



# Mortgage Distributing Through Technology

## Mortgage Application Form

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# SECTION A - INTRODUCER & PRODUCT DETAILS

ONLY COMPLETE FEE INFORMATION & INTERMEDIARY KFI DECLARATION IF APPLICANTS ARE APPLYING FOR AN FSA REGULATED PRODUCT I.E.:

- A RESIDENTIAL MORTGAGE
- A BUY TO LET INVESTMENT IN WHICH A FAMILY MEMBER OR PARTNER WILL RESIDE
- A SEMI-COMMERCIAL MORTGAGE WHERE AT LEAST 40% OF THE PROPERTY IS FOR RESIDENTIAL USE

## INTERMEDIARY Point of sale intermediary details required

A1 Name of firm

A2 Contact Name

A3 Address

A4 Telephone number

A5 Fax number

A6 Email

A7 Name of Network/  
Mortgage Club (if applicable)

A8 FSA Registration Number

A9 Appointed Representative FSA  
firm reference number

A10 CCL number

A11 Your reference

## PACKAGER

Name of firm

Contact Name

Address

Telephone number

Fax number

Email

FSA Registration Number

CCL number

Reference

Satellite Packager (if applicable)

Company name

FSA number

### Mortgage Details

A12 Is this mortgage Residential  Buy to Let  A13 Agreement in principle number   
(if applicable)

A14 Product Details

a. Lender

b. Product Code

c. Initial interest rate details

d. Initial interest rate term / end date

A15 Was this a face to face application Yes  No

A16 Level of advice provided  
Advised Sale  Non-advised Sale  Date on which sale took place

A17 Type of transaction  
Regulated Mortgage Contract  Consumer Credit Act  Non-regulated

## APPLICATION DETAILS

Fees payable (as per KFI): (please tick ✓)	Upfront	At offer stage	At completion	Added to loan	Refundable	If yes please provide circumstances:	
A18 Broker Fee: £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="text"/>
A19 Arrangement Fee: £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="text"/>
A20 Application Fee: £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/>	<small>£125 will be retained and the remaining amount will be refunded if an inspection of the property assessed using statistical information that a provider of valuations may not physically visit the property, does not take place.</small> <input type="text"/>
A21 Legal Fees: £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="text"/>
A22 HLC: £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="text"/>
A23 Building Insurance: £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="text"/>
A24 Other Fees: £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="text"/>
A25 TOTAL: £ <input type="text"/>							

A26 Please provide details of all other fee(s) payable:

All applicants must initial and date each page if using a loose leaf format

Initials   Date

**Procurement Fees Payable:** Please provide the details of all parties who will receive payment should this mortgage complete (applicants please note that that these amounts are not payable by you):

A26 Name:	<input type="text"/>	£ <input type="text"/>
A27 Name:	<input type="text"/>	£ <input type="text"/>
A28 Name:	<input type="text"/>	£ <input type="text"/>

A29 Please advise payment route for procurement fee payment Direct  Network

A30 Is / are the applicant(s) required to purchase any compulsory insurance products through you or your business? YES  NO

If yes, please provide details:

A31 Please give details of any material non-cash inducements (other than standard procurement / packaging and / or scheme fees) that you have included within the KFI:

A32 Will any commission or procurement fee be passed on to the applicant? YES  NO

**A33 SELF-CERTIFICATION / SELF-DECLARATION OF INCOME**

Reason for self-certification	Tick box	Please provide detailed explanation below
Proof of income not readily available	<input type="checkbox"/>	<input type="text"/>
Self-employed / contractor	<input type="checkbox"/>	<input type="text"/>
Earned income from various sources	<input type="checkbox"/>	<input type="text"/>
Investment Income	<input type="checkbox"/>	<input type="text"/>
Where there is a deadline / speed of service	<input type="checkbox"/>	<input type="text"/>
Other	<input type="checkbox"/>	<input type="text"/>

**ADVISERS STATEMENT:**

I have undertaken a detailed assessment of the applicant(s) income and expenditure, and I believe that the applicant(s) will be able to maintain the mortgage payments, including the increased payments after any benefit period has expired.

I confirm I have supplied a KFI to the applicant(s) for the mortgage product applied for in this application.

If the mortgage term extends into retirement, I confirm that the customer 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 that arrangements have been or will be made to repay the capital.

In the case of an advised sale, I confirm that I recommended the product selected to the applicant(s).

I confirm I hold the appropriate permissions from the Financial Services Authority (FSA) for the regulated activities I have undertaken in relation to this application.

Signature

Print name

Position

Name of Firm

Date

**DISCLOSURE AND PERSONAL DATA DATA PROTECTION ACT 1998**

In considering your application we will search your record at Credit Reference Agencies. They will add to your record details of our search and your application and this will be seen by other organisations that make searches.

We may use a credit scoring or other automated decision-making system when assessing your application.

We will also add to your record with the credit reference agencies details of your agreement with us and any default or failure to keep to its terms and any change of address you fail to tell us about where a payment is overdue.

It is important that you give us accurate information. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when: checking details on applications for credit and credit related or other facilities, managing credit and credit related accounts or facilities, recovering debt, checking details on proposals and claims for all types of insurance, checking details of job applicants and employees.

For these purposes, we or they may make further searches. Although these searches will be added to your record, they will not be shared with others.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. We may also use information about you to carry out market research.

If you are a joint applicant or you have some financial association with another person, (we refer to either as an 'Associated Person') you are declaring that you are entitled to disclose information about the Associated Person, and agreeing that we may use the information about him or her, as set out in respect of you, in this declaration. An association between you and the Associated Person will be created at Credit Reference Agencies. This will link your financial records, each of which will be taken into account in all future applications by any of you. This will continue until one of you successfully files a disassociation at a Credit Reference Agency.

If you want to have details of those credit reference and fraud prevention agencies from whom we obtain and to whom we pass information about you, please contact us at the address below. You have a legal right to these details.

You have a right to receive a copy of the information we hold about you if you apply to us in writing. A fee will be payable.

If you wish to raise any query or enquiry regarding the Data Protection Act 1998, or if you wish to have your details removed from our mailing lists, please write to the lender concerned or to 3mc, PO Box 3, Sale, Cheshire M33 2NZ.

**FEE PAYMENT**

To speed up the processing of your application any one of the following cards can be used.

Cardholder's Name

Card Number

Expiry Date

Issue Number (Switch & Solo badged cards if applicable)

Security Code (last 3 digits on signed strip)

Debit my account with

Signature



Date

Initials

Date

PLEASE ENSURE THAT ALL QUESTIONS IN ALL THE RELEVANT SECTIONS ARE ANSWERED IN BLOCK CAPITALS, AND IF A QUESTION IS NOT APPLICABLE, STATE 'N/A' OR 'NONE'. CONTINUE ON A SEPARATE SHEET OR USE "SECTION P - ADDITIONAL INFORMATION", AS NECESSARY. INCOMPLETE OR ILLEGIBLE APPLICATIONS WILL CAUSE DELAY. IT IS VERY IMPORTANT THAT THE APPLICATION FORM IS SIGNED WHERE APPLICABLE.

# SECTION B - PERSONAL DETAILS

(If more than two applicants, please complete a further form)

	FIRST APPLICANT (main income earner)	SECOND APPLICANT
<b>B1 Title Mr/Mrs/Ms/Other</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>B2 Surname</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>B3 Forename/s</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>B4 Maiden/Previous/Alias Names</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>B5 Date of name change</b>	/ /	/ /
<b>B6 Date of birth</b>	/ /	/ /
<b>B7 Relationship to other applicant</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>B8 Marital status</b>	Single <input type="checkbox"/> Married <input type="checkbox"/>	Single <input type="checkbox"/> Married <input type="checkbox"/>
	Separated <input type="checkbox"/> Divorced <input type="checkbox"/>	Separated <input type="checkbox"/> Divorced <input type="checkbox"/>
	Widower <input type="checkbox"/> Living Together <input type="checkbox"/>	Widower <input type="checkbox"/> Living Together <input type="checkbox"/>
	Other <input style="width: 100%;" type="text"/>	Other <input style="width: 100%;" type="text"/>
<b>B9 Nationality</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>B10 Dependents</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Number <input style="width: 50%;" type="text"/> ages <input style="width: 50%;" type="text"/>	Number <input style="width: 50%;" type="text"/> ages <input style="width: 50%;" type="text"/>
<b>B11 How long resident in the UK?</b>	Years <input style="width: 50%;" type="text"/>	Years <input style="width: 50%;" type="text"/>
<b>B12 Do you have permanent rights of residency in the UK?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>B13 Do you have diplomatic immunity?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	Postcode <input style="width: 100%;" type="text"/>	Postcode <input style="width: 100%;" type="text"/>
<b>B14 Present address</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>B15 How long at this address?</b>	Years <input style="width: 50%;" type="text"/> Months <input style="width: 50%;" type="text"/>	Years <input style="width: 50%;" type="text"/> Months <input style="width: 50%;" type="text"/>
<b>B16 Residential status</b>	Owner <small>(with mortgage)</small> <input type="checkbox"/> Living with: Friends <input type="checkbox"/>	Owner <small>(with mortgage)</small> <input type="checkbox"/> Living with: Friends <input type="checkbox"/>
	Owner <small>(without mortgage)</small> <input type="checkbox"/> Living with: Relatives <input type="checkbox"/>	Owner <small>(without mortgage)</small> <input type="checkbox"/> Living with: Relatives <input type="checkbox"/>
	Tenant <input type="checkbox"/> Local Authority Tenant <input type="checkbox"/>	Tenant <input type="checkbox"/> Local Authority Tenant <input type="checkbox"/>
	Other (please specify) <input style="width: 100%;" type="text"/>	Other (please specify) <input style="width: 100%;" type="text"/>
<b>B17 Telephone numbers and email</b>	Home <input style="width: 100%;" type="text"/>	Home <input style="width: 100%;" type="text"/>
	Work <input style="width: 100%;" type="text"/>	Work <input style="width: 100%;" type="text"/>
	Mobile <input style="width: 100%;" type="text"/>	Mobile <input style="width: 100%;" type="text"/>
	Email <input style="width: 100%;" type="text"/>	Email <input style="width: 100%;" type="text"/>
<b>B18 If less than 3 years at current address give previous address(es) to cover at least 3 years including residential status (please continue in ' section P' if required)</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	Postcode <input style="width: 100%;" type="text"/>	Postcode <input style="width: 100%;" type="text"/>
<b>B19 How long at this address?</b>	Years <input style="width: 50%;" type="text"/> Months <input style="width: 50%;" type="text"/>	Years <input style="width: 50%;" type="text"/> Months <input style="width: 50%;" type="text"/>
<b>B20 Residential status</b>	Owner <small>(with mortgage)</small> <input type="checkbox"/> Living with: Friends <input type="checkbox"/>	Owner <small>(with mortgage)</small> <input type="checkbox"/> Living with: Friends <input type="checkbox"/>
	Owner <small>(without mortgage)</small> <input type="checkbox"/> Living with: Relatives <input type="checkbox"/>	Owner <small>(without mortgage)</small> <input type="checkbox"/> Living with: Relatives <input type="checkbox"/>
	Tenant <input type="checkbox"/> Local Authority Tenant <input type="checkbox"/>	Tenant <input type="checkbox"/> Local Authority Tenant <input type="checkbox"/>
	Other (please specify) <input style="width: 100%;" type="text"/>	Other (please specify) <input style="width: 100%;" type="text"/>

Initials   Date

# SECTION C - INCOME AND EMPLOYMENT DETAILS

(IF YOU HAVE MORE THAN A 20% SHAREHOLDING IN THE COMPANY, PLEASE COMPLETE AS SELF-EMPLOYED)

	FIRST APPLICANT		SECOND APPLICANT	
<b>C1 Are you:</b>	Employed <input type="checkbox"/>	Self-Employed <input type="checkbox"/>	Employed <input type="checkbox"/>	Self-Employed <input type="checkbox"/>
	Retired <input type="checkbox"/>	Not Employed <input type="checkbox"/>	Retired <input type="checkbox"/>	Not Employed <input type="checkbox"/>
<b>C2 If self-employed, are you a:</b>	Sole trader <input type="checkbox"/>	Partner <input type="checkbox"/>	Sole trader <input type="checkbox"/>	Partner <input type="checkbox"/>
Director:	Private Ltd. Co. <input type="checkbox"/>	Public Ltd. Co. <input type="checkbox"/>	Private Ltd. Co. <input type="checkbox"/>	Public Ltd. Co. <input type="checkbox"/>
<b>C3 National Insurance No.</b>	<input type="text"/>		<input type="text"/>	
<b>C4 Number of jobs classed as main income</b> <i>(If more than one, please provide full details in Section P - Additional Information)</i>	<input type="text"/>		<input type="text"/>	
<b>C5 What is your anticipated retirement age?</b>	<input type="text"/>		<input type="text"/>	
<b>C6 Employers name &amp; address or trading name and address if self employed</b>	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	Postcode <input type="text"/>		Postcode <input type="text"/>	
<b>C7 Employee No. <i>(if Employed)</i></b> <b>Company Reg. No. <i>(if Self-Employed)</i></b>	<input type="text"/>	VAT No. <input type="text"/>	<input type="text"/>	VAT No. <input type="text"/>
<b>C8 Nature of business</b>	<input type="text"/>		<input type="text"/>	
<b>C9 Time continuously employed in this line of business <i>(if Employed)</i></b>	<input type="text"/> Years	<input type="text"/> Months	<input type="text"/> Years	<input type="text"/> Months
<b>C10 Position Held/Job Title</b>	<input type="text"/>		<input type="text"/>	
<b>C11 Telephone number</b>	<input type="text"/>		<input type="text"/>	
<b>C12 Fax number</b>	<input type="text"/>		<input type="text"/>	
<b>C13 Start date with employer <i>(if Employed)</i></b> <b>Date business established <i>(if Self-Employed)</i></b>	<input type="text"/> / <input type="text"/> / <input type="text"/>		<input type="text"/> / <input type="text"/> / <input type="text"/>	
<b>C14 How long business owned?</b>	<input type="text"/> Years	<input type="text"/> Months	<input type="text"/> Years	<input type="text"/> Months
<b>C15 How is the business obtained?</b>	<input type="text"/>		<input type="text"/>	
<b>C16 Permanent/Temporary/Contract <i>(date contract ends)</i></b>	<input type="text"/>		<input type="text"/>	
<b>C17 Are the applicants currently working their notice?</b>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>C18 Percentage shareholding or partnership interest</b>	<input type="text"/>		<input type="text"/>	
<b>C19 If either applicant has been with their current employer or been self employed for less than 3 years, please give name and address of previous employer/s, or previous self employed details <i>(dates required)</i>.</b>	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
<b>C20 Tax office/District/Reference</b>	Office/District <input type="text"/>		Office/District <input type="text"/>	
	Reference <input type="text"/>		Reference <input type="text"/>	
<b>C21 Do you pay UK tax?</b> <i>(if no, please give details in Section P)</i>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>C22 Basic gross income</b>	£ <input type="text"/> Per <input type="text"/>		£ <input type="text"/> Per <input type="text"/>	
<b>C23 Overtime/bonus/commission <i>(state if guaranteed)</i></b>	£ <input type="text"/> Per <input type="text"/>		£ <input type="text"/> Per <input type="text"/>	
<b>C24 Other income <i>(give details in section P)</i></b>	£ <input type="text"/> Per <input type="text"/>		£ <input type="text"/> Per <input type="text"/>	

Initials   Date

# SECTION C - INCOME AND EMPLOYMENT DETAILS *(Continued)*

	FIRST APPLICANT	SECOND APPLICANT																		
<b>C25</b> Name and address of your accountant <i>(if self-employed)</i>	   Postcode Tel: Fax:	   Postcode Tel: Fax:																		
<b>C26</b> Certified/Chartered/Other <i>(if other please state qualification)</i>	 	 																		
<b>C27</b> Income for last 3 trading years	<table border="1"> <tr><td>Year</td><td>-</td><td>£</td></tr> <tr><td>Year</td><td>-</td><td>£</td></tr> <tr><td>Year</td><td>-</td><td>£</td></tr> </table>	Year	-	£	Year	-	£	Year	-	£	<table border="1"> <tr><td>Year</td><td>-</td><td>£</td></tr> <tr><td>Year</td><td>-</td><td>£</td></tr> <tr><td>Year</td><td>-</td><td>£</td></tr> </table>	Year	-	£	Year	-	£	Year	-	£
Year	-	£																		
Year	-	£																		
Year	-	£																		
Year	-	£																		
Year	-	£																		
Year	-	£																		
<b>C28</b> Are three years accounts available?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>																		

# SECTION D - SELF CERTIFICATION OF INCOME DECLARATION

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

**D1** Total Annual Personal Income    £     £

**D2** Self Certification Declaration

a) I CERTIFY THAT THE INCOME I HAVE STATED ABOVE IS A TRUE REFLECTION OF MY GROSS EARNINGS DETAILED IN THIS APPLICATION.

b) I CAN CONFIRM THAT I HAVE HAD SIGHT OF THE KEY FACTS ILLUSTRATION (KFI) AND AM AWARE OF AND CAN AFFORD THE CURRENT AND ESTIMATED FUTURE PAYMENTS.

c) I AM ALSO AWARE AND FULLY APPRECIATE THE IMPLICATIONS THE FOLLOWING STATEMENTS COULD HAVE ON MY ABILITY TO MEET THE REQUIRED MONTHLY MORTGAGE PAYMENTS.

d) A FALSE DECLARATION OF INCOME WILL HAVE A SERIOUS EFFECT ON YOUR ABILITY TO REGULARLY MEET MORTGAGE PAYMENTS. FALSIFYING INCOME IS CONSIDERED TO BE MORTGAGE FRAUD. INTEREST RATES ARE VARIABLE AND MONTHLY PAYMENTS MAY INCREASE OVER THE PERIOD OF THE MORTGAGE.

e) TAKING ON NEW OR ADDITIONAL FINANCIAL COMMITMENTS DURING THE PERIOD OF THE MORTGAGE WHILST NOT RECEIVING ANY CORRESPONDING INCREASE IN INCOME COULD AFFECT YOUR ABILITY TO MEET MORTGAGE PAYMENTS.

**D3** Signature and Date

X  Date	X  Date
---------------	---------------

**MAKE SURE YOU CAN AFFORD YOUR MORTGAGE IF YOUR INCOME FALLS  
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

# SECTION E - OUTGOINGS

<b>E1</b> Name and address of Current Mortgage Lender/Landlord	   Postcode	   Postcode
<b>E2</b> Account number	<input type="text"/>	<input type="text"/>
<b>E3</b> When did the mortgage/tenancy start?	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
<b>E4</b> Is this a 'non-conforming' mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>E5</b> Amount of current mortgage outstanding, including early repayment charges	£ <input type="text"/>	£ <input type="text"/>
<b>E6</b> Current Mortgage/Rent payment	£ <input type="text"/>	£ <input type="text"/>
<b>E7</b> Will this mortgage be redeemed at completion?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Initials    Date



## SECTION F - CREDIT HISTORY

	1st Applicant		2nd Applicant	
F1 Have you ever been in arrears with your mortgage/rental payment or any other loan?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
F2 Have you been in arrears with any existing/previous loan (secured or unsecured) in the last 24 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
F3 Have you had a cumulative total of 3 months or more arrears on any secured or unsecured loan at any time in the last 2 years?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
F4 Have you had any arrears with your existing mortgage/rent in the last: 24 months 12 months 6 months 3 months	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
F5 Have you ever been refused a mortgage?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
F6 Have you ever had a County Court Judgement or High Court Judgement or Court Decree relating to a debt recorded against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
F7 Have you any pending or imminent court proceedings against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
F8 Have you ever had a property taken into possession either on an enforced or voluntary basis?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
F9 Have you ever been insolvent, declared bankrupt, had a bankruptcy petition presented against you, or made any arrangements with creditors? <small>(If you have ever been bankrupt, please provide the registration and discharge dates. If you have ever entered into an IVA, please provide the arrangement and completion dates)</small>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
F10 Have you ever been refused credit? <small>(If your answer is YES to any of these questions, please give full details in section P.)</small>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

## SECTION G - PURCHASES

G1 Loan required

G2 Purchase price

G3 Selling price of existing property

G4 Please specify source of deposit funds

G5 Are you obtaining any other loan or assistance towards the purchase price?  
(including any financial incentive from the Builder/Vendor)

Yes  No  If YES, please give amount

G6 Where is the other loan or financial assistance coming from?

G7 Is a deed of gift involved? Yes  No

G8 If the term takes the mortgage beyond the applicants' retirement age, please provide details as to how payments will be maintained.

G9 Term  Years

G10 Estimated value if different from purchase price

G11 Are you a first-time-buyer? Yes  No

Initials   Date

## SECTION H - REMORTGAGES

H1 Loan required

H2 Estimated value of property

H3 Date and amount of original purchase  
 Date  Amount

H4 Amount originally borrowed

H5 Details of any further advances  
 Amount   
 Date  /  /   
 Purpose

H6 Amount outstanding

H7 Please give a breakdown of how the remortgage monies will be used  
*(documentary evidence of the purpose of the additional finance may be required)*

	£
	£
	£
	£

H8 Was the original purchase under the Right-to-Buy Scheme? Yes  No

H9 If the term takes the mortgage beyond the applicants' retirement age, please provide details as to how payments will be maintained

H10 Term  Years

## SECTION I - METHOD OF REPAYMENT

I1 Method of repayment  
 Capital and Interest  Endowment  Interest Only  Other

I2 If interest only, how do you intend to repay the mortgage?  
 Savings  Investment income/vehicle  Sale of property   
 Other  Please give details

I3 If applicable, what is the split between C&I and interest only?  
 Capital & Interest £  Interest Only £

I4

	Type of policy	Name of company	Policy number	Guaranteed death benefit (if applicable)	Year of maturity	Monthly payment	Who is covered by this policy?
Please give details of any investment plans being used to repay the mortgage.  Please use section P for continuation if necessary				£		£	
				£		£	
				£		£	
				£		£	

I5 If the lender permits you to choose, what is your preferred mortgage payment date?   
*(Dates available: 1 - 28)*

## SECTION J - PROPERTY DETAILS

J1 Full postal address of the property to be mortgaged  
  
  
  
  
Postcode

J2 Is the property being purchased under the Right-to-Buy Scheme? Yes  No   
 If YES, discount is  %

Initials   Date

## SECTION J - PROPERTY DETAILS *(Continued)*

J3 Are you purchasing as a sitting tenant? Yes  No

J4 Will the property be occupied within 30 days of completion? Yes  No  (if NO, please give details)

J5 Selling estate agents name and address

Postcode

J6 Vendors name

J7 Telephone number

J8 Are you purchasing privately? Yes  No

J9 Are you related to the vendor? Yes  No  (if YES, please give details)

J10 Contact name for valuation

J11 Telephone number

J12 Are you purchasing under a Shared Ownership Scheme? Yes  No

### J13 VALUATION REPORT

We will instruct a suitably qualified person to carry out such a Report. The Standard Mortgage Valuation Report will not be detailed and will be based on a limited inspection. The lender's interest in the property is solely to assess its suitability as security for your obligation to repay the loan together with interest.

The lender therefore needs much less thorough and detailed advice about the property to enable it to decide how much (if anything) it is prepared to lend, than you need as a prospective owner and occupier of the property. The Report is not considered suitable to indicate the condition of the structure, or that the purchase price is reasonable or otherwise, as this is not the purpose of the Report.

The Standard Mortgage Valuation Report will be carried out in accordance with 'Mortgage Valuation Guidance for Valuers' published by the Royal Institute of Chartered Surveyors (RICS) and the Incorporated Society of Valuers and Auctioneers (ISVA) in October 1995.

No legal responsibility to you or any other person will be implied or accepted by the valuer or ourselves as to the condition or value of the property, even if the Valuer has been at fault. The Applicant should be aware that the Standard Mortgage Valuation Report might be prepared by a Panel Valuer, and not by a Valuer employed directly by the lender. There might be serious defects in the property not revealed by the Standard Mortgage Valuation Report, or there might be omissions or inaccuracies, that do not matter to the lender but which would matter to you. It is important that you, in deciding whether or not to proceed with the purchase, should not rely in any way on having had a valuation carried out.

*In certain circumstances, and subject to the lender's agreement, the valuation of the property may be assessed using statistical information. When this occurs, a valuer will not physically visit the property, and a copy of mortgage valuation report will not be made available to you. By choosing this option, you understand that no liability whatsoever extends to you in respect of the value or the condition of the property.*

We strongly recommend that you obtain your own more detailed report on the condition and value of the property, based on a fuller inspection, to enable you to decide whether the property is suitable for your purposes as both an investment and a residence. If you do not do this, you proceed entirely at your own risk.

What valuation Survey Report do you require?      Basic Valuation       Homebuyer's Report       Full Structural Report

## SECTION K - DESCRIPTION OF PROPERTY

K1 Type      House       Flat       Maisonette       Bungalow       Other

If Other, please specify  

K2 Description      Detached       Semi-Detached       End Terrace       Terraced       Purpose-Built       Converted

K3 Is (or was) the property built or owned by the Local Authority, or Housing Association, or the Ministry of Defence?      Yes       No

K4 If Flat/Maisonette      Above commercial premises      Yes       No       If Yes, please specify % of residential area   %

Total number of floors in block        On which floor is the flat situated?  

Initials      Date

# SECTION K - DESCRIPTION OF PROPERTY *(Continued)*

**K5 Tenure**      Freehold       Commonhold       Leasehold       Feudal

**K6 If Leasehold**      Unexpired Term of Lease  Years      Ground Rent £  PA      Service Charge £  PA

**K7 Which services are mains connected?**      Water Yes  No       Gas Yes  No       Electricity Yes  No

**K8 Does the property comprise more than one family unit? (if YES, please give details in section P)**      Yes  No

**K9 Does the property have more than one kitchen?**      Yes  No

**K10 Age of property**       Years      Valid NHBC Certificate (if other please specify)      Yes  No

**K11 Is the property under construction?**      Yes  No       Details

**K12 Is the property a self-build?**      Yes  No

**K13 Is the property of standard construction?**  
i.e brick/stone walls, slate/tiled roof      Yes  No

**K14 Has the property been extended or altered in the last 10 years?**      Yes  No

**K15 Are there any agricultural or other restrictions?**      Yes  No

**K16 Please give number of:-**      Bedrooms       Receptions       Kitchens       Garages       Basement       Bathrooms       WC's

Others

**K17 Has the property or surrounding area been affected by subsidence, settlement or landslip?**      Yes  No

**K18 Is the property to be used for business purposes?**      Yes  No

*(if YES, please give details)*

**K19 If the property has been underpinned or provided with any other means of structural support, are any other guarantees available?**      Yes  No

**K20 Will this mortgage be for the equal benefit of all named applicants?**      Yes  No

*If NO, please specify for whose benefit the mortgage is being obtained*

**K21 Any other proposed occupants of the property over 17 years of age apart from applicants on this mortgage application**

Name	Date of Birth	Relationship to Applicant
	/ /	
	/ /	
	/ /	
	/ /	

**K22 You may have to pay an Additional Security Fee or Higher Loan Fee. If so, would you like this to be added to your loan?**      Yes  No

**K23 The lender may charge an arrangement or completion fee. If so, would you like this to be added to your loan?**      Yes  No

Initials        Date

## SECTION K - DESCRIPTION OF PROPERTY *(Continued)*

- K24 Will the property be your main residence? Yes  No  *(if NO, please give details in section P)*
- K25 Is the property habitable in it's current condition? Yes  No  *(if NO, please give details in section P)*
- K26 Will you or your immediate family occupy at least 40% of the property? Yes  No  *(if NO, please give details in section P)*
- K27 Do you intend to let the property? Yes  No  *(if YES, please give details in section P)*
- K28 If yes, will the property be let to a relative or partner? Yes  No
- K29 If you are applying for a Buy to Let mortgage

Please tell us the estimated rental value

£  per month

Will there be any existing tenants on completion of this loan?

Yes  No

If yes, please tell us:

The date of commencement of the tenancy agreement

/  /

The date the tenancy agreement finishes

/  /

The monthly rent currently paid by the tenants

£  per month

## SECTION L - SOLICITORS DETAILS

In our experience, there is a higher conversion rate from application to completion if our panel solicitor is used. 3mc recommend that you select this option. Please tick the box and we will arrange for you to receive a quotation.

If you wish to nominate your own solicitor, please complete the rest of this section  
*(Please note, sole practitioners are not acceptable to most lenders)*

L1 Name of contact

L2 Solicitor firm

L3 Address

  
  
 Postcode

L4 Telephone number

L5 DX number

L6 Fax number

L7 Number of partners

L8 For mortgages taken out with GMAC-RFC, do you want GMAC-RFC to instruct the solicitor on your behalf?

Yes  No

Initials   Date

# SECTION M - BANK ACCOUNT DETAILS

## JOINT/FIRST APPLICANT

Name of bank/  
building society

Address   
  
  
Postcode

Sort code  -  -

Account number

Cheque card number

Date account opened  /  /

## SECOND APPLICANT

Name of bank/  
building society

Address   
  
  
Postcode

Sort code  -  -

Account number

Cheque card number

Date account opened  /  /

# SECTION N - MORTGAGE PAYMENT PROTECTION

## Why do you need mortgage payment protection?

In recent years many hundreds of thousands of mortgage payers have lost their homes through no fault of their own. They were simply victims of an extended illness or they lost their job through redundancy. A house is probably the most important and valuable asset you will ever own, it is also your home and a secure environment for you to bring up your family.

Think for a moment how devastating it must be to lose this most precious and valuable of assets; think also of the trauma you and your family would go through, not to mention the expense and the indignity.

Many people believe they can rely on the State for help if they are unable to meet their mortgage commitments, but this is simply not true any more. If you have taken a mortgage since November 1995 you will not receive any help with mortgage payments at all for 9 months, by which time your lender may well have repossessed your home. Also if you have more than £8000 in savings you will not be entitled to any State support at all.

So the need for payment protection insurance has never been greater.

Please discuss Mortgage Payment Protection with your Financial Advisor.

## A. PLEASE COMPLETE THE FOLLOWING SECTION IF YOU HAVE ALREADY MADE MORTGAGE PAYMENT PROTECTION ARRANGEMENTS.

Name of insurer

Policy arranged by

Monthly benefit

Signature of first applicant	<input type="text"/>	Date	<input type="text"/>
Signature of second applicant	<input type="text"/>	Date	<input type="text"/>

## B. PLEASE COMPLETE THE FOLLOWING SECTION IF YOU HAVE NOT MADE MORTGAGE PAYMENT PROTECTION ARRANGEMENTS, OR IF YOU ARE NOT TAKING A PAYMENT PROTECTION POLICY ACCESED THROUGH THE LENDER.

I/We do not wish my/our mortgage payments to be protected. I/We understand that borrowers are not eligible for state benefit in the form of Income Support for Mortgage Interest Payments. I/We understand that there is a 9 month waiting period before state benefit for Mortgage Interest Payments begins to be paid to borrowers who do qualify for this benefit.

Signature of first applicant	<input type="text"/>	Date	<input type="text"/>
Signature of second applicant	<input type="text"/>	Date	<input type="text"/>

Initials   Date

# SECTION 0 - INSURANCE

Lenders arrangements with insurers for their borrowers' insurances do not normally require completion of separate detailed insurance proposal forms. However, insurers will rely on the information supplied by you on this form as a proposal.

A contract of insurance requires disclosure of facts which an insurer would regard as likely to influence the acceptance and assessment of an insurance proposal. If you are in doubt about facts considered material you should disclose them. Failure to do so may affect settlement of a claim, or render the policy invalid.

Insurers and their agents share information with each other to prevent fraudulent claims and for underwriting purposes via the Claims and Underwriting Exchange Register operated by Insurance Database Services Ltd (IDS). The aim is to help us check information provided and also to prevent fraudulent claims. A list of participants is available on request. In dealing with your application, this register may be searched. In the event of a claim, the information you supply on this form and the claim form, together with other information relating to the claim will be put on the register and made available to participants. You can ask us for more information about this. You should show this notice to anyone who has an interest in the property insured under the policy.

The Insurer may pass your personal data to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect your personal data, but in all cases the Insurer will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.

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

A copy of the application form and a policy booklet can be made available on request. All material facts should be disclosed and all details should be supplied with this application.

Please answer the following questions to the best of your knowledge and belief. If the answer is 'Yes', please give full details in section P of this form.

**PLEASE NOTE THE FOLLOWING QUESTIONS MUST BE ANSWERED EVEN IF THE CLIENT IS MAKING THEIR OWN INSURANCE ARRANGEMENTS**

	First Applicant		Second Applicant	
Have you or any person normally resident with you				
(a) ever been convicted of, or are currently being charged with any offence other than a driving offence?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(b) had a home or personal insurance declined, cancelled, or had special terms imposed?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you or any persons normally resident with you sustained any loss, damage or liability whether insured or not during the past 5 years arising from risks which will be covered under a Homeowner Buildings or Contents policy?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Will the property be left unoccupied for more than 30 days at a time?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Will the property be used for anything other than private living accommodation for you and your family?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Will the property be used as a weekend or holiday home or left unoccupied for more than 4 weeks at one time?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Will the property be used for any business purposes?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is the property to be insured in a poor state of repair?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you aware of any past or existing structural damage to the property to be insured?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Has the property been insured or underpinned or provided with any other means of structural support?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Has the property or surrounding area been affected by subsidence, settlement of land slip?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Was any Single Premium Insurance Policy sold with the mortgage?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

If YES, please provide the following details for each single premium insurance policy sold:

Was the Insurance Premium added to the mortgage loan? Yes  No  Yes  No

If YES, the insurance premium amount  £

The name of the insurer

The term of the Insurance Policy

Has the property insurance relating to the property to be mortgaged been sold at a distance, that is by telephone, post, fax or internet? Yes  No  Yes  No

If the lender is to arrange the insurance, it will be on the basis of the information provided by you on your behalf for the full value as specified in the valuers report. Please tell us immediately of any changes that might affect what you have told us. e.g. the use for the property has changed; you add an extension, you install double glazing or central heating or intend leaving the property unoccupied for more than 30 days. A specimen copy of the policy is available on request. A copy of this application will be supplied on request within 3 months of the completion of the mortgage. The cover provided may be for building and contents. Please indicate the cover you require.

Buildings and Contents  Buildings, Contents and full Accidental damage  Buildings only  Buildings and Accidental damage

If you wish to arrange your own Buildings Insurance, an administrative charge will normally be payable to the lender subject to the arrangements being acceptable to the lender. Premiums will normally be paid monthly at the same time as your monthly payments. If you wish to make your own insurance arrangements, please tick the box.

## Borrowers declaration

I/We understand that the lender has a financial interest in the mortgaged property and that it is our responsibility to ensure that their interest is noted under the buildings policy.

I/We hereby agree/undertake to arrange for the freeholder to insure the property at all times for the full amount representing not less than the full cost of reconstructing the property in the same form, size, style, and condition and to ensure the policy I/the Freeholder will be taking out is index linked to the House Rebuilding Cost Index or any index substituted thereafter. I/We accept sole responsibility for the choice of Insurer/undertake to advise the Freeholder of the lenders' requirements in respect of the sum insured and the extent of cover. I/We undertake to pay/advise the Freeholder of the lenders' requirements to pay all premiums as they fall due. I/We understand that the lender accepts no responsibility for any loss suffered by me/us in connection with the Insurance of the property, however caused.

Signature of first applicant  X  Date

Signature of second applicant  X  Date

## TITLE INSURANCE

Is title insurance required on this mortgage? Yes  No

If you are unsure of the benefits of title insurance, please ask your intermediary for further details.

Initials   Date



# SECTION Q - DECLARATION

IN ADDITION TO THIS DECLARATION, A SPECIFIC LENDER' S GENERAL DECLARATION MAY BE SENT TO THE APPLICANT(S) AND, IF SO, MUST BE RETURNED TO THE COMPANY PRIOR TO THE APPLICATION BEING SUBMITTED TO THE LENDER

1. I / We the applicants have personally completed this application form, or if completed by another, have read and checked every answer.
2. I am / We are eighteen years of age or over.
3. The information given in this application form is true to my/our best knowledge and belief, and should the Mortgage be made, such information must be regarded as forming part of the terms of the mortgage. If any such information is incorrect, I / we undertake to reimburse all fees, expenses and costs incurred by the lender in connection with this application, and with any advance which may result. I / We also undertake to notify the lender of any change in my/our circumstances (which does or may affect the information given) prior to any mortgage advance being made.
4. The lender and / or its agents are authorised to make enquiries of such persons (including mortgagees, land registry, employers, landlords, accountants and bankers, tax office, insurance company) as it deems necessary in connection with this application, any loan subsequently made, and any collateral security, to confirm the truth and accuracy of the above information and for credit references. I / we hereby authorise such persons to provide this information to the lender.
5. The lender and/or its agents may make such enquiries as it considers necessary whether of a credit agency or elsewhere and it may pass on to such reference agency, organisation or institution including the Council of Mortgage Lenders possession register and the Inland Revenue on behalf of the lender information relating to the conduct of the account. I / We understand that the company will carry out an identification check on me / us and that the agency who the company will instruct to carry out this check and who supply the company with the result will record details of the check whether or not my / our application proceeds.
6. My / Our income is as stated on this form and is sufficient to support all of the relevant payments required to sustain the Mortgage. I / We understand that a false declaration will forfeit any mortgage offer and that a failure to maintain the payments due may result in the forced sale of the property in order to repay the monies.
7.
  - a. I authorise the Lender, upon receipt of this declaration, to instruct a qualified valuer (" valuer" ) to carry out a valuation, at my cost, of the property on which the Mortgage is to be secured;
  - b. I acknowledge that neither the Lender, nor the valuer are under any liability for negligence or on any other basis whatsoever to me as purchaser in respect of the value or the state or condition of the property. The inspection of the property will be confidential to the Lender and will not include a detailed survey of the structure unless specifically requested by me;
  - c. I understand that the valuer is not the agent of the Lender and that neither the Lender, nor the valuer warrants, represents or gives any assurance to me that the statements, conclusions and opinions expressed or implied in the valuer report and mortgage valuation are accurate or valid and that any copy of the report will be supplied without any responsibility by the Lender, or the valuer, to me.
8. In certain circumstances, and for certain lenders, I/We understand that the valuation of the property may be assessed using statistical information, and in these circumstances, a qualified valuer or provider of valuations will not physically visit the property. I/We authorise the Lender to instruct a qualified valuer or provider of valuations to carry out a valuation, at my / our cost, of the property on which the mortgage is to be secured. I/We understand that no liability whatsoever extends to me / us in respect of the value or the condition of the property.
9. I / We understand that any person (other than an employee of the lender) with whom I/we deal in connection with the mortgage applied for and related insurance or pensions is not empowered to make a representation or give any undertaking on behalf of the lender whether in relation to the mortgage applied for and any related insurance or pension or otherwise and therefore the lender shall not be bound by or liable for any such representation or undertaking.
10. I / We designate the lender as indicated at the front of this application or any other lender to whom this application is forwarded and acknowledge that they are relying on the statements made in this application in deciding whether to offer a loan.
11. I / We authorise the lender indicated at the front of this application or to whom this application is forwarded to make such enquiries and take up references as it considers necessary in relation to this application and disclose information from this form and elsewhere to an external collective data checking system run by organisations including Fraud Prevention Agencies. Information held on this system can be obtained by the lenders to aid fraud prevention.
12. (For Sole Applicants) Information held about you by the Credit Reference Agencies may be linked to records relating to your partner. For the purposes of this application you and your partner are financially independent and you request that your application be assessed without reference to any ' associated' records, although you recognise that this may adversely affect the outcome of your application. You believe that there is no information relating to your partner that is likely to affect our willingness to offer financial services to you. You authorise us to check the validity of this declaration with Credit Reference Agencies and if we discover any associated records, which would affect the accuracy of this declaration we may decide not to proceed with the application on this basis. However, for the purposes of this application you may be treated as financially linked and if you wish for your application to be assessed with reference to any associated records please tick this box.  
(For Joint Applicants) An " association" between the joint applicants and/or any individual identified as your financial partner, will be created at Credit Reference Agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other' s information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a " disassociation" at the Credit Reference Agencies.
13. I / We irrevocably authorise my/our solicitor to send their entire file of papers relating to the whole transaction (not just the mortgage) to the lender at the lender' s request. I / We authorise my / our solicitor to disclose to the lender any information relevant to their decision to lend, and I / we waive any right to claim solicitor / client confidentiality or legal privilege in respect of such information.
14. I / We accept that information provided by me/us may be held by the Company or the lender in its computer records to protect the Company, the lender, and its customers against fraud as well as for other relevant business purposes including marketing. I / We acknowledge that under the Data Protection Act 1998 I am / we are entitled to know what information is held about me/us on payment of a fee, and to ask for any inaccurate information to be amended. Any questions should be directed, in writing, to the Development Manager at the Company or direct to the lender. I / We confirm that I / we have read and understand the Data Protection Act information at the front of this application form.
15. I / we understand that the Data Protection Act 1998 requires that information can be used only for the purposes registered under the Act. I / we acknowledge that I / we may request in writing, upon payment of a fee, details which are held about me / us and the name and address of any organisations to which the Company has disclosed my / our information. I / we understand that if there are any inaccuracies in my / our information, I / we have the right to ask the Company to correct this.
16. I / We acknowledge that the lender, it' s successors in title and assigns may in due course raise finance on any mortgage that may be made to me / us and may transfer, assign, or otherwise dispose of any benefits rights and obligations (to the extent possible in law) of such mortgage together with any collateral security provided with it, and may enter into any contractual arrangements relating to the funding of such mortgage with any person, and may pass any information contained in this application and any supporting documentation or any other information relating to the property, the mortgage, the security for the mortgage and the history and conduct of my/our account to any interested or potentially interested person who may rely upon the truth and accuracy of the information contained in this application.
17. The Lender and any other organisation to which it may disclose my / our information may use this information to check my / our details with fraud prevention agencies and if I / we give false or inaccurate information and the Lender suspects fraud the Lender will record this with these agencies who will make it available to other organisations, individuals, and insurance companies, whether or not the mortgage is granted, to:
  - a. help make decisions about credit and credit related services for me / us and members of my / our household
  - b. help make decisions about motor, household, credit, life and other insurance proposals and insurance claims, for myself/ourselves and members of my/our household;
  - c. trace debtors, recover debt, prevent fraud and to manage my / our accounts or insurance policies;
  - d. check my / our identity to prevent money laundering, unless I / we furnish the Company with satisfactory proof of identity;
  - e. carry out statistical analysis about credit insurance and fraud; and
  - f. pass information to our regulators, lawyers, auditors, external advisers, and any agent acting on our behalf.
18. The Lender has notified me that it processes " sensitive data" regarding criminal convictions about applicants as part of risk profiling applications and for insurance purposes. I / We am / are informed that this information is only used for assessing risk, my / our eligibility for a mortgage and for any contract of insurance. I consent to the Lender

Initials      Date

## SECTION Q - DECLARATION (Continued)

processing sensitive data held about me in this manner and to the Lender holding securely any medical health data about me.

19. If the Lender or any other entity as stated above searches the files of credit reference agencies, I/we understand that a record may be kept of that request. The Lender may also disclose details of my / our mortgage account to credit reference agencies and I / we consent to this disclosure. I / We consent to the Company or the Lender and / or its agents when making enquiries to use appropriate statistical techniques including credit scoring for assessing my / our application, for profiling, securitisation and for carrying out the Lender' s rights and obligations in any agreement with me / us and that my / our information may be processed automatically.
20. I / We agree that the Lender may without notice transfer or assign either in whole or in part any loan, mortgage or security for the repayment of any loan or mortgage in connection with this application to its successors and assigns which include without limitation its legal and equitable assigns whether by way of absolute assignment or by way of security only and those deriving title under it or them.
21. I / We understand that once my / our loan, mortgage or security for the repayment of any loan or mortgage made in connection with this application has been transferred or assigned, the Company may obtain information and data from the new lender about my/our loan, mortgage or security for the repayment of any loan or mortgage account to assist in statistical research relating to credit scoring or the investigation and resolution of complaints. I / We understand that this information will be obtained from the new lender and I / we consent to the Company using my/our data in this way.
22. I / We agree that the Lender may without notice transfer or assign either in whole or in part any loan, mortgage or security for the repayment of any loan or mortgage in connection with this application to its successors and assigns which include without limitation its legal and equitable assigns whether by way of absolute assignment or by way of security only and those deriving title under it or them. I/We understand that the lender may provide details of my/our account to prospective successors and/or assigns in order that they may conduct due diligence checks prior to any transfer taking place. I/We understand that such checks may involve my/our personal data being passed to third parties, including, but not limited to, credit reference agencies for the purpose of quality analysis.
23. I / We understand that you will pass the information on this form and about any incident I / we may give details of to IDS Ltd. so that they can make it available to other insurers. I / We also understand that, in response to any searches you may make in connection with this application or any incident I / we have given details of, IDS Ltd. may pass information it has received from other insurers about other incidents involving anyone insured under the policy.
24. I / We understand that you may ask for information from other insurers to check the answers I / we have provided.
25. I / We declare to the best of my / our knowledge and belief the answers given in Section O are true and all material information as explained above has been disclosed.
26. I/We certify that if I/we have applied for a product which either does not require me/us to disclose my/our income, or which permits me/us to self-certify my/our income, I/we understand my/our obligations and I/we have sufficient income to support the loan requested and pay the monthly payments stated within the Key Facts Illustration and, if applicable, that the income declared is a true assessment of my / our total annual income.
27. I / We acknowledge 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 taking out an interest only mortgage).
28. No loans exist which are required to be, but are not, disclosed in this Mortgage Application.
29. I / We have read and considered the information provided relating to the particular mortgage product. I / We have chosen and / or have been advised to apply for by my / our financial or other adviser. I / We understand that the lender may decline this Mortgage Application without giving any reason whatsoever.
30. I / We give the lender consent to use my data for the processing of this Mortgage Application. The Lender may pass information, documents, or data held by it or provided to it in relation to this Mortgage Application, the mortgage loan, any related security (historical, current, or confidential), any possession of the property by the Lender and any insurance to:
  - a. any actual or proposed transferee of the mortgage loan or such related security
  - b. the provider of funds for the mortgage loan
  - c. any party with whom the Lender is considering entering into a contractual agreement in relation to the mortgage loan or such related security
  - d. credit reference agencies and fraud prevention agencies
  - e. any introducer of mortgage business to the Lender
  - f. the Insurance Companies (the buildings / contents insurer and such other companies as the Lender may reasonably decide) and / or
  - g. any insurance database register
  - h. any companies / third parties located outside the European Economic Area where the transfer / processing of information is equivalent to that provided under the Data Protection Act 1998.
  - i. collection agents
  - j. third party providers
  - k. regulators
  - l. lawyers, auditors, and external advisers
  - m. any agent acting on the lender' s behalf
31. If the Mortgage Application is in respect of joint applicants, all obligations in relation to the loan (if granted) shall be joint and several. This means that in addition to being responsible together, each customer is responsible in full for all obligations as if they were the sole customer.
32. I / We consent to any telephone calls and emails to do with my / our application or mortgage may be recorded or monitored for security, quality and / or training purposes.
33. I / We understand that it will be my / our responsibility to maintain payments on any mortgage through the Lender. If I / we decide not to accept the Lender' s mortgage payment protection insurance, I / we will arrange / have already arranged suitable cover and / or understand that my / our mortgage payments will not be protected in the event of accident, sickness or unemployment, if such cover is not in force.
34. I / We understand that 3mc is not an Agent of the Lender and does not have any authority to commit the Lender to any binding agreement.
35. Where you borrow or may borrow from the Lender, they may give details of your account and how you manage it (whether or not in default) to credit reference agencies. If you borrow and do not repay in full and on time, the Lender may tell credit reference agencies and / or the Council of Mortgage Lenders Possessions Register who will record the outstanding debt.
36. From time to time the Lender may wish to contact you regarding other products and services that may be of interest to you. By ticking this box  I / We agree to receive details of products and services offered by the Lender by mail, telephone, email, or fax. I / We understand that if I / we do not wish to receive further information  regarding such services and products I / we may write to the Lender and its records will be amended accordingly.
37. I/We understand that the lender reserves the right to revalue the property at any time after completion of the mortgage and, if necessary, reschedule the loan accordingly.
38. I/We understand that the lender' s willingness to make an advance does not imply any representation about the value or condition of the property. I/We understand that the lender' s valuation is not carried out for my/our benefit and confirm that I/we have not relied on it.
39. If any of the information in this form changes prior to the making of the advance. I / we will notify the lender in writing and will not take up the advance unless the lender has previously consented in writing.
40. I/We confirm that the declarations contained in this application form shall continue in full force and effect notwithstanding the completion of any mortgage.
41. I/We understand that the introducers in this application are not the agents of the lender.
42. I/We authorise the lender to disclose information relating to this application and any agreement entered into as a result of this application to all persons in the limited

Initials      Date

# SECTION Q - DECLARATION *(Continued)*

circumstances where such disclosure is necessary, including my/our insurers and the lender's insurers (if any), the mortgage broker, valuer or solicitor, or other agent who introduced me/us, any sub-contractors and agents of the lender and any lender for whom the lender may be acting as agent and any other person having a legal right to the information. I/We understand that the lender will keep this information confidential and it will only be shown to other parties in limited circumstances, namely; if it has to do so by law; it is in the public interest or the lender's interest to do so; the recipient is another member of the lender's group; or if I/We have given my/our permission.

43. I/We acknowledge that the lender is entitled to make such arrangements as it thinks fit with third parties to protect itself against any failure by me/us to pay the mortgage loan, and that any such arrangements will be for the lender's benefit and not mine/ours. I/we further acknowledge that the lender may pass to such third parties any information contained in this application and this application itself together with any relevant supporting documentation.
44. I/We authorise the Lender to make identification checks on me/us at agencies and to make searches about me/us at credit reference agencies who will supply the Lender with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. The Lender may use credit-scoring methods to assess this application and to verify my/our identity. Credit searches and other information which is provided to the Lender and/or the credit reference agencies, about me/us and those with whom I/we are linked financially may be used by the Lender and other companies if credit decisions are made about me/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.
45. I/We authorise the Lender to make such enquiries as it considers necessary in relation to my/our application. To prevent or detect fraud, or to assist in verifying my / our identity, the Lender may make searches of the Lender group records and at fraud prevention agencies who will supply the Lender with information. Any information I/we provide may be held by the Lender in its computer records and may be shared within the Lender, and passed to financial and other organisations involved in fraud prevention, including Fraud Prevention Agencies, to protect the Lender and the Lender's customers from theft and fraud. This information may be made available to other mortgage lenders where this is done in the interest of fraud prevention. If I/we give the Lender false or inaccurate information and the Lender has reasonable suspicion of fraud, the Lender will record this. The Lender, members of the Lenders group, and other companies may use this information if decisions are made about me/us or others at my/our address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.
46. By stating a financial association with another party, I/we are also declaring that the Lender is entitled to disclose information about my/our joint applicant and/or anyone else referred to by me/us and authorise the Lender to search, link and/or record information at credit reference agencies about me/us and/or anyone else referred to by me/us.
47. I/We agree that where I/we borrow or may borrow from the Lender, the Lender may give details of my/our account and how I/we manage it to credit reference agencies. If I/we borrow and do not repay in full and on time, the Lender may tell credit reference agencies who will record the outstanding debt.
48. I/We have the right of access to my / our personal records held by credit and fraud agencies. The Lender will supply their names and addresses upon request.
49. I/We agree that the lender may assign or transfer its rights, benefits and obligations, in respect of any loan it may make to me/us, to another person, body or mortgage lending institute (lender). Reference in the following to the lender includes any such other lender, and the lender's and their respective successors and assigns and persons deriving title through it whether in equity or in law.
50. I/We consent to the Lender providing their acting Solicitors with the mortgage application form or a copy thereof.
51. I/We declare that the property will be used as my sole main residence and no part will be used for business purposes. I further undertake not to enter into any letting agreements without the prior consent of the Lender.
52. I/We agree that whilst you are considering an application, you may use the information I/we supplied to you to offer me/us additional products.
53. Loans must be secured on a first mortgage on a residential property in England, Wales, Northern Ireland or mainland Scotland.
54. I/We authorise the lender to deduct any fees from the total mortgage advance at completion including, but not limited to, telegraphic transfer fee, completion fee, title insurance fee, local authority search indemnity fee.
55. Information may be disclosed to any other companies and to other third parties for the purpose of sending me / us details of any products or services that you, or any lender, think may be of interest to me / us. This contact may be made by post or by telephone. I / we may inform you, or any lender, at any time, in writing, that I / we do not wish to received further marketing literature.
56. Your name(s) and address(es) may be disclosed to market research organisations for the purpose of confidential market research conducted on behalf of the lender.
57. I/We understand that the lender may outsource the administration of my/our mortgage account to a third party. I/We authorise the lender to give, send and receive information and my personal data to/from any such third party for the purpose of administrating my/our mortgage account.
58. I/We will make all payments by direct debit. I understand that the amount I pay each month may change or that the date that I make the monthly payment may change and that in either case the Lender will give me notice in writing before this happens.
59. I/We accept any arrangements made by the Lender for any buildings insurance and authorise the deduction of monthly insurance premiums to be included in the monthly direct debit payable to the Lender.

By signing this application, I/we agree that the Lender can use my/our information in any way described above.

I/We certify that the statements and particulars given above and all the information in this form are true and complete and understand that these will form the basis of any mortgage offer.



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

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

I/We have received and read the Initial Disclosure Document (IDD) and Key Facts Illustration (KFI) in respect of this application, which were provided by:

(Intermediary Name)

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

<b>Signature of first applicant</b>		<b>Date</b>
<b>Signature of second applicant</b>		<b>Date</b>

If this is a joint application ALL parties must sign

<i>Initials</i>	<i>Date</i>
<input style="width: 30px; height: 20px;" type="text"/>	<input style="width: 30px; height: 20px;" type="text"/>

**IMPORTANT: MAKE SURE YOU CAN AFFORD YOUR MORTGAGE IF YOUR INCOME FALLS.** The FSA's information sheet 'You can afford your mortgage now but what if?' will help you consider the risks. You can get a free copy from [www.fsa.gov.uk/consumer](http://www.fsa.gov.uk/consumer) or by calling 0845 606 1234



PO BOX 3, SALE,  
CHESHIRE, M33 2NZ

 **0161 962 7800**

email: info@3-mc.com

www.3-mc.com

fax: 0161 962 3970

## SECTION R - REFERENCE AUTHORITIES

### GENERAL AUTHORITY

To:

Re:

Date:

Please accept this notice as authority to disclose to 3mc or their representatives, such information as they may request concerning the above mentioned

Signature/s   Date / /

Date / /

### AUTHORITY TO EXISTING LENDER / SECOND CHARGEHOLDER / LANDLORD - First Applicant

To Existing Lender/Second Chargeholder/Landlord

Account Number/Roll Number

Property Address   
  
 If the existing mortgage is in joint names, all parties to the mortgage are required to sign

Please accept this notice as authority to disclose to 3mc or their representatives, such information as they may request concerning the above mentioned

Signature   Date / /

### AUTHORITY TO EXISTING LENDER / SECOND CHARGEHOLDER / LANDLORD - Second Applicant

To Existing Lender/Second Chargeholder/Landlord

Account Number/Roll Number

Property Address   
  
 If the existing mortgage is in joint names, all parties to the mortgage are required to sign

Please accept this notice as authority to disclose to 3mc or their representatives, such information as they may request concerning the above mentioned

Signature   Date / /

**3mc**  
PO Box 3  
Sale  
Cheshire  
M33 2NZ

## Submission Checklist

- Have all the sections been completed?
- Have all the applicants signed?
- Are all the applicable fees enclosed?
- Has the correct lender/product been clearly identified?
- Are all supporting documents attached?
  - Proof of residency
  - Proof of identity
  - P60' s and 3 months payslips (where applicable)
  - Statements (Bank / Lender)

Send completed form, supporting documents and application/valuation fee to:  
3mc, PO Box 3, Sale, Cheshire M33 2NZ  
(If you are using a Satellite Packager please send to them)  
Tel: 0161 962 7800

Member of

