



Self Build Mortgage Application Form

Stage 1 of 2

Please submit this form to
BM Solutions
PMP, Birmingham Midshires
PO Box 136
Wolverhampton
WV9 5HZ
to receive decision and KFI
It is essential that this form is completed in its entirety

BM BIRMINGHAM
MIDSHIRES

1

Intermediary Information

Please complete **all** relevant sections

Name of Financial Advisor

Company Name

Address

Contact Name

Telephone number
(including area code)

Fax number
(including area code)

E-mail address

All e-mails to and from Birmingham Midshires are sent and received via an unsecure e-mail system. This means that unauthorised parties may obtain access to messages.

Any e-mail sent by Birmingham Midshires will be restricted to a minimum of information such as an application number and a brief message stating that the application is proceeding to the next stage. The Data Protection Act 1998 restricts the amount of information we can disclose in e-mail messages.

FSA Registration number

Note: we will not accept applications (including Buy to Let) from non-FSA regulated companies/intermediaries.

To be completed with details of marketing company/mortgage club membership/network/branch/principal.

(Please note: Details of only one company should be included)

Name of Financial Advisor

Company Name

Address

Contact Name

Telephone number
(including area code)

Fax number
(including area code)

Please provide FSA number, together with any other membership details: (if applicable)

FSA number

Other (please specify)

To be completed if you have authority to obtain references on behalf of BM (if you are a packager)

(Please note: Details of only one company should be included)

Name of Financial Advisor

Company Name

Address

Contact Name

Telephone number
(including area code)

Fax number
(including area code)

FSA number

Level of Service:

Please ✓ the appropriate box.

Advised

Non-advised

Broker Declaration

Will you be charging the customer a fee for arranging this mortgage?

Yes

No

Please state reason for fee

How much is the customer paying?

£

Is this fee:

Actual fee

i.e. the amount will not change

Current fee

which may be subject to change

Estimated fee

which may be subject to change

When is this fee payable?

Prior to application submission

On application submission

At the start of the loan

Is the fee refundable?

Yes

No

Under what circumstances would the fee be refunded to the customer?

Have you seen all customers face to face?

Yes

No

Have you provided the customers with an IDD?

Yes

No

Broker Declaration.

I confirm that I am acting on behalf of the applicants and have their permission to access their information.

I confirm that, to the best of my knowledge and belief, the information contained in this application is true.

Broker Signature

Date

(dd/mm/yyyy)

Name (please print)

Confirmation of Identification Declaration

FIRST APPLICANT

Title Mr Mrs Miss Ms

Other

First Name(s)

Surname

Present address

Postcode

Nationality

JOINT APPLICANT

Title Mr Mrs Miss Ms

Other

First Name(s)

Surname

Present address

Postcode

Nationality

APPLICATION REFERENCE NUMBER (if applicable)

DECLARATION:

NOTE: This certificate must be signed by a person who has been authorised by their firm for this purpose and who has seen the original documentary evidence.

In order to confirm that you have identified the customer/s please confirm your agreement to the following declaration. (We reserve the right to request sight of the documentation seen to identify the customer/s.):

'I confirm that the evidence I/we have obtained to verify the identity of the customer at least meets the standard evidence set out within current guidelines for the UK Financial Sector issued by the JMLSG and BM can rely on this evidence.'

Copies of identification documents are NOT required.

Full name of Financial Adviser

Job Title

Signature of Financial Adviser

Date:

All the following sections to be completed by applicant(s)

Please complete in BLOCK CAPITALS or ✓ the appropriate box. Continue in Section II - **Additional Information** or a separate sheet where necessary and if a question is not applicable state N/A or none. Incomplete or illegible applications will cause delay.

Section I: Customer Details

(All applications must be in joint names where applicable. Where there are more than two applicants, please complete a second application form)

	First Applicant	Joint Applicant
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
First name(s)	<input type="text"/>	<input type="text"/>
Second forename	<input type="text"/>	<input type="text"/>
Previous first name(s)	<input type="text"/>	<input type="text"/>
Previous surname(s) i.e. maiden name	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/> (dd/mm/yyyy)	<input type="text"/> (dd/mm/yyyy)
Nationality	<input type="text"/>	<input type="text"/>
Are you permanently resident and working in the UK and paying UK tax? Status	Yes <input type="checkbox"/> No <input type="checkbox"/> If No, please provide details in Section II - Additional Information .	Yes <input type="checkbox"/> No <input type="checkbox"/> If No, please provide details in Section II - Additional Information .
	Married <input type="checkbox"/> Single <input type="checkbox"/> Civil Partnership <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Divorced / dissolved a Civil Partnership <input type="checkbox"/>	Married <input type="checkbox"/> Single <input type="checkbox"/> Civil Partnership <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Divorced / dissolved a Civil Partnership <input type="checkbox"/>
Number of dependants for all applicants	<input type="text"/> Ages: <input type="text"/>	
*Present address	<input type="text"/> Postcode <input type="text"/>	<input type="text"/> Postcode <input type="text"/>
Telephone (including ex-directory and area codes)	Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/> E-mail <input type="text"/>	Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/> E-mail <input type="text"/>
Please ensure you are submitting the correct telephone number, as this could delay the application.		
Preferred contact time between the hours of 9.00am-8.00pm, Mon-Sat.	<input type="text"/>	<input type="text"/>
Date moved to present address	<input type="text"/> (dd/mm/yyyy)	<input type="text"/> (dd/mm/yyyy)
State if you are:	Owner <input type="checkbox"/> Local Authority Renting <input type="checkbox"/> Privately Renting <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with relatives/friends <input type="checkbox"/>	Owner <input type="checkbox"/> Local Authority Renting <input type="checkbox"/> Privately Renting <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with relatives/friends <input type="checkbox"/>
Are you a first time buyer?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

* If you have a different correspondence address, please complete this in Section II - **Additional Information**.

Section 2: Details of Current Mortgage or Landlord for your residential property

(only require landlord details if renting from local council or Housing Association)

	First Applicant	Joint Applicant
Lender/Landlord name	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Telephone (including area code)	<input type="text"/>	<input type="text"/>
Fax number (including area code)	<input type="text"/>	<input type="text"/>
Start date of loan	<input type="text"/> (dd/mm/yyyy)	<input type="text"/> (dd/mm/yyyy)
Purpose of loan	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>
Current Balance	£ <input type="text"/>	£ <input type="text"/>
Monthly payment	£ <input type="text"/>	£ <input type="text"/>
Sale price of present property	£ <input type="text"/>	£ <input type="text"/>
To be repaid on or before completion of final stage release of this advance?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If mortgage not to be repaid and property to be let, what will expected monthly rental be?	£ <input type="text"/>	£ <input type="text"/>

If you have had any other mortgages on this property within the last 3 years, please provide details in Section 11 - **Additional Information**.

Section 3: Previous Address Details

(Please give details of any previous address(es) in the last 3 years - continue in Section 11 - **Additional Information**, if necessary)

	First Applicant	Joint Applicant
Address	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
State if you were:	Owner <input type="checkbox"/> Local Authority Renting <input type="checkbox"/> Privately Renting <input type="checkbox"/>	Owner <input type="checkbox"/> Local Authority Renting <input type="checkbox"/> Privately Renting <input type="checkbox"/>
	Living with parents <input type="checkbox"/> Living with relatives/friends <input type="checkbox"/>	Living with parents <input type="checkbox"/> Living with relatives/friends <input type="checkbox"/>
Period of residence (dd/mm/yyyy)	<input type="text"/> to <input type="text"/>	<input type="text"/> to <input type="text"/>

Name and address of lender if you have redeemed a mortgage within the last 3 years. If you rented from a local council or Housing Association within the last year please also provide details. (Continue in Section 11 – **Additional Information**, if necessary.)

Previous Lender/ Landlord name	<input type="text"/>	<input type="text"/>
Present address	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Mortgage account number	<input type="text"/>	<input type="text"/>
Balance prior to redemption	£ <input type="text"/>	£ <input type="text"/>
Date of redemption	<input type="text"/> (dd/mm/yyyy)	<input type="text"/> (dd/mm/yyyy)

Section 4: Financial Details

Please complete this section if you have any other charges on your property.
If you have any other properties please give details in Section 11 – **Additional Information**.

Secured Commitments:

	First Applicant	Joint Applicant
Lender's name	<input type="text"/>	<input type="text"/>
Lender's address	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Lender's telephone (including area code)	<input type="text"/>	<input type="text"/>
Lender's fax number (including area code)	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>
Amount outstanding	£ <input type="text"/>	£ <input type="text"/>
Monthly repayments	£ <input type="text"/>	£ <input type="text"/>
To be paid on or before completion?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Purpose of loan	<input type="text"/>	<input type="text"/>

Section 4: Financial Details (continued)

Unsecured Commitments:

Please list any unsecured commitments you currently have.

Type of commitment*	Whose name is the commitment in?***		End date of loan	Name of lender / company	Monthly repayment	Balance outstanding
	1st	2nd				
					£	£
					£	£
					£	£
					£	£

*This figure should include unsecured personal loans with 12 months to run (car loans, HP agreements), 5% of credit card/storecard balances not cleared on a monthly basis, monthly payment re charge card/budget accounts.

This figure should exclude household utility bills, child maintenance, payments into savings/investment plans.

***If in joint names please circle 1st and 2nd. Any further commitments should be entered in Section 11 - **Additional Information**.

Are you repaying some or all of these commitments upon or prior to completion of the mortgage?

Yes No

Amount to be repaid

£

Monthly saving

£

How are you funding the repayment?

Savings

£

Equity in sale

£

Do you have any regular outgoings (e.g. maintenance/school fees)?

Type of commitment	Monthly amount

The following questions must be answered.

Has any party to the application:

- Ever fallen into arrears on any mortgage or debt?
- Had any County Court Judgements registered against them?
- Been adjudged bankrupt, had proceedings commenced against them, or been party to an Individual Voluntary Arrangement?
- Ownership of any other property?

First Applicant

Yes No

Yes No

Yes No

Yes No

Joint Applicant

Yes No

Yes No

Yes No

Yes No

If yes to any of the above, please supply full details in Section 11 - **Additional Information**.

Information held about you by the Credit Reference Agencies may be linked to records relating to one or more of your partners. For the purposes of this application we will treat you and your partner(s) as financially independent and your application will be assessed without reference to any "associated" records, other than those of any joint applicant(s).

As part of the process we will check the validity of your 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.

Are you aware of anyone with whom you are financially associated who has adverse credit?

First Applicant

Yes No

Joint Applicant

Yes No

Section 5: Employment and Income Details

If employed,
Name and address of
employer

If Self-employed,
Trading name and
address

Occupation

Job title

Contact name

Telephone
(including area code)

Fax number
(including area code)

Payroll number

State if you are:

Employed Self employed Shareholding
of business %

Permanent Temporary Contract

Retired Seasonal

Start date of employment /
business / contract

(dd/mm/yyyy)

End date of contract

(dd/mm/yyyy)

Are you related to your
employer?

Yes No

Joint Applicant

Postcode

Employed Self employed Shareholding
of business %

Permanent Temporary Contract

Retired Seasonal

(dd/mm/yyyy)

(dd/mm/yyyy)

Yes No

If currently or previously self-employed, or related to employer, please provide external accountants' details below.

If employed less than 12 months or self-employed less than 2 years, give name and address of previous employer(s).

Name and address

First Applicant

Postcode

Start date

(dd/mm/yyyy)

End date

(dd/mm/yyyy)

Nature of business

Occupation

Contact name

Telephone
(including area code)

Fax number
(including area code)

Joint Applicant

Postcode

(dd/mm/yyyy)

(dd/mm/yyyy)

If currently or previously self-employed, or related to employer, please provide external accountants' details.

Name and address of
accountant

First Applicant

Postcode

Telephone
(including area code)

Fax number
(including area code)

Joint Applicant

Postcode

Section 5a: Self-certification

This section should only be completed by applicants self-certifying their income.

IMPORTANT: If you hold more than 33% of shares in your company, we will assess your application on a self-employed basis. Please breakdown income as per categories listed. Please note all income listed will be included in the income multiples.

	First Applicant	Joint Applicant
PAYE Basic income	£ <input type="text"/>	£ <input type="text"/>
PAYE overtime	£ <input type="text"/>	£ <input type="text"/>
PAYE bonus	£ <input type="text"/>	£ <input type="text"/>
PAYE commission	£ <input type="text"/>	£ <input type="text"/>
Latest year net profit share / income	£ <input type="text"/>	£ <input type="text"/>
Pension	£ <input type="text"/>	£ <input type="text"/>
Maintenance	£ <input type="text"/>	£ <input type="text"/>
Investments	£ <input type="text"/>	£ <input type="text"/>
Benefits	£ <input type="text"/>	£ <input type="text"/>
Rental *	£ <input type="text"/>	£ <input type="text"/>
Mortgage subsidy	£ <input type="text"/>	£ <input type="text"/>
Nursing banks	£ <input type="text"/>	£ <input type="text"/>
Shift allowance	£ <input type="text"/>	£ <input type="text"/>
Town, area or car allowance	£ <input type="text"/>	£ <input type="text"/>
Additional job	£ <input type="text"/>	£ <input type="text"/>
Trust income	£ <input type="text"/>	£ <input type="text"/>
Total Income	£ <input type="text"/>	£ <input type="text"/>

*Rental income declared must be net of all investment mortgage payments.

If Self-employed please insert the figures for the last three years together with a projected figure for the current year.

	Projection	Year ending		Year ending		Year ending	
		Month	Year	Month	Year	Month	Year
Gross profit - 3 years							
Net profit - 3 years							
Applicants share of net profit / dividend							
Applicants salary if controlling Director							
Trading style (e.g. sole trader, partnership)?	<input type="text"/>			<input type="text"/>			

Section 6: Loan Details

(Before completing this section please consult your Financial Adviser to ensure your requirements comply with our current lending criteria)

Initial release	<input type="text" value="£"/>		
Loan required	<input type="text" value="£"/>	Product Code	<input type="text"/>
Loan term	<input type="text"/> years		
Type of loan (Secured only)	<input type="checkbox"/> Interest only	<input type="checkbox"/> Repayment	<input type="checkbox"/> Part Interest only / Repayment
	If part Interest only / part Repayment, please indicate split.	Interest only	Repayment
		<input type="text" value="£"/>	<input type="text" value="£"/>
	Is a Higher Lending Charge to be added to the loan?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Is our Product Fee to be added to the loan?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	* If "Yes", then this must be repaid prior to completion.		
Purchase <input type="checkbox"/>			
Source of deposit	Equity in present property <input type="checkbox"/>	Applicant(s) own savings <input type="checkbox"/>	Gift from family <input type="checkbox"/>
	Previous property sale <input type="checkbox"/>	Inheritance <input type="checkbox"/>	<input type="text" value="Other, please specify:"/>
Selling price of present property	<input type="text" value="£"/>		
Remortgage <input type="checkbox"/>			
	If the loan requested is to replace your existing loan and to raise extra funds please provide details, in the box below, of the breakdown of the loan purpose. Any further information should be entered in Section 11 - Additional Information .		
	Purpose		
	<input type="text"/>	<input type="text" value="£"/>	
	<input type="text"/>	<input type="text" value="£"/>	
Current estimated value of the property	<input type="text" value="£"/>	Original mortgage advance	<input type="text" value="£"/>
Original purchase price	<input type="text" value="£"/>	How much of the above remains outstanding?	<input type="text" value="£"/>

Section 7: Repayment Vehicle Details (Please complete the repayment vehicle costs, where the loan type includes any element of interest only. Please also state the repayment vehicle frequency, whether annually, monthly, quarterly, half yearly or weekly)

Repayment Vehicle Type	Repayment Vehicle Cost	Repayment Vehicle frequency	Amount to be repaid
ISA(s)			£
Endowment(s)			£
Pension(s)			£
Other Investment Plan(s)			£
- please specify	<input type="text"/>		
Sale of other property owned			£
Sale of mortgaged property			£
Sale of other assets / business			
- please specify	<input type="text"/>		£
Inheritance			£

*** Total £**

Interest only balance £

* Please note this must match the Interest Only balance stated above.

Section 8: The property to be mortgaged

Is the property a detached house or bungalow

Yes No

Cost of build

£

Estimated final value

£

Year built

Cost of land

£

Is this purchase a private sale?

Yes No

Property location

England Wales Scotland Northern Ireland

Important Customer Information

Application number (if known):

Please read this carefully and ensure that all parties have read and understood this document.

By applying for a mortgage, I/we confirm that I/we make the following statements:

I/We understand:

Birmingham Midshires reserves the right to reject my/our application, or withdraw their offer, without giving any reason.

no person (other than an employee of Birmingham Midshires) is empowered to make any representations or give any undertaking, on behalf of Birmingham Midshires in relation to the mortgage applied for, and Birmingham Midshires shall not be found liable for such representation or undertaking.

that Birmingham Midshires and its Valuer accept no responsibility for the accuracy of the mortgage valuation report. Where a mortgage valuation is requested, this may be carried out by a Valuer employed by a member of the HBOS group, or by an independent panel valuer who is not an employee of a member of the HBOS group at my cost.

that the Mortgage Valuation Report is not a Building Survey or a Survey and Valuation. If advice about the structural condition of the property is required, a Building Survey or Survey and Valuation must be obtained.

that if the Automated Valuation Model (AVM) option is selected, I/we will not receive a valuation report.

that the valuation fee will not be refunded once the valuation has been carried out.

that Birmingham Midshires will use a credit scoring or other automated decision making system when assessing my/our application.

that Birmingham Midshires, Credit Reference Agencies and Fraud Prevention Agencies will also use the records for statistical analysis about credit and about insurance and fraud.

that you will check my/our details with fraud prevention agencies. 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. Birmingham Midshires 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.

Please contact Birmingham Midshires at Birmingham Midshires Fraud Prevention Team, Birmingham Midshires, PO Box 81, Pendeford Business Park, Wobaston Road, Wolverhampton WV9 5HZ, if you want to receive details of the relevant fraud prevention agencies. Birmingham Midshires and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

I/we agree:

that if a third party intermediary submitted this application on my/our behalf, Birmingham Midshires may liaise with them unless otherwise instructed in writing.

that Birmingham Midshires may request additional information or confirmation of information provided in my/our application.

that Birmingham Midshires may, without notice, transfer or assign, either in whole or in part, any loan, mortgage or policies of life assurance or other security made in connection with this application to any company, person or body.

that in considering the application Birmingham Midshires will search my/our records, including previous and subsequent names of parties to an account, at Credit Reference Agencies who will add details of the search and this application to my/our record.

that Birmingham Midshires will give details of my/our account, including previous and subsequent names of parties to an account, together with details of the conduct of my/our account to Credit Reference Agencies. Failure to comply with the terms and conditions of the account will result in details being disclosed to Credit Reference Agencies, which will be seen by other organisations that make searches.

that Birmingham Midshires may undertake a search with a credit reference agency for the purposes of verifying my/our identity. To do so the agency may check the details I/we supply against my/our particulars on any database (public or other) to which they have access. A record of the search will be retained.

that Birmingham Midshires may use the information given in this application for credit assessment, including credit scoring, making enquiries and taking references relating to me/us as considered necessary. that Birmingham Midshires may also pass any information provided in this application form, or relating to this or any subsequent or previous loan to the Council of Mortgage Lenders Possessions Register, Credit Reference Agencies, Fraud Prevention Agencies, any other lender who at any time has a charge over my/our property and other third parties, including the police. Information shared with these third parties is used only to make lending decisions and to assist with the detection and prevention of mortgage fraud.

that Birmingham Midshires may share information about the property or its value with any member of the HBOS group or with third parties for the purpose of providing information to help in valuing properties.

that if this application is for a Regulated Mortgage Contract that I/we have seen, read and understood a copy of the Key Facts Illustration (KFI) applicable to this mortgage application.

that if this application is for a joint mortgage and loan product, references in this document to "account" mean both the mortgage and loan accounts and the application is for both a mortgage and loan.

I/we declare:

as far as I/we know, the information I/we have given in this application is true, and that if I/we provide any false, inaccurate or misleading information, it may constitute a criminal offence on my/our part which may lead to a criminal prosecution, and imprisonment and/or a fine; further that it may lead to a civil action against me/us for recovery of any losses that Birmingham Midshires incurs.

that when I give you information about another person, I am acting for them with their knowledge and approval. I also have their authority to agree to the processing of their personal details.

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Making a false, misleading or inaccurate declaration is a criminal offence, and may lead to prosecution of the applicant and/or the financial advisor, resulting in a fine and/or imprisonment. The applicant and/or financial advisor may also face civil action for recovery of any losses that Birmingham Midshires incurs.

IMPORTANT – USE OF YOUR INFORMATION

To see how we use your information and how to give your consent, please read the privacy statement on our website www.askbm.co.uk/privacy or ask for a printed copy of this.

We will search credit reference and fraud prevention agencies to check your identity, credit status and help us make decisions. For this application, we will assess you on your own (except for another party to this application). By submitting the application, you declare that your financial associate's finances will not affect our decision. We check your declaration and may decline the application if it is inaccurate.

If false or inaccurate information is provided and fraud is identified, details will be passed to these agencies to prevent fraud and money laundering. We are able to provide you with further details explaining how the information held by fraud prevention agencies may be used by reading the privacy statement at www.askbm.co.uk/privacy

We will use your information to contact you by mail, telephone, email, SMS or otherwise about other products and services that may be of interest to you. If you do not wish to receive this information, please visit www.askbm.co.uk/privacy for details on how to opt out of this service.

We may pass your details to our chosen general insurance provider, Legal and General, who may contact you to discuss Buildings and Contents Insurance and Accident, Sickness and Unemployment cover. Legal and General are authorised and regulated by The Financial Services Authority.

By signing your application, you agree that we can use your information in the ways described.

First Applicant

Signature(s):

Date

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(dd/mm/yyyy)

Joint Applicant

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

(dd/mm/yyyy)



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Registered Office: The Mound, Edinburgh EH1 1YZ.

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