

Mortgage Application

Mortgage Type	Product
Purchase	Residential
Re-Mortgage	Self Build
Additional Borrowing	Development
Transfer of Equity	Buy To Let
	Buy To Let - Light Refurbishment

Always there for our members. Since 1849

Section 1 – Intermediaries only

Before submitting the application, please ensure that all parts of the application form are completed in full and any documents required are attached.

For any queries regarding this application, please review the submission requirements guidance on our web site

Please note that if there is more than one applicant, we require the information for each applicant.

Intermediary company name:

Consultant name:

Financial Services Registration number:

If part of a network, give network name:

Name of Packager/Mortgage Club

Your email address:

Telephone number:

Total amount of intermediary fees to be charged to customer

£	When Fee to be Paid	

Sale Information

	Advised Telephone	Advice Rejected Face to Face	Execution Only Web	Post
Are applicants 'high net worth' customers by FCA definition?			Yes	No
Are applicants 'professional' customers by FCA definition?			Yes	No
Will the applicants meet the Saffron Lending criteria?			Yes	No
Will the property meet the Saffron security criteria?			Yes	No

Product required

I declare that all of the personal information contained in this application has been provided by the applicant(s) I am acting for and, to the best of my knowledge, is accurate and any misrepresentation by me may render me liable to criminal and civil action.

Broker's signature (where applicable)

Section 2 – Document checklist

The following will be required before the application is processed; any missing items will cause a delay and all documents must be certified as true copies

To be completed for ALL applications

- Valuation fee, as stated in your KFI, plus £135 non-refundable application fee*
- Completed Direct Debit mandate (not required for Additional Borrowing or Bridging Loan)
- Last 3 payslips and latest P60
- If self-employed: 3 years' accounts or 3 years' SA302 forms
- Last 3 months' bank statements for all bank accounts held
- Proof of deposit
- KFI Copy enclosed
- Proof of ID (see (where applicable) our website for acceptable proof of ID)
- Proof of Address (see (where applicable) our website for acceptable proof of address)

In addition, the following may be required in specific circumstances:

- Copy of AST (only required for BTL)
- Scaled Plans and Drawings for the property
- Planning Permission (outline or detailed)
- Detailed breakdown of costs

*Payment of application fee is to be made by card before application is assessed. We will contact you for payment when we receive the application, or you can telephone us on **01799 582966**. The application will not proceed until payment is made. If not paying by card tick here and include payment with the application form. Alternative payment methods may delay the processing of this application.

Section 3 – Mortgage requirements

- Purchase price/
Estimated Value
- Amount of loan required
- Loan period required
- Which method of loan payment do you require?

£

£

Years Months

Repayment

Interest Only

Part & Part

Amount on interest only

£

If you are requesting any element of the loan on an Interest Only basis the Society, as a responsible lender, must be satisfied that you can repay the mortgage debt and the interest that accrues on the account. We require all applications made on an Interest Only basis to have a suitable strategy in place for the repayment of the mortgage debt at the end of the mortgage term. Therefore, please complete the Repayment Strategy Summary later in this application form.

- Source of deposit?

Savings

£

Equity

£

Gift from Relative

£

Other Borrowing

£

- If a **Remortgage** state the current outstanding balance

£

- If a **Remortgage** state the Original purchase price and date

£

Date

- If any Additional Borrowing. Please indicate the purpose

Home improvements

£

Purchase additional land

£

Debt consolidation

£

Capital raising amount

£

Purchase other property

£

Capital raising used for

- If a Remortgage or Additional Borrowing, will there be any loans secured on the property other than the Society's loan?

Yes

No

Amount

£

Name of 2nd charge lender

Self Build/Renovation/Conversion Only

- Amount of funds required for first drawdown?

£

- Purchase price of plot/
Renovation?

£

- Estimated build costs?

£

- Estimated final value?

£

- Who will certify the Improvements at each stage?

Architect

Architectural technologist

Other

10.a Buy To Let - Light Refurbishment

Loan Amount

£

Current Value

£

Cost of Works

£

Estimated Final Value

£

Total Loan amount required

£

Section 4 – Personal details

1. Title (e.g. Mr/Mrs/Miss)

2. Surname

3. First names (in full)

4. Have you ever been known by any other name?

Yes

No

If Yes, please give details

5. Date of birth

D D M M Y Y Y Y

6. National Insurance Number

7. Marital Status

Married

Single

Separated/
Divorced

Living with
partner

Widowed

Civil
Partnership

8. Nationality

9. Length of residency in the UK

From birth

Years

Months

10. If not born in the UK do you have permanent right to reside here?

Yes

No

If no, give details

11. Telephone numbers

Work telephone number

Home telephone number

Mobile telephone number

12. Email address

13. Dependents

Full name

Relationship

Date of birth

D D M M Y Y Y Y

Dependents

Full name

Relationship

Date of birth

D D M M Y Y Y Y

Dependents

Full name

Relationship

Date of birth

D D M M Y Y Y Y

Please continue on the "Other Information" page if necessary

First Applicant

Second Applicant

Section 5 (continued) – Current residence details

8. Existing mortgage being redeemed on completion?

Yes No N/A

If No, please give details

Please continue on "Other Information" page if necessary

9. Apart from details already supplied, do you have any other mortgage commitments or own any other property?

Yes No

If Yes, please complete the Asset and Liabilities sheet later in this application form

10. If you are currently in rented accommodation, please provide landlord/letting agent details

Name:

Address

Postcode

Current monthly rent paid

£

Second Applicant (continued)

Yes No N/A

Yes No

Name:

£

Section 6 – Personal bank details

Name of Bank

Sort code

Address of Bank

Postcode

Your Bank account number

Name(s) of account holder(s)

Section 7 – Employment & income

Estimated age of retirement (if not already retired)

Years

Are you:

Employed Self-Employed
Director Not Working
Retired

Employed – complete sections 7A & 7C
Self-Employed, Director – sections 7B & 7C
Retired, Not Working – complete section 7C

Contractors – complete as per your main operating structure (eg. Umbrella = Employed)

Years

Employed Self-Employed
Director Not Working
Retired

Employed – complete sections 7A & 7C
Self-Employed, Director – sections 7B & 7C
Retired, Not Working – complete section 7C

Contractors – complete as per your main operating structure (eg. Umbrella = Employed)

Section 7A – Employed

1. Employment status
2. Is your current job
End date of contract or temporary employment
3. Job title/occupation
4. Present employer's name
5. Present employer's address

Postcode
6. Employer's telephone number
7. Nature of business
8. Date present employment commenced
9. Person to contact for references
Position held
Contact telephone number
10. Gross annual salary
Guaranteed overtime
Non-guaranteed overtime
Bonus
Other allowances (eg company car)
Percentage of shares owned in company
11. Are you currently on probation, or under notice of redundancy or in a redundancy consultation period?
12. Previous employer's name
13. Previous employer's address

Postcode
14. Previous employer's telephone number
15. Previous job title/occupation
16. How long were you in this employment
17. Date this employment commenced
18. Date you left this employment

First Applicant

Full Time	Part Time	Fixed Term Contract								
Permanent	Contract									
<table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>			D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y			

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

£

£

£

£

£

	%	(If over 35% please complete self-employed section)
--	---	---

Yes	No
-----	----

If Yes, please give details

--

Please continue on "Other Information" page if necessary
If less than 3 years in current employment, please give details of previous employment for last 3 years

Years	Months
-------	--------

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

D	D	M	M	Y	Y	Y	Y
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Second Applicant

Full Time	Part Time	Fixed Term Contract								
Permanent	Contract									
<table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>			D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y			

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

£

£

£

£

£

	%	(If over 35% please complete self-employed section)
--	---	---

Yes	No
-----	----

If Yes, please give details

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Please continue on "Other Information" page if necessary
If less than 3 years in current employment, please give details of previous employment for last 3 years

Years	Months
-------	--------

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Section 8 – Outgoings and credit declarations

1. Please give details of all personal loans (including student loans), credit cards (including those with zero balances), hire purchase loans, liability for rents, service and maintenance charges under any lease, etc. Please use Other Information page, if required.

Outstanding balance	Monthly payments	Remaining term	To be repaid on completion?		Name of bank/finance company, etc	In whose name	Reference number	Have payments been kept up to date? If No, please give details	
£	£	Yrs	Y	N				Y	N
£	£	Yrs	Y	N				Y	N
£	£	Yrs	Y	N				Y	N
£	£	Yrs	Y	N				Y	N
£	£	Yrs	Y	N				Y	N

2. Do you make any maintenance or child support payments?

If Yes, please give details

Do you have any other liabilities? (if Yes, please give details in Assets and Liabilities Schedule page)

3. Have you ever:

Been in arrears with your mortgage payment/rental payment or any other loan?

Been refused a mortgage?

Been declared bankrupt or had a bankruptcy petition presented against you?

If Yes, date of discharge

Discharge certificate enclosed?

Been refused credit?

Had a County Court Judgment registered against you?

Failed to keep up payments on another loan?

Had a property repossessed voluntarily or otherwise?

Have you any pending or imminent court proceedings against you?

If you have answered Yes to any of the above questions, please give details on the "Other Information page".

4. Are you aware of any likely future changes to your income or expenditure that may significantly impact your on-going ability to meet your mortgage payments?

For example: Retirement before the end of the term, commitments becoming due during the mortgage term. If so, please give details.

Please inform the Society as soon as possible of any changes in your circumstances after your application is submitted.

First customer

Yes No

Voluntary Mandated Payments

£ per mth £ per mth

Court Order

£ per mth

Yes No

Yes No

Yes No

Yes No

D D M M Y Y Y Y

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

If Yes, please give details

Second customer

Yes No

Voluntary Mandated Payments

£ per mth £ per mth

Court Order

£ per mth

Yes No

Yes No

Yes No

Yes No

D D M M Y Y Y Y

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Section 9 – Property details

Is this your current residence?

1. Address (only if No)

Postcode

2. Are you related to the present owner?

3. Type of property

If Other, please give details
Please continue on "Other Information" page.

4. If the property is a flat or maisonette, please give full details

5. What type of construction is the property?

WALLS

If Other, please give details

ROOF

If Other, please give details

6. If the property to be mortgaged comprises land or outbuildings in addition to residential gardens/garages, please enter the approximate acreage and other details

7. Age of property

If less than 10 years old, is there:

Architect's certificate

NHBC

Premier Guarantee

Zurich Building Guarantee

BLP

Other

8. Are there any planning restrictions (e.g agricultural restrictions, listed buildings etc.)? If Yes, please give details on "Other Information" page

9. Tenure

If Leasehold, please enter unexpired term of lease

If ground rent or service charge payable, please enter annual amount

10. Accommodation:

Number of:

Yes

No

Yes

No

If yes, please state relationship

Detached

Semi-detached

Terrace

House

Bungalow

Flat/maisonette

Other

Studio

Converted

Purpose built

Flat is on which floor?

How many storeys in the block?

Is the flat ex-local authority?

Yes

No

Are any flats/maisonettes over retail/business premises?

Yes

No

Brick

Stone

Timber frame

Other

Slate/Tile

Thatch

Flat

Other

Acreage

Use of outbuildings/land

Years

Yes

No

Yes

No

Yes

No

Yes

No

Yes

No

Name of other:

Yes

No

Freehold

Leasehold

Years

Ground rent

Service charge

£ pa

£ pa

Bedrooms

Living rooms

Bathrooms

WCs

Kitchens

Outbuildings

Parking Spaces

Garages

Section 9 (continued) – Property details

11. Are you currently occupying the property?

Yes No

12. Is this a Right to Buy purchase?

Yes No

If Yes, discounted price: £

Open market valuation: £

13. Are you purchasing as a sitting tenant?

Yes No

If Yes, start date of current tenancy agreement

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

14. Are you purchasing under shared ownership scheme?

Yes No

How much rent will you be paying to the shared ownership body each month?

£

Name of association/ authority you are purchasing from

Percentage share of the property you are purchasing

%

Property value/Sale price

£

15. Will there be any occupants of the property over age 17, other than the applicants?

Yes No

If Yes, please give details

Occupant(s) name

Relationship to applicant

D.O.B

Occupant(s) name	Relationship to applicant	D.O.B

BUY TO LET ONLY

Anticipated gross monthly rental income for security property

£ per month

NEW BUILD PROPERTY ONLY

If you are receiving a discount, please give price before and after discount.

Purchase price before discount:

Purchase price after discount:

£

£

Are you receiving any other incentives (furnishings, legal expenses, etc)? If Yes, please give details

Yes No

After the purchase is completed, will you receive any cashback or other incentive. If Yes, please give details

Yes No

Is the property defined as HMO?

Yes No

Does the property require licensing by the local authority as an HMO?

Yes No

Section 10 – Agents details/Contact for access

1. Name of selling agent/contact

2. Address of agent/ contact

Postcode

3. Telephone number of selling agent / contact

4. Email address of selling agent/contact

Section 11 – Supplementary declaration

Buy to let/Residential investment lending only

1. Tenants

Are you related to the tenant/
proposed tenant?

Yes

No

If Yes, please state
relationship

2. Tenancy checks

In order to assess the
suitability of tenants, please
give details on what checks
you carry out:

Existing landlords reference

Yes

No

Bank reference

Yes

No

Credit reference search

Yes

No

Other – please give details

3. Property Management

Do you use/intend to use
a property management
company or letting agent in
respect of the property to be
mortgaged

Yes

No

If yes, please give details
Name and address of letting
agent/company

Postcode

Telephone number

4. Tenancy voids

If you already own the
property, have you had any
tenancy voids during the past
3 years?

Yes

No

If Yes, please provide details

5. Deposit/advance rent

Please state the amount
of deposit or advance rent
you propose to take/have in
respect of the property to be
mortgaged

£

6. Property insurance

Please note that the society will require proof that the property is covered by an acceptable building insurance policy which must acknowledge that the property is/will be tenanted and the Society's interest will be noted.

7. Assured shorthold tenancy

The Society requires that all lettings made or to be made will be defined by the Housing Act 1996 and the borrower will be entitled to orders for possession against each of the prospective tenants upon and following expiry of each of the respective terms.

Section 12 – Nominated solicitors details

The Society may use your nominated solicitor to act in the mortgage transaction where those solicitors have a minimum of 2 SRA approved managers.

If you wish to use a solicitor who does not meet the criteria the Society will instruct a firm to act on our behalf. You will be responsible for the payment of fees and disbursements relating to this separate representation.

1. Name of Solicitor
2. Firm name and address

- Postcode
3. Telephone number
5. Number of partners

3. Telephone number	4. Fax number
5. Number of partners	

Section 12a – Expat Only Nominated solicitors details

ExPat Only

Please confirm the name and address of a UK nominated solicitor whom the society is able to serve notice on in the event of a default. Only if different to above.

1. Name of Solicitor
2. Firm name and address

- Postcode
3. Telephone number
5. Number of partners

3. Telephone number	4. Fax number
5. Number of partners	

Section 13 – Property valuation

A Valuer will be instructed to inspect the property and will carry out a standard valuation and will make a report to enable the Society to determine the value of the property for mortgage purposes. Where an internal inspection is conducted you will be given a copy of the Valuer's report but it is emphasised that the report is not a structural survey.

Standard Valuation: a basic check on the property that won't necessarily highlight areas that may cause concern. This is not a structural survey and is a report to enable the Society to determine the value of the property. The report is carried out on behalf of the Society alone and although we will provide you with a copy for information, you should not rely on it in your decision to purchase the property and no responsibility is implied or accepted by the Society.

No responsibility is implied or accepted by the Society or the Valuer in respect of the condition or value of the property. We strongly recommend that you arrange a more comprehensive inspection for your own protection, as there may be defects in the property which such an inspection would reveal. The Valuer whom the Society instructs may be prepared to undertake this for you.

Only the Standard Valuation is covered by the valuation fee charged by the Society. The current fee scale for Standard Valuations is available on our web site.

1. Type of valuation report preferred

Please tick one of the boxes below to indicate if you require an additional survey report to be carried out with the Standard Valuation.

The Valuer will contact you directly to advise of the cost if you have chosen an additional report and make appropriate arrangements for you.

- RICS Home Buyer Report:** This Report will give you information on the condition of your property and advice to your Solicitor, plus a market valuation and insurance reinstatement cost. There will also be a dedicated section to provide advice on repairs and ongoing maintenance requirements.
- Structural survey:** This report gives you a comprehensive structural report and property inspection outlining all the potential problems with the property, a description of all the defects, a list of repair options and details of any serious and dangerous risks. This report is particularly good for older and period properties.

For Self Build / Development Valuation, please see the Product Guide on our website.

Section 14 – Income expenditure planner

Residential Purchase/Refinance only

	First applicant	Second applicant	Total
Income			
Main employment (take home pay)	£	£	
Secondary employment (take home pay)	£	£	
Investment & other income (please state the source)	£	£	
TOTAL NET MONTHLY INCOME	£	£	£
Expenditure			
Anticipated mortgage payment			
Endowment/Life Assurance premium	£	£	
Buildings/contents insurance	£	£	
Accident, Sickness & Unemployment insurance	£	£	
Shared ownership rent	£	£	
Ground rent/service charge	£	£	
Repairs	£	£	
TOTAL MONTHLY HOUSING COSTS	£	£	£
Council tax/water rates	£	£	
Electricity/Gas etc	£	£	
Telephone	£	£	
TV licence/Sky/Cable subscription	£	£	
TOTAL MONTHLY UTILITY COST	£	£	£
Food/Cleaning/Washing	£	£	
Clothing/Hairdressing	£	£	
Healthcare/Dentist	£	£	
Pension costs	£	£	
TOTAL MONTHLY GENERAL COSTS	£	£	£
Maintenance	£	£	
Car loan/Personal loan/HP	£	£	
Credit cards/other	£	£	
TOTAL FIXED MONTHLY COMMITMENTS	£	£	£
Childcare	£	£	
Public transport/Petrol	£	£	
Tax/Insurance/repairs etc	£	£	
TOTAL MONTHLY TRAVEL COST	£	£	£
Other (inc: Holidays, entertainment, pet bills etc)	£	£	
TOTAL MONTHLY SUNDRY EXPENSES	£	£	£
TOTAL MONTHLY INCOME			£
TOTAL MONTHLY EXPENDITURE			£
EXCESS OR DEFICIT OF INCOME OVER EXPENDITURE			£

Section 15 – Household insurance

Saffron Building Society requires that you have adequate Buildings Insurance Cover in place at exchange of contracts (if a new purchase) or on or before completion of your mortgage if a remortgage. You will be required to sign an Insurance Declaration, which will be supplied to you by your Solicitor.

Deciding who you want to protect your property and its contents is an important decision and the Society feels that you should be able to select the level of cover needed to meet your requirements.

I have already arranged my own buildings and contents cover

I have already arranged my insurance with my independent mortgage broker

(Please complete details below)

If you have already arranged alternative insurance cover please supply the following information:

(Please complete details below)

Name of insurer

Policy number

Renewal date

D	D	M	M	Y	Y	Y	Y
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In all cases, I/we understand and agree to accept sole responsibility for the choice of insurer, the sum insured, the extent of cover and the financial consequences of any terms, conditions or excesses imposed.

We understand and agree to:

1. Ensure the sum insured is not less than the rebuilding figure given in the valuation report and is index-linked annually.
2. Ensure that the cover provided by the policy includes financial protection against loss or damage to the property for all major insurable perils, including but not restricted to: Fire, Flood, Storm, Theft, Escape of Water, Malicious Damage, Subsidence, Landslip and Heave.
4. Undertake to pay all premiums as they fall due and to maintain the policy cover for the life of the mortgage.
5. The Society accepts no responsibility for any loss suffered by me/us in connection with the insurance of the property, however caused.

Section 16 – Assets and liabilities

Please provide full details of all properties owned and to be purchased, to include all borrowings, both business and personal.

Property	Purchase Price and Date	Current Value	Loan outstanding	Lender	Annual cost of borrowing	Name of tenant	Annual rental income	Terms of lease or tenancy (include length and commencement date)

Tell us below how you intend to pay back the money that will still be owed at the end of the mortgage.

- The repayment strategy you illustrate for us here must demonstrate the potential to repay the TOTAL amount expected to remain at the end of the mortgage term (ie, the interest-only amount).
- You can use more than one type of repayment vehicle in your plan to repay the loan. You will be required to provide evidence in support of your plan before the Society releases any funds.
- The following information is a guide only. The Society will not make a lending decision until we have satisfied ourselves a viable repayment plan can be evidenced.

Repayment vehicle type	Our acceptability criteria
Sale of security property	Only acceptable in (non-bridging) owner-occupier purchase/refinance applications if there is an excess of £250,000 unsecured equity in the property at the point we make our Offer to lend. We will require written details of how the customer expects to downsize. We will assess the feasibility based on location, size and type of property and the expected household composition at that time.
This is being used for £ _____ of the debt.	
Sale of other UK residential property currently owned	The unsecured equity in the property must be at least equal to the requested loan amount at the point we make our offer to lend. Customer should provide a full assets and liabilities summary which includes an estimated value of the property; this will then be checked for reasonableness. A land registry search will confirm ownership and that no other interested parties exist that are not on the application for borrowing. Where any borrowing exists against the property the level of borrowing will be checked against the credit check or by requesting a certified copy of last mortgage statement.
This is being used for £ _____ of the debt.	Property type – House Flat Bungalow Other Number of bedrooms _____ Post Code of Property _____ Title number at Land Registry _____ Current mortgage outstanding £ _____
Endowment plan or mortgage-linked ISA	Mid-point projection of growth outcome at term end as detailed in certified copy of latest statement (no more than 12 months old) or illustration.
This is being used for £ _____ of the debt.	£ _____ term value of mid-point projection £ _____ monthly contribution
Managed investment plan	A certified copy of the latest statement or Illustration (no more than 12 months old). 100% of the projected mid-point value will be used in the assessment of the repayment strategy.
This is being used for £ _____ of the debt.	£ _____ current value £ _____ monthly contribution
Reversion to Capital and Interest repayment basis	Maximum term of 2 years. Exit strategy will be to remortgage in accordance with normal lending criteria. Evidence of an offer to lend on a repayment basis will be required or evidence of meeting affordability with the Society on a repayment basis. No term extension will be considered.
This is being used for £ _____ of the debt.	<input type="checkbox"/> The product being requested meets the above criteria.
Personal Pension	A certified copy of the latest pension statement or illustration (no more than 12 months old). Benefits must be payable no later than the mortgage term date. 100% of the projected mid-point value of the allowable lump sum drawdown will be used in the assessment of the repayment strategy, the level of monthly investments will be factored into the expenditure where appropriate.
This is being used for £ _____ of the debt.	£ _____ current value of Retirement Grant £ _____ monthly contribution
Other	You will be required to provide a detailed explanation of your repayment vehicle. Please see the notes section for the repayment vehicles which ARE NOT acceptable.
This is being used for £ _____ of the debt.	

Notes:

- In assessing your repayment strategy the Society IS NOT providing advice on your repayment strategy or making any guarantee that your strategy will be sufficient to repay the outstanding debt at the end of the mortgage term.
- All beneficial owners of property, equity, assets or investments being used as a repayment vehicle are required to be named parties to this mortgage.
- The following ARE NOT acceptable as a repayment strategy for a mortgage debt with the Society:
 - An expected inheritance
 - An expectation that the property value will increase
 - Stocks & Shares/ISAs/Unit Trusts/Investment bonds/Open Ended Investment Companies
 - Expected Bonus
 - Cash Savings
 - Sale of personal non-real estate assets
 - Any speculative repayment strategy
- You should review your repayment strategy regularly during the term of the mortgage to make sure it retains the potential to repay the debt.
- As a responsible lender, the Society may from time to time ask you to provide information about the repayment strategy you have in place to repay the mortgage debt.
- If you are unable to satisfy us that the repayment strategy remains on track to repay the outstanding balance on the mortgage, we may discuss with you the transfer of some or all of the mortgage onto a capital and interest repayment basis.
- It is your responsibility to ensure you have sufficient funds to repay the outstanding balance at the end of the mortgage term. If you are unable to do so, your property may be repossessed and sold to repay the outstanding balance.
- The Society will periodically review repayment strategy criteria and our list of acceptable strategies is subject to change.
- Future requests for additional borrowing or other mortgage services may be subject to the provision by you of suitable evidence of repayment strategies that meet the prevailing criteria.

Are you confident that you will be able to afford to fund your repayment strategy throughout the term of the mortgage?

Yes

No

If you require more space please continue on the 'Other Information' page following this page.

Section 18 – Fees

The Application and Valuation fees are payable in advance. The other fees will be deducted from the funds payable to you on completion, unless you choose to add them to the loan by ticking the boxes below. Where applicable please speak to your solicitor about the payment of these fees. The gross LTV of loan and fees cannot exceed 95%.

Fee	Mandatory	Refundable	Add to Loan
Application	Yes	No	Not possible
Valuation	Yes	If Valuation not carried out	Not possible
Completion	Yes	No	<input type="checkbox"/> Yes
Arrangement	Product Specific	No	<input type="checkbox"/> Yes

IF YOU ARE UNSURE ABOUT THE IMPLICATIONS OF CHOOSING TO ADD THE FEES TO THE LOAN OR NOT PLEASE REFER BACK TO YOUR ADVISER BEFORE APPLYING FOR THIS MORTGAGE.

Section 19 – Other information

Please provide any additional information you believe to be relevant in support of the mortgage application. When giving additional information, please confirm the section number and question the information relates to. For example: 'Section 4.4 Other Names – I was known by the name John Dell prior to September 2010'.

By applying for a mortgage I confirm that I understand and affirm the following statements:

1. Applications and Representations

The Society reserves the right to reject my application, or withdraw any offer of mortgage, without giving any reason. No person (other than an employee of the Society) is empowered to make any representations or give any undertaking, on behalf of the Society in relation to the mortgage applied for, and the Society shall not be liable for any such representations or undertakings.

2. Valuation

The Society will provide me – for information only – with a copy of the Mortgage Valuation Report. The Society and the Valuer accept no responsibility to me for the accuracy of the Mortgage Valuation Report. If advice about the structural condition of the property is required an appropriate report must be obtained separately by me.

3. Intermediaries

I agree that if a third-party intermediary submitted this application on my behalf the Society may liaise with this third-party about any matters connected with my mortgage application and my mortgage, including any complaint about my mortgage application or mortgage, unless otherwise instructed by me.

4. Assignment

The Society may, without notice or consideration, 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 mortgage application to any company, person, or body. Any such transfer will not affect my guarantees.

5. KFI

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

6. Fees

I agree that where it is indicated in the KFI or Mortgage Offer that a fee is not refundable, I am aware of this.

7. Credit Reference Agencies

Credit reference agencies collate information about how individuals manage the money they borrow from lenders, whether it be a mortgage, personal loan, credit card, overdraft or any other type of loan.

When making decisions the Society may carry out searches of my personal information with one or more licensed credit reference agencies that will retain a record of the search that may be seen by other organisations making searches of the information held with these agencies. The Society may also make further searches during the term of the agreement to assist in managing my mortgage account.

Information held about me and the account by credit reference agencies may already be linked or “associated” to records relating to me, a partner, or anyone else whom I may be financially “associated” with. My ability to obtain credit may be influenced by the records held by credit reference agencies about me, or any person associated to me in this way.

8. Fraud Prevention Agencies

The Society may also search and record my details with fraud prevention agencies. If false or inaccurate information is provided by me and fraud is identified, details will be passed to fraud prevention agencies and may be shared with other organisations making searches of the information held with these agencies. Law enforcement agencies may access and use this information.

The Society, credit reference agencies, and fraud prevention agencies may use the records for statistical analysis about credit applications and about insurance and fraud.

9. Credit Scoring

The Society may use a credit scoring or other automated decision-making system when assessing my application.

10. Credit Products

The Society and other organisations may also use this information to prevent fraud and money laundering for example, but not limited to, by:

- 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
- checking existing open accounts of other lenders to prevent and/or detect fraud

If I do not provide relevant information the Society may not be able to offer me the service I require. Information from this application and subsequent management of the amount will be maintained on both the Society's accounting system and central databases.

The Society may request additional information or confirmation of information provided in my application.

The Society may apply to employers or other relevant third-parties for references in respect of this application. In considering the application the Society will search my 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 record.

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

(Please write to The Financial Crime Team, Saffron Building Society, Saffron House, 1A Market Street, Saffron Walden, Essex CB10 1HX if you want to receive details of the relevant fraud prevention agencies. The Society and other organisations may access and use from other countries the information recorded by fraud prevention agencies.)

11. Guarantor mortgages only

If this application relates to a guarantor mortgage then the person acting as my

guarantor (which term also includes any person providing a cash deposit secured by a Deposit Agreement (Third Party)) will be required to obtain independent legal advice from their solicitor before entering into any guarantee or other documents. The guarantor will be provided with a copy of the Mortgage Offer and Mortgage Conditions. In addition, the guarantor will receive copy communications relating to the mortgage account and its conduct. In signing this application I agree that information may be disclosed to the guarantor in this way.

12. What the Society will use my information for

I understand that it is important to the Society that personal information about me and my account is treated as private and confidential. The Society will hold and deal with my personal data in accordance with the Data Protection Act 1998 or successor legislation.

The Society may use the information given in this application for credit assessment, including credit scoring, making such enquiries and taking such references relating to me as considered necessary for the purposes of assessing my mortgage application.

The Society may share information about the property or its value with third parties for the purpose of providing information to help in valuing properties.

The only times The Society will disclose information about me are set out below:

- Where I have consented (and I note that in this form I give consent to disclosure for various purposes)
- If it is in the public interest to do so, or the Society is required to do so by law or any regulator
- To the Society's agents and others (including professional advisers) who work on its behalf
- To obtain quotes from providers of insurance on an on-going basis
- Where I have consented below, for marketing purposes

I agree, that the Society may use and share my information:

- To administer the account
- To prevent fraudulent activity
- For debt recovery
- For customer surveys
- For management and regulatory reporting
- To help build a picture of me for credit/insurance assessment and marketing purposes

If the Society transfers my information to a service provider or agent in another country it ensures that person agrees to apply the same level of protection as the Society is required to apply to information held in the UK, and use the information only for the purpose of providing a service to me.

Both incoming and outgoing telephone calls may be recorded and monitored for training and quality control to monitor compliance with any regulatory requirements and to establish facts.

A copy of any personal data held by the Society can be made available to me on payment of a fee. I have a legal right to see these details. If any data is shown to be inaccurate it will be corrected without delay.

(For more details, please write to Data Controller, Saffron Building Society, Saffron House, 1A Market Street, Saffron Walden, Essex CB10 1HX).

13. Marketing

If I choose, the Society may also use and share information including contact details, information contained in this application and of any services it provides with other members of its group of companies or with carefully selected partners so that I may be kept informed of news and marketing initiatives including mortgages, savings and investments, life products, loans, and credit cards, general insurance and financial planning services, and of competitions or offers that may be of interest to me. The Society will use various marketing methods in this respect.

I indicate that I DO NOT wish to receive such information by ticking the appropriate box: email by post by telephone

I note that I may withdraw my consent at any time by writing to Mortgage Services, Saffron Building Society, Saffron House, 1A Market Street, Saffron Walden, Essex CB10 1HX

14. Association

Another person's records will be “associated” with mine by the Society when:

- There is a joint application
- I advise The Society of a financial association with another person
- If the credit reference agencies have existing linked or associated records

This “association” will link records at the credit reference agencies and may be taken into account in any future credit applications by the relevant individuals. This shall continue until one person applies to the credit reference agencies and is successful in filing a “disassociation”.

Therefore I MUST ensure when making a joint application or advising the Society of some other financial association that I am entitled to:

- Disclose information about joint applicants and anyone referred to by me
- Authorise the Society to search, link or record information at credit reference agencies about me and anyone referred to by me.

15. Disclosure

On a monthly basis the Society may give credit reference agencies details about payments I make and the status of my account to help the Society and other lenders make credit decisions about me (and the people associated with me) in the future.

If I exceed agreed limits and the amount owed is not in dispute and I fail to make satisfactory repayment proposals following formal demand, the Society may register this with credit reference agencies.

Security in the form of a legal mortgage over the property will be required. Mortgages are only available to persons over the age of 18 and are subject to status.

Member of the Building Societies Association. Saffron Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority except for Commercial and Buy to Let Mortgages.

Registration number 100015.

Crocus Home Loans Limited is authorised and regulated by the Financial Conduct Authority except for commercial and buy-to-let mortgages. Registration number 305200.

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

Head Office: Saffron House, 1A Market Street, Saffron Walden, Essex CB10 1HX

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We treat all our members as individuals and understand that our standard printed brochures do not suit all. If you would like this document to be supplied in large print, audio or Braille please contact our head office on 01799 522211 who will be pleased to help you.