports be provided to consider whether the property represents suitable security. The provision of such a report will be at your expense and does not guarantee that the mortgage will be granted.

Who should the valuer contact to arrange access to the property?

Contact name

Contact telephone number

### Valuation fee payment

We can collect payment for any valuation fees by debit card. If you would like to pay by debit card, please provide contact details below so that we can obtain the full details of the card to be debited.

Contact name

Contact telephone number

## 20. Mortgage product fees

### Arrangement fee

Where the chosen product has an associated arrangement fee, you have the choice of deducting the fee from the mortgage advance, or adding it to the mortgage. If you choose to add it to the mortgage, the fee will be payable over the term of the mortgage and you will be charged interest on the amount outstanding.

Arrangement fee  £       Add the fee to the mortgage

Deduct the fee from the mortgage advance

Applicant 1 signature

Date

Applicant 2 signature

Date

### Booking fee

Where the chosen product has an associated booking fee, the processing of this mortgage application will not begin until payment of this fee is received. Any booking fees paid are non-refundable and non-transferable.

Booking fee  £

We can collect payment for any booking fee by debit card. If you would like to pay by debit card, please provide contact details below so that we can obtain the full details of the card to be debited.

Contact name

Contact telephone number

## 21. 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.

Please note that only the repayment vehicles/methods shown below will be acceptable to the Society when requesting an Interest Only mortgage. We reserve the right to refuse any requests for an Interest Only mortgage without proof of a satisfactory repayment strategy.

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

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 stock market 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.

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.**

Sell the mortgaged property

If this is your main residence, this is only suitable if you have a minimum £200,000 equity within your property (£500,000 for properties located within London) unless you are applying for a Retirement Interest Only (RIO) mortgage. If applying for a RIO mortgage, refer to the specific terms and conditions that apply to these products.

Sell a second property to pay off the mortgage

If you intend to repay the mortgage following sale of another property that is not your main residence – for example, a buy-to-let property, the equity within this property must be at least equal to the Interest Only loan requested and a charge on this property will be required. A valuation will be carried out on behalf of the Society and you will be liable for the valuation fee and any additional legal costs.

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.

I/We further understand that this is my/our responsibility to ensure that our repayment strategy remains on target and I/we will inform the Society should this not be the case. This will result in some or all of our mortgage being transferred to a capital and interest basis.

Applicant 1 signature

Date

Applicant 2 signature

Date

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

## 22. Solicitor details

Please note we will only accept certain firms of Solicitors and Licensed Conveyancers onto our panel. Please contact us to check if the firm required is acceptable.

Contact name

Company name

Company address

Building name/number

Street

Town/City

County

Postcode

Telephone number

Email



## 23. Marketing of products and services

We would occasionally like to keep you informed with details of the products, services and other promotions that we think may be of interest to you and to introduce you to other organisations for them to use in the same way. Please tick any of the boxes below to tell us how you would like to be contacted. By ticking these boxes, you are agreeing to receive communications from us.

Post

Telephone

Email

Mobile phone SMS

You can change your contact preferences or stop marketing communication at any time by getting in touch by visiting our website - [www.thetipton.co.uk](http://www.thetipton.co.uk), calling us on 0121 557 2551, emailing us at [info@thetipton.co.uk](mailto:info@thetipton.co.uk) or writing to 70 Owen Street, Tipton, West Midlands, DY4 8HG.

## 24. Your declaration

I/We:

- would like to apply for this mortgage and confirm that the information given 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.
- undertake to pay the Society's charges and expenses whether or not the mortgage transaction takes place.
- confirm that 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.
- agree to keep the property fully insured until the loan has been repaid in full.
- will not let the property without the Society's prior written authority.
- 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.
- understand that the applicable application and valuation fees are set out in my/our Key Facts Illustration and I/we have either enclosed a cheque for this amount or agree that the Society may debit my/our card with this amount. I/we accept that any fees paid will not be refunded if the application does not proceed.
- agree to the terms and conditions relating to my/our application for the mortgage product chosen and confirm that I/we have received a copy of the Key Facts Illustration.
- confirm that the deposit towards the purchase price, stamp duty and other fees and charges will be provided by me/us without recourse to additional borrowing.

### Signatures

Applicant 1	<input type="text"/>	Date	<input type="text"/>
Applicant 2	<input type="text"/>	Date	<input type="text"/>
Applicant 3	<input type="text"/>	Date	<input type="text"/>
Applicant 4	<input type="text"/>	Date	<input type="text"/>

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 by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 159601.

Member of the Building Societies Association.

Please fill in the whole form using black ink and send it to:

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)

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Reference

--	--	--	--	--	--	--	--

Instruction to your bank or building society.

Please pay Tipton & Coseley Building Society Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Tipton & Coseley Building Society and, if so, details will be passed electronically to my bank/building society.

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

---



---

Postcode

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Signature(s)

---



---

Date

---

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

This guarantee should be detached and retained by the payer

### The Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Tipton & Coseley Building Society will notify you 3 working days in advance of your account being debited or as otherwise agreed. If you request Tipton & Coseley Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of request.
- If an error is made in the payment of your Direct Debit, by Tipton & Coseley Building Society or your Bank or Building Society, you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society.
  - If you receive a refund you are not entitled to, you must pay it back when Tipton & Coseley Building Society asks you to.
- You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify us.