

Introducer mortgage

application

**Thank you for choosing Abbey National for this mortgage.
This item contains the following forms for completion:**

- Introducer submission form
- Checklist
- Mortgage application form
- Buildings and Contents Insurance application form
- Paymentcare application form
- Direct Debit forms
- Debit/Credit card payment form.

These forms should enable you to submit all that is needed by your Business Development Unit to process the application efficiently. If you have any further queries please contact your usual Abbey National representative.

Abbey National
Mortgages and General Insurance

Abbey National plc
Registered Office: Abbey National House, 2 Triton Square,
Regent's Place, London NW1 3AN.
Telephone: 0870 607 6000. Website: www.abbeynational.co.uk
Registered Number: 2294747. Registered in England.
Abbey National is a trademark of Abbey National plc.
To help us improve our service we may record or monitor phone calls.

call us today

Faxback service

01904 459945

www.introducers.abbeynational.co.uk

Credit/debit card payment form

Name(s) of Applicant(s)



survey/booking/administration fee credit/debit card payment form

		Ledger Nos:
Valuation Fee	<input type="text" value="£"/>	2220
Booking Fee	<input type="text" value="£"/>	2222
Home Improvement Loan Administration Fee	<input type="text" value="£"/>	SLS 99/1826
Please debit my credit/debit card account with (TOTAL)	<input type="text" value="£"/>	

(The above fees are non-refundable)

Name of Cardholder (as on credit/debit card)

Card Number

Valid from Expiry Date Switch Issue Number

Cardholder's Signature Date

Acceptable cards: MASTERCARD, VISA CREDIT, VISA DEBIT (DELTA), SWITCH, SOLO (circle card type).

FOR OFFICE USE ONLY

Date of debit ANCAS A/C No.

Amount debited Input by

Introducer submission form

Mortgage Application Remortgage Application If you are applying for a Flexible Mortgage, please also tick this box

Consultant/Advisor Name <input type="text"/> Company <input type="text"/> Full Address <input type="text"/> Postcode <input type="text"/> <input type="text"/> Product Code <input type="text"/> Interest Rate <input type="text"/> % Other Details <input type="text"/>	Office <input type="text"/> Introducer Number <input type="text"/> Telephone Number (Daytime) (Area code) <input type="text"/> Telephone Number (Evening) (Area code) <input type="text"/> Fax Number <input type="text"/> Please DO NOT send me a summarised fax offer <input type="checkbox"/> Customer <input type="text"/> Agreement Ref Number <input type="text"/> Note: Prior agreement must be made on all cases over status.
--	---

General insurance	Accident, sickness and unemployment <input type="checkbox"/> Buildings <input type="checkbox"/> Contents <input type="checkbox"/>	Supporting comments
I am providing cover <input type="checkbox"/> I am completing Abbey National Insurance <input type="checkbox"/> Please contact Applicant direct <input type="checkbox"/>		

If you wish to use one of the following schemes for Procurement Fee Payment, please tick appropriate box

1st Mortgage Services A.P.S. Europe Independent Mortgage Direct (IMD) First Mortgage Options Genesis Homeloans Plc Park Row
 Mortgage 2000 (M2) Mortgage Choice UK Ltd Mortgage Intelligence Mortgage Next Mortgage Support Network Ltd Network Data Ltd
 Norwich Union (Mortgage Club) Legal & General (Mortgage Club) Personal Touch Insurance Pink Home Loans Prudential PMS
 Scottish Life Mortgages Scottish Provident TMA Sentinel Mortgages SP Mortgage Administration Centre The Mortgage Operation (TMO)
 The Mortgage Partnership Zurich IFA Group Other - Please state

Fees – Must accompany application to commence underwriting. Please use credit/debit card payment form opposite for payment.

Valuation Fee (non-refundable) £ Booking Fee (non-refundable) £ Other £

Payment by credit/debit card preferred. Otherwise cheques to be made payable to: **Abbey National plc.**

I confirm that:

- I am authorised to act on behalf of the customer named on this application form.
- All customers have been identified in accordance with the existing agreement with Abbey National plc.
- I, or my company, are registered as an introducer with the Mortgage Code Compliance Board for the purpose of the CML Code of Mortgage Lending Practice.
- I have witnessed the original payslips, if photocopies submitted.
- If the application is for a CAT standards loan then I confirm that the applicant has not paid an arrangement fee.
- I accept responsibility for the security of any information faxed to me (if I have chosen this method of transmission).

Introducer Signature Date
 CML Registration number

PLEASE NOTE: YOU WILL ONLY RECEIVE ACKNOWLEDGEMENT BELOW AFTER CASE HAS BEEN CREDIT SCORED, ALL FEES HAVE BEEN RECEIVED, VALUER INSTRUCTED AND CASE AGREED IN PRINCIPLE (UNDERWRITTEN).

BDU ACKNOWLEDGEMENT REFERENCES BEING REQUESTED	(BDU OFFICE USE ONLY)	(to be posted to Introducer)
Salary App 1 Yes <input type="checkbox"/> No <input type="checkbox"/> Tenancy Yes <input type="checkbox"/> No <input type="checkbox"/> Salary App 2 Yes <input type="checkbox"/> No <input type="checkbox"/> Lender's Yes <input type="checkbox"/> No <input type="checkbox"/> Salary App 3 Yes <input type="checkbox"/> No <input type="checkbox"/> Other <input type="text"/> Salary G'tor Yes <input type="checkbox"/> No <input type="checkbox"/> Date Survey instructed <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Product Booked <input type="text"/>	Introducer Number <input type="text"/> Account Number <input type="text"/> ANCAS Reference <input type="text"/> Date Underwritten <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Date Offer Due <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Contact Name <input type="text"/>	

Service Commitment: If all of the above information is provided we undertake to agree the application in principle and instruct the surveyor by the day after receipt, or advise you if we are unable to proceed for any reason. The offer will be available within 14 days, unless you are advised otherwise.

Introducer enclosures

Checklist

- | | | |
|----------|---|--------------------------|
| 1 | Fully Completed Application Form | <input type="checkbox"/> |
| 2 | Submission Form | <input type="checkbox"/> |
| 3 | Valuation Fee (not applicable if product has Remortgage Solution attached) | <input type="checkbox"/> |
| 4 | Booking Fee (if applicable) | <input type="checkbox"/> |
| 5 | 3 Years' Accounts if Self-Employed
or self-assessment returns together with tax calculation forms/CIS 25s | <input type="checkbox"/> |
| 6 | Most recent payslips of all applicants
(to cover the last one-month period)
photocopies accepted if originals witnessed | <input type="checkbox"/> |
| 7 | Proof of address
Photocopies accepted if originals witnessed.
We will not accept mobile phone bills | <input type="checkbox"/> |
| 8 | 2 years' P60 (for loans above £250,000 ONLY)
To be supplied in cases where the applicant is employed, and income is variable (i.e. more than 25% of annual income comes from bonus/commission). | <input type="checkbox"/> |

Mortgage application

Mortgage Application Remortgage Application If you are applying for a Flexible Mortgage, please also tick this box

For office use only (For Mortgage Application only)

Mortgage type

A/c number

Fixed Rate % Issue Number

Introducer Introducer No.

Mortgage Cat. Mortgage App. No.

Interest Rate Quota or Control No. (if applicable)

Consumer Credit Licence No. Solicitor's Panel No. (if applicable)

Fixed Rate Issue Nos. (if applicable)

For office use only (For Remortgage Application only)

Remortgage Property owned Mortgage-Free

If Part-Regulated Loan (completed Direct Debit form CPA1 0109 to be submitted with application)

Mortgage Type

Application agreed in principle Date

Agreed by (full name) and staff number

Please tick the correct boxes or answer in the spaces provided using CAPITAL LETTERS. Please answer all the questions so that we can deal with your application as quickly as possible.

1 Personal details

First Customer

Title

Surname

First Name

Middle Names Sex

Previous Surname
(Please give any surname by which you have previously been known, e.g. maiden name)

2 Marital Status

Single Married To be Married

Divorced Separated Widow/Widower

3 Date of Birth

4 Number of Children under 18

Date(s) of Birth

5 Home Address: If you've lived there for less than 3 years, give your address(es) for the last 3 years and state how long you lived at each.

Present Address

Postcode

Time at current address Years Months

Previous Address

Postcode

Time at previous address Years Months

(If more than one entry is necessary please give details on a separate sheet)

TO BE COMPLETED BY SOLE APPLICANT

Do you have a partner or spouse living with you at your current address?

Yes No If yes, please give details below

Title

First Name

Surname

Date of Birth

Sex

Second Customer

Title

Surname

First Name

Middle Names Sex

Previous Surname
(Please give any surname by which you have previously been known, e.g. maiden name)

2 Marital Status

Single Married To be Married

Divorced Separated Widow/Widower

3 Date of Birth

4 Number of Children under 18

Date(s) of Birth

5 Home Address: If you've lived there for less than 3 years, give your address(es) for the last 3 years and state how long you lived at each.

Present Address

Postcode

Time at current address Years Months

Previous Address

Postcode

Time at previous address Years Months

(If more than one entry is necessary please give details on a separate sheet)

1 Personal details (continued)

First Customer

6 Telephone number (Home) (Area code)

Telephone number (Work) (Area code)

A member of Abbey National staff may need to contact you regarding the progress of your application: please indicate the best time below.

() (i.e. between 9am and 5pm)

Second Customer

6 Telephone number (Home) (Area code)

Telephone number (Work) (Area code)

A member of Abbey National staff may need to contact you regarding the progress of your application: please indicate the best time below.

() (i.e. between 9am and 5pm)

2 Financial details

7 Employment Status

a) Employed b) Self-employed

c) Employee with own Company d) Contract

e) Other ()
(e.g. Retired, unemployed, please specify)

If contracted: Contract start date () () () () () ()

Contract end date () () () () () ()

What is the contract type?

Permanent Fixed/Short term Temporary

8 If Employed:

Occupation ()

Nature of duties ()

Name and Address of Personnel Department ()

Postcode () ()

Telephone Number (Daytime) (Area code)

Fax Number (Area code)

Salary Reference Number ()

Original Start Date () () () () () ()

Earnings

Basic wage/salary before tax £ () Wk/Mth/Yr

Regular Overtime/Allowances £ () Wk/Mth/Yr

Non-regular Overtime/Allowances £ () Wk/Mth/Yr

Stable Secondary Employment £ () Wk/Mth/Yr

9 If Self-Employed: Name and Address of Business

(please include last 3 years' accounts or CIS 25s/Self-Assessment Returns and tax calculation forms/Tax Assessments with your application)

Occupation ()

()

Postcode () ()

Type of business ()

How long trading? Years How long under your control? Years

Trading Year ()

Customer's share of net profit () % Net profit amount £ ()

7 Employment Status

a) Employed b) Self-employed

c) Employee with own Company d) Contract

e) Other ()
(e.g. Retired, unemployed, please specify)

If contracted: Contract start date () () () () () ()

Contract end date () () () () () ()

What is the contract type?

Permanent Fixed/Short term Temporary

8 If Employed:

Occupation ()

Nature of duties ()

Name and Address of Personnel Department ()

Postcode () ()

Telephone Number (Daytime) (Area code)

Fax Number (Area code)

Salary Reference Number ()

Original Start Date () () () () () ()

Earnings

Basic wage/salary before tax £ () Wk/Mth/Yr

Regular Overtime/Allowances £ () Wk/Mth/Yr

Non-regular Overtime/Allowances £ () Wk/Mth/Yr

Stable Secondary Employment £ () Wk/Mth/Yr

9 If Self-Employed: Name and Address of Business

(please include last 3 years' accounts or CIS 25s/Self-Assessment Returns and tax calculation forms/Tax Assessments with your application)

Occupation ()

()

Postcode () ()

Type of business ()

How long trading? Years How long under your control? Years

Trading Year ()

Customer's share of net profit () % Net profit amount £ ()

2 Financial details (continued)

First Customer

9 continued

Name and Address of Accountant

Postcode

Contact Name Reference

Telephone Number (Area code)

Fax Number (Area code)

10 Other income?

From where?

Amount £ per year

If this other income is from Employment please give details on a separate sheet, including full name and address of any other employer.

11 Does your job entitle you to take part in a Company pension scheme?

Yes No

National Insurance Number

12 Please fill in Numbers of any Abbey National Savings Accounts or Cheque Accounts that you have

Account Number

Account Number

13 Financial Commitments, e.g. Hire Purchase, Credit Cards, Maintenance Payments

Balance	Monthly Payment	Lender	Purpose

14 Have you ever been bankrupt, or been subject to an Individual voluntary arrangement?

Yes No

15 Have you ever had a property repossessed, or had a court order for debt registered against you, or not kept to any credit agreements?

Yes No

If Yes to Question 14 or 15, please give details on a separate sheet.

Second Customer

9 continued

Name and Address of Accountant

Postcode

Contact Name Reference

Telephone Number (Area code)

Fax Number (Area code)

10 Other income?

From where?

Amount £ per year

If this other income is from Employment please give details on a separate sheet, including full name and address of any other employer.

11 Does your job entitle you to take part in a Company pension scheme?

Yes No

National Insurance Number

12 Please fill in Numbers of any Abbey National Savings Accounts or Cheque Accounts that you have

Account Number

Account Number

13 Financial Commitments, e.g. Hire Purchase, Credit Cards, Maintenance Payments

Balance	Monthly Payment	Lender	Purpose

14 Have you ever been bankrupt, or been subject to an Individual voluntary arrangement?

Yes No

15 Have you ever had a property repossessed, or had a court order for debt registered against you, or not kept to any credit agreements?

Yes No

If Yes to Question 14 or 15, please give details on a separate sheet.

16 MONTHLY INCOME AND ANTICIPATED EXPENDITURE (MUST BE COMPLETED IN ALL CASES)

A Monthly household income

£

B Anticipated mortgage (including insurances)

£

C Loans/credit card payments per month

£

D Household expenditure (e.g. Gas, Electricity, Council Tax, Food, etc.)

£

E Other regular expenditure (e.g. Car, Travel, Leisure, Clothing, etc.)

£

F Total (B+C+D+E)

£

G Excess (A-F)

£

3 Property details

If 2 or more people are applying, they should answer the following questions together.

17 Address of the property on which you require a mortgage with Abbey National

Postcode

18 Is the property/or will the property be your main home? Yes No

If No, please tell us if it is:

Rented (private) Rented (other)

Relatives occupying

Other (please specify)

Is the whole of the property to be used only for you and your family to live in?

Yes No

If No, please tell us

a) What other use will the property have (including full details of any business which will be carried out there)? Continue on a separate sheet if necessary.

b) Could the property be used solely for people to live in without any structural change? Yes No

c) Is any part of the property rented out? Yes No

If Yes, please give details of tenants on a separate sheet.

19 Is the property you want to buy

Freehold Feudal (Scotland only) Leasehold

Number of years left on lease Years

Ground Rent £ per year

If this varies, please give details:

Service Charge £ per year

Feu duty/Rent charge/Chief Rent (Scotland only) £

20 Type of property

Bungalow Detached House

Semi-detached House Terraced House

Converted Flat/Maisonette Purpose-built Flat/Maisonette

Others (please describe)

(If a flat, how many floors of flats are there floors

and which floor is the flat situated on: the floor).

Number of Bedrooms Number of Living Rooms

Designated parking space: Yes No

Garage: Yes No

21 Year of construction of property

If it is a new property or built in the last 10 years is it being sold with National House Building Council Cover or Foundation 15 cover?

Yes No

If No, is/was the building of the property being supervised by an Architect or Surveyor?

Yes No

If Yes, please give their name and address and qualifications

Postcode

Qualifications

22 In some cases an internal inspection may be required. Who should our valuer contact during working hours to obtain access to the property?

Telephone Present Owner Telephone Agent

If other, please give details:

23 If you are taking a repayment mortgage will you be taking out a Mortgage Protection Life Policy?

Yes No

24 Paymentcare – Mortgage Payment Protection Insurance

Abbey National Paymentcare – an accident, sickness and involuntary unemployment insurance. Please tick the appropriate box

Yes, I wish to apply for Paymentcare cover Yes

No, I do not require Paymentcare cover and I understand that I remain responsible for the mortgage payments if I am unable to work due to an accident, sickness or unemployment No

If yes, please complete section 17 of this form, insuring against accident, sickness and unemployment.

25 Completion date. When approximately do you plan to complete the purchase and move in? You may need to speak to the present owner or your solicitor before replying.

Date

26 Previous Mortgage Application

Have you applied for a mortgage on this property before?

Yes No

If Yes, to whom

If Yes, why didn't you go ahead with the application?

27 Will anyone over 17 be living at the property (except for the people using this form to apply)?

Yes No

If Yes, please give their FULL NAMES

Are they a member of the family? Yes No

Will they be providing money to help buy the house? Yes No

28 Are you buying/did you buy the property under the local authority right to buy scheme?

Yes No

If Yes, what is the full council valuation/discount did you get?

£

29 Is a guarantor to be used?

Yes No

3 Property details (continued)

To be completed by First Time Buyers, Customers Moving Home and Customers Purchasing a Second Property only.

30 Are you receiving a vendor's sales cash incentive (e.g. paying legal or other costs, cashbacks, carpets, soft furnishings etc.)?

Yes No

If Yes, what is the incentive and for how much?

£

Name and Address of Present Owner or Builder if new

Postcode

Present Owner's

Telephone Number (Daytime)

(Area code)

Name and Address of Agent selling property to you

Postcode

Telephone Number

(Area code)

If you don't own a home are you currently:

staying with friends or relatives? a tenant?

How long have you been a tenant/living with friends or relatives? Yrs

If you are a tenant, please give the following details:

Rent £ Wk Mth

Name and Address of Landlord

Postcode

Landlord's:

Telephone Number

(Area code)

Fax Number

(Area code)

Solicitor/Licensed Conveyancer who will act for you

Name and Address of Firm

Postcode

Name of Person Acting

Telephone Number

(Area code)

Fax Number

(Area code)

4 Loan details

To be completed by First Time Buyers, Customers Moving Home and Customers Purchasing a Second Property only.

31 Purchase price of the property not including the value of any furnishings, carpets, curtains etc. or concessions offered by the vendor.

Purchase Price

Less amount you are providing personally (Deposit)

£

The amount you require from us to buy the property incl. any Government loan (Mortgage)

a)

If you wish to borrow to improve the property please write the amount you wish us to consider (Home Improvement Loan)

b)

For Flexible Mortgage, please detail the amount of Available Funds required (up to 90%)

c)

The total amount of money you wish to borrow from us

(Mortgage + Home Improvement Loan)

a) + b)

Or for Flexible Mortgage (Mortgage + Available Funds)

a) + c)

Remortgage Customers, please see overleaf to complete Property details and Loan details



3 Property details (continued)

To be completed by
Remortgage Customers only.

32 Do you already have a mortgage or loan secured on this property other than with Abbey National?

Yes No

If No, Please go to Question **32a**. If Yes, please give the following details:

Full names of all present borrowers

Name and Address of Lender

Postcode

Lender's Account Number

Monthly repayment

£

How much did you borrow to buy the property?

£

Total amount still to pay

£

Have you used this property for security on any other loan or financial commitment (including home improvement loans)?

Yes No

If No, please go to Question **32a**. If Yes, please give the following details:

Name and Address of Second Lender(s)

Postcode

Your Account/Reference Number

Monthly repayment

£

Total amount still to pay

£

32a Solicitor/Licensed Conveyancer who will act for you

Name and Address of Firm

Postcode

Name of Person Acting

Telephone Number

(Area code)

Fax Number

(Area code)

4 Loan details

To be completed by
Remortgage Customers only.

33 Estimated value of property which loan is to be secured against

£

What is the purpose of this loan? (tick one or more boxes and fill in the amount of money required for each purpose)

a) To pay back the original amount you borrowed to buy the property

£

b) To pay back an existing home improvement/renovation loan(s)

£

c) To pay for further home improvements (please provide full estimates)

£

d) To pay back existing loan(s) you took out for reasons other than buying or improving your home. Please write the reasons below

£

e) To pay for something other than the above (please give details below)

£

f) For Flexible Mortgage, please detail the amount of Available Funds required (up to 90%)

£

The total amount of money you wish to borrow from us excluding indemnity premium (Mortgage)

£

Are you applying to anyone else for a loan using the property as security?

Yes No

If Yes, please state the amount and who you are applying to

£

4 Loan details (continued)

To be completed by all mortgage customers.

34 Over how many years do you wish to repay the loan? Years

35 How do you wish to repay the loan?
(For Flexible Mortgage, any Available Funds you may draw will be repaid on the same basis as your initial Mortgage Loan.)

(Please ask your local financial advisor if you are unsure.)

By an ISA? Yes No Amount £

By an Endowment Policy? Yes No Amount £

Or Pension Policy? Yes No Amount £

Or by the Repayment method? Yes No Amount £

Or by Investment? Yes No Amount £

Or by Interest Only? Yes No Amount £

If you have chosen Repayment, go to Question **37**.

36 Policies to be used in connection with loan.

If you have more than one policy please give details on a separate sheet.

Name and Address of Life Assurance Company

Postcode

Policy Number

Maturity Date/Retirement Date

Premium £

Monthly Quarterly Annually Single

Policy Holder

If it is an Endowment, what is the sum Assured? £

Name of Person(s) Assured

37 Is the property under a shared ownership scheme? Yes No

Or a shared equity scheme? Yes No

Or a low-cost housing scheme? Yes No

What is your percentage of ownership? %

What rent will you be paying? £ per month

To whom? Local Authority? Registered Housing Association?

Unregistered Housing Association? Builder/Developer?

Other?

Please write their name and address on a separate sheet.

38 Are you applying to anyone else for money towards the purchase price or associated costs, including Renovation Grants? Yes No

If Yes, how much and where from? £

39 Choosing your payment day

For your convenience and control you can choose the day of the month that we collect your mortgage payment by Direct Debit. This will, for example, enable the payment to coincide with the day you are paid. This should be between the 1st and the 28th of the month inclusive.

Which day of the month do you want us to collect your mortgage payment? Please specify a date

5 Present housing

To be completed by First Time Buyers, Customers Moving Home and Customers Purchasing a Second Property only.

First Customer

40 Have you ever owned any property before? (in the UK or abroad) Yes No

Do you own a property now? Yes No

If No, please provide details, on a separate sheet, of changes in property ownership (e.g. mortgage, sale price) occurring in the last 3 years. If Yes, how much would you be likely to get if you sold? £

Have you a mortgage on your present property? Yes No

If Yes, please give the following details:
Is this mortgage going to be repaid on or prior to taking out this new mortgage? Yes No

Is it currently with Abbey National? Yes No

Please state the name(s) in which the mortgage is held

Name and Address of Lender where account held

Postcode

Account Number

Balance to Pay £

Monthly Repayment £

Second Customer

40 Have you ever owned any property before? (in the UK or abroad) Yes No

Do you own a property now? Yes No

If No, please provide details, on a separate sheet, of changes in property ownership (e.g. mortgage, sale price) occurring in the last 3 years. If Yes, how much would you be likely to get if you sold? £

Have you a mortgage on your present property? Yes No

If Yes, please give the following details:
Is this mortgage going to be repaid on or prior to taking out this new mortgage? Yes No

Is it currently with Abbey National? Yes No

Please state the name(s) in which the mortgage is held

Name and Address of Lender where account held

Postcode

Account Number

Balance to Pay £

Monthly Repayment £

6 Statement of assets and liabilities

To be completed by applicants applying for loans of £350,000 or above.

Assets

	Details of Assets (if property, also provide address)	Owners	Estimated value
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

Liabilities

	Type of liability	Name, address and reference of creditor	Secured (yes/no)	If yes, please provide Asset(s) no. (see above)	Monthly repayment or terms of repayment	Amount outstanding
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

Examples:

Types of assets: cash/savings/deposits, stocks and shares, life policies (indicate surrender value), property and land (both residential and commercial), cars/vehicles, overseas property, trusts income assets, boats/vessels/moorings, business interests (inc. shareholdings and partnerships).

Types of liabilities: mortgages (first/second and subsequent), personal loans and hire purchase agreements, family loans, lease arrangements, other creditors (please specify), overdrafts, Lloyds underwriting liabilities, guarantees given, partnership liabilities.

IMPORTANT.

Once the mortgage application form has been completed, please ensure that all applicants sign the declaration on page 15 and complete the Direct Debit form on page 17.

The forms on the following pages are to be completed if your client wishes to take out a Home Insurance or Paymentcare Policy



Abbey National Home Insurance Application Form

PLEASE COMPLETE THE FOLLOWING QUESTIONS TO THE BEST OF YOUR KNOWLEDGE AND BELIEF

10 Property details

Please give details of the property to be insured.

All questions must be completed for both Buildings and/or Contents applications.

Type of property	Detached	Semi	Terraced
House	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bungalow	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flat/Maisonette		<input type="checkbox"/>	<input type="checkbox"/>

Number of Bedrooms

(Include rooms used as bedrooms or originally built as bedrooms even if not now used as a bedroom)

Year the property was built (approximately)

--	--	--	--	--

Is the home:

a) built of brick/stone, with a slate or tiled roof?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
b) solely occupied by you or your family?	<input type="checkbox"/>	<input type="checkbox"/>
c) left unoccupied for more than 30 days at a time?	<input type="checkbox"/>	<input type="checkbox"/>
d) in a sound state of repair?	<input type="checkbox"/>	<input type="checkbox"/>
e) currently, or has it ever been affected by storm, flood, subsidence, ground heave, landslip or structural damage?	<input type="checkbox"/>	<input type="checkbox"/>
f) subject to any special exposure to damage by storm or flood?	<input type="checkbox"/>	<input type="checkbox"/>
g) occupied or used for business purposes?	<input type="checkbox"/>	<input type="checkbox"/>

h) a weekend or holiday home?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
i) occupied by paying guests, shared, lent or sublet?	<input type="checkbox"/>	<input type="checkbox"/>
j) in a Neighbourhood Watch area?	<input type="checkbox"/>	<input type="checkbox"/>
k) self-contained with a separate lockable entrance under the control of you and your household?	<input type="checkbox"/>	<input type="checkbox"/>

Have you or any member of your household or other persons normally resident with you:

	Yes	No
l) had any property or possessions stolen, lost or damaged or had any claims made against you whether insured or not in the last 5 years?	<input type="checkbox"/>	<input type="checkbox"/>
m) had any insurance of this type declined or had special terms imposed?	<input type="checkbox"/>	<input type="checkbox"/>
n) been convicted of*, charged with or have any prosecution pending for any criminal offence (other than motoring offences)?	<input type="checkbox"/>	<input type="checkbox"/>

I understand that the information I give in this section may be used by Abbey National, the Underwriters and their agents to assess this application and, if it is accepted, to administer the policy. I understand that the information may be shared via the Claims and Underwriting Exchange as outlined in the declaration section of this application form.

* You are not required to disclose convictions regarded as 'spent' by virtue of the Rehabilitation of Offenders Act 1974.

If you tick any shaded boxes, please complete the additional information box below, and continue on a separate sheet where necessary.

11 Do you require Buildings Insurance?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

With Extended Accidental Damage?

Cover for buildings includes a voluntary £50* excess. If you do not require an excess or prefer a voluntary £100 excess, please tick the appropriate box.

£100 excess no excess

* Subsidence, ground heave and landslip claims are subject to a compulsory £1,000 excess.

12 Do you require Contents Insurance?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

With Extended Accidental Damage?

With Contents Cover Away from the Home?

Your contents policy will include a voluntary £50 excess. If you do not require an excess, please tick the 'no excess' box.

no excess

With Family Legal Protection?

* There is an additional compulsory £25 excess for each claim made under any of the following: Household Removal, Contents Cover Away From the Home and Extended Accidental Damage. This is in addition to any voluntary excess chosen by you or applicable to you.

† There is an additional compulsory £30 excess for each claim made under Family Legal Protection.

13 Contents in the home

If the total value of high risk items (e.g. watches, jewellery, etc.) is more than £10,000 please specify the total value and provide a full list of all items in the boxes below. Please continue on a separate sheet if necessary.

Total Value

Description (e.g. make/model, etc.)	Value
	£
	£
	£

If any individual high risk item is worth more than £1,000 please enter the details below and, if necessary, please continue on a separate sheet.

A professional valuation is required for items over £2,000.

Description (e.g. make/model, etc.)	Value
	£
	£
	£

Abbey National Home Insurance Application Form

PLEASE COMPLETE THE FOLLOWING QUESTIONS TO THE BEST OF YOUR KNOWLEDGE AND BELIEF

14 Contents Cover away from the home – Optional cover for your personal possessions whilst they are away from the home

If the total value of your personal possessions is more than £3,500 (excluding items worth more than £1,000 each) please specify in the box below

Total Value

Please specify below any individual items worth more than £1,000 and continue on a separate sheet, if necessary.

Description (e.g. make/model, etc.)	Value
	£
	£
	£

If you have any single pedal cycle (and accessories) you wish to cover over £300, or any number of pedal cycles together worth over £600, please provide details below, and continue on a separate sheet of paper.

Description of pedal cycles (e.g. make/model, etc.)	Value
	£
	£
	£

A professional valuation is required for any items over £2,000.

15 Discounts

Please note that if you are over 45 years of age, you are automatically eligible for our age discounts.

Multi Product Discount – For customers who arrange both buildings and contents insurance with Abbey National.

If you have an existing Abbey National Home Insurance Policy, please tick the box.

If you currently use another insurer please provide details below

Security Discounts*	Yes	No
Is your property protected by an intruder alarm, installed and maintained under a contract by a professional installer?	<input type="checkbox"/>	<input type="checkbox"/>
Have you fitted security locks to all accessible windows and exterior doors?***	<input type="checkbox"/>	<input type="checkbox"/>

* Properties with 5 or more bedrooms and/or those located in particular postcode districts must be fitted with certain devices or cover may be limited. In addition, please complete the security measures leaflet, a copy of which can be obtained from your financial advisor. In these instances, you may be ineligible for security discounts.

** Final exit doors to your property must have deadlocks and your windows must be fitted with key-operated window locks with removable keys.

16 Method of payment (This section MUST be completed)

Your premium may be paid annually or monthly at no extra cost. If paying by Direct Debit please complete the Direct Debit Instruction form on page 17.

Monthly by Direct Debit Annually by Direct Debit

Please state your preferred collection date (e.g. 24th). If you do not state a date we will write to advise you of your normal collection date.

Day

Annually by cash/cheque

When would you like your Home Insurance cover to start?

	Day	Month	Year
Buildings	<input type="text"/>	<input type="text"/>	<input type="text"/>
Contents	<input type="text"/>	<input type="text"/>	<input type="text"/>

17 Declaration (This section MUST be completed)

Please read carefully before signing and dating this application form.

I declare that according to my knowledge and belief, the information given in this proposal form is true and complete and I understand that it will form the basis of the proposed contract between myself and CGU Underwriting Ltd, the insurer. If you have chosen the Family Legal Protection option, this is insured by Ultimate Marketing (UK) Limited on behalf of Lloyd's Syndicate 1301.

Abbey National reserves the right to contact my previous insurer to verify information contained in this application form.

I consent to the seeking of information from other insurers to check the answers I have provided, and I authorise the giving of such information for such purposes. I understand that cover is not effective until acceptance of this proposal has been confirmed.

Notice: Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register.

When you tell us about an incident (such as a fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register.

You can ask us for more information about this.

You should show this notice to anyone who has an interest in property insured under the policy.

I understand that you will pass the information on this form and about any incident I may give details of to IDS Ltd so that they can make it available to other insurers.

I also understand that, in response to any searches you may make in connection with this application or any incident I have given details of, IDS Ltd may pass you information it has received from other insurers about other incidents involving anyone insured under the policy.

I acknowledge that my application of insurance must be underwritten and that cover will not be in force until such time as I have received written confirmation from Abbey National. I confirm I have read the Data Protection Statement on the 'Personal Details' page.

If you require joint cover, both customers must sign

First Customer

Signature

Date Day Month Year

Second Customer

Signature

Date Day Month Year

Abbey National Paymentcare Application Form

PLEASE COMPLETE THE FOLLOWING QUESTIONS TO THE BEST OF YOUR KNOWLEDGE AND BELIEF

18 Personal details

For joint applications, full details for both applicants must be included.

First Customer

Title

First name(s)

Surname

Date of birth Day Month Year

Occupation

Secondary employment

Are you self-employed? Yes No

Daytime telephone number

Second Customer

Title

First name(s)

Surname

Date of birth Day Month Year

Occupation

Secondary employment

Are you self-employed? Yes No

Daytime telephone number

19 Address details

Property to be insured/mortgaged (if different from present)

Postcode

Present address

Postcode

20 Important notes

DUTY OF DISCLOSURE

You must disclose any facts known to you which are likely to affect the insurer's decision to accept the risk of insurance (and, if so, on what terms). You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce liability under the contract in respect of a claim or may cancel the contract. If your disclosure is fraudulent, the insurer may also have the option of avoiding the contract from the beginning.

DATA PROTECTION STATEMENT

This declaration relates to the information I (the applicant) have given on this form and to any other information which I provide to you (Abbey National and the Underwriters) or which you hold on me. I understand that the information will be used to assist you in providing the policy for which I have applied and will be retained by you after my insurance has expired. I understand that I have a right of access to certain records you hold about me on payment of a fee and that an information sheet explaining my rights is available from any branch.

You may give essential information to others where this is necessary for the operation of the policy and to people acting as your agents, on the understanding that they will keep the information confidential.

I understand that you will use my information to help you develop and improve the products and services you offer to me and any other customers. In addition to enable you to provide me with a high standard of service, the information may be shared with other companies in the Abbey National Group and associated companies. For example, information may be shared for administration and marketing purposes.

I agree that the information may be used to identify and advise me, by post, telephone and other electronic media of any other products or services that you or other companies in the Abbey National Group and your associated

companies and agents think may be of interest to me. When deciding whether to provide me with details of credit products, you may disclose my name and address to a credit reference agency in the future (if I am 18 or over).

My name address and telephone number may be disclosed to reputable market research organisations for the purpose of confidential market research surveys, conducted by post or telephone on your behalf. I understand that if I do not want to receive such marketing information, or do not wish my name and address to be disclosed to such market research organisations, I can indicate this by ticking the box opposite.

CHOICE OF LAW

The parties to a contract of insurance covering a risk in the United Kingdom are allowed to choose the law applicable to the contract. In the absence of any written agreement to the contrary, the law applicable to this contract will be that of the country where the policyholder is usually resident where this is within the United Kingdom, the Channel Islands or the Isle of Man. Otherwise English law will apply.

COMPLAINTS PROCEDURE

Our complaints procedure is detailed in the Home Insurance and Paymentcare policy booklets, which are available on request.

GENERAL INSURANCE STANDARDS COUNCIL (GISC)

Abbey National has designed this policy specifically for Abbey National customers and it is underwritten by CGU Underwriting Ltd which is a company owned by CGU International Insurance plc. Abbey National plc acts as an Insurance Intermediary and is a member of the General Insurance Standards Council (GISC). We follow the GISC General Insurance Code for private customers. A copy of the code is available on request, or from the GISC website at <http://www.gisc.co.uk>

For further product information please refer to the Paymentcare fact sheet.

For Abbey National Office Use Only (Please complete before sending to Abbey National Paymentcare)

BDU number

Sales Team number

Introducer code

Sales code

Staff application Yes No

Mortgage Account number

Lender (if not Abbey National)

Exchange date Day Month Year

Completion date Day Month Year

General Insurance Standards Council Registration Number where applicable

Abbey National Paymentcare Application Form continued

PLEASE COMPLETE THE FOLLOWING QUESTIONS TO THE BEST OF YOUR KNOWLEDGE AND BELIEF

21 Do you have an existing Abbey National Paymentcare Policy? Yes No

Cover required (please tick)

Accident, Sickness and Unemployment, 12 months' cover with a 28-day excess. £6.04 per month per £100 of cover

Accident and Sickness, 12 months' cover with a 28-day excess. £3.26 per £100 of cover

Unemployment only, 12 months' cover with a 28-day excess. £4.31 per month per £100 of cover

Please note that your Paymentcare premium includes Insurance Premium Tax at the current rate.

MINIMUM BENEFIT £100 PER MONTH
MAXIMUM BENEFIT £2,000 OR 50% OF GROSS MONTHLY SALARY – WHICHEVER IS THE LOWER.

Joint Cover

Split of benefit if the policy is in joint names (benefits may be split in bands of 10% and must total 100%)

First Customer % Second Customer %

Day Month Year

Please state start date of cover if not linked to a new Abbey National Mortgage

Benefit details

Please give details of monthly outgoings you would like to cover

a) Monthly Mortgage Payment (including any other loans secured on your home) £

b) Monthly Endowment, ISA or Life Premiums £

c) Monthly Buildings and Contents Insurance Premium £

d) Optional cover for regular monthly commitments £

e) Total basic monthly benefit (a+b+c+d) £

f) Monthly Paymentcare premium (e x premium rate %) £

g) Total Monthly benefit (e+f) (rounded up to nearest £1.00) £

TOTAL MONTHLY PREMIUM PAYABLE (g x premium rate %) £

Please indicate which of the following dates you would prefer us to debit your premiums

1st 8th 15th 22nd 28th

22 Declaration

Please read carefully before signing and dating this application form.

I am at least 18 and less than 65 years of age; I have or am applying to have a mortgage agreement; I work, live and have the right to reside permanently in the UK or the Isle of Man; I am currently in paid employment, self-employed or working on a fixed term contract; I am working at least 16 hours per week and have been so continuously for at least 6 months; If I have not been working continuously for this period, I understand I will not qualify for any benefit until I have worked continuously for at least 6 months.

I am not aware that I am going to become unemployed in the near future; I realise that I will not be covered for any medical conditions I am currently aware of or for which I have received treatment or advice in the last 12 months; I certify that I have read and understood the Paymentcare leaflet and I am aware of the terms, conditions and exclusions of the policy; if I am employed under a fixed term contract I am aware of how the policy terms, conditions and exclusions affect me;

I agree that any monthly benefit paid under this policy will be paid into the account from which the premium is collected unless I choose otherwise. If I have an Abbey National mortgage I agree that Abbey National may have the monthly benefit paid direct to them, if Abbey National notifies the insurer to do so, for example if my mortgage account is in arrears.

I am aware that a specimen policy is available upon request.

I declare that according to my knowledge and belief, the information given in this proposal form is true and complete and I understand that it will form the basis of the proposed contract between myself and CGU Underwriting Ltd, the insurer.

I realise I should keep a record of this and all information supplied (including letters) for the purpose of entering into the contract.

I realise that failure to disclose relevant facts may result in benefit not being paid under this policy. If I am applying for Abbey National Paymentcare to cover the payments on a mortgage with a lender other than Abbey National plc, I realise that I must confirm the mortgage completion date if cover is to commence.

In the event of an insurance claim, I consent to any information which I provide to you whether on this form, the claim form, or otherwise, being put onto a register of claims through which insurers share such information to prevent fraudulent claims. I understand that a list of participants and the name and address of the operator is available on request.

I consent to the seeking of information from other insurers to check the answers on this form or on any claim I make and I authorise the giving of such information for such purposes.

I confirm that I have read the Data Protection Statement on the 'Personal Details' page.

If you require joint cover, both customers must sign

First Customer

Signature

Date Day Month Year

Second Customer

Signature

Date Day Month Year

23 Declaration

All those applying for a mortgage should read and sign this declaration.

General

This declaration relates to the information ('the information') which I (the customer) have given on this form and to any other information which I and third parties provide to you, Abbey National, or which you hold on me.

I confirm that I am entitled to disclose information about any joint applicant or partner/spouse named on the application form.

I acknowledge that for the purposes of this declaration, 'Abbey National' includes your successors in title and assigns.

I agree that:

- 1 The information is true to the best of my knowledge and belief and I will notify you of any changes in my circumstances which occur before the mortgage is completed.
- 2 You may release any information relating to this application or the mortgage to any person consenting to the mortgage, the conveyancer acting on the mortgage, any company managing them and any financial advisor and I give each of them permission to release any such information to you.
- 3 You may transfer, assign or otherwise deal with any interests you may have in the mortgage or any other security and enter into contractual arrangements with other parties in connection with the funding of the mortgage. This includes passing any information relating to this mortgage account to such other parties, their agents or advisors for the purpose of funding the mortgage.
- 4 You may pass any information or documentation relating to this mortgage account (and any additional loans) to any guarantors while they remain liable on their guarantees.
- 5 I acknowledge that details of the property and the purchase price may be recorded on a database which will be used by you and other organisations to value properties, as well as for administration, research and statistical purposes.
- 6 I confirm that if this application is successful, the provisions of this declaration will continue to apply throughout the life of the mortgage.
- 7 If I have paid a booking fee for a particular product then I acknowledge that the fee is non-transferable and non-refundable.
- 8 The information may be held on computer by you (whether or not this application proceeds) and may be retained after the mortgage account is closed.
- 9 You may take up such references and make such enquiries about me as you consider necessary (e.g. from an employer or other financial institution). I give my permission to any person to disclose information to you in connection with this application.
- 10 I acknowledge that to assist you in improving your service, you may record or monitor telephone calls.
- 11 The information may be disclosed by you to insurers, reinsurers and their respective advisors and agents for any purpose relating to any insurance you may arrange. The information may also be disclosed to regulatory bodies and other organisations so they can check your compliance with regulatory requirements and voluntary codes of practice.
- 12 Where I have given information to a mortgage intermediary for the purposes of this application, I consent to my details being manually input and subsequently transmitted electronically.

High Loan to Value Fees

- 1 I understand that if the loans are equal to or exceed 90% loan to value, I will (unless the loan is a CAT standards loan – the mortgage offer will say whether the loan is CAT standards) be required to pay a High Loan to Value Fee calculated on the amount which is treated as the property's value (this amount is normally the same as the current valuation of the property, but for loans made at the time of purchase or soon afterwards it may be the purchase price, if this is lower than the current valuation). I note that a full explanation of the High Loan to Value Fee and how it is calculated is given in the enclosed 'Guide to Mortgage Services'.
- 2 If I am required to pay a High Loan to Value Fee, I authorise you to deduct the High Loan to Value Fee from the amount of the loan offered to me and I understand that it will not be refundable (if for example the mortgage is redeemed).
- 3 I acknowledge that I will have to repay all sums due under the mortgage even if I pay the High Loan to Value Fee.
- 4 I understand that if I subsequently receive an additional loan from you on the security of the property, I may be required (unless the original loan is a CAT standards loan and I take a CAT standards additional loan – both the mortgage offer and the additional loan offer will say whether the loan is CAT standards) to pay a High Loan to Value Fee if the total amount then owing to you, including the additional loan, is equal to or exceeds 90% loan to value. An explanation of how any new High Loan to Value Fee will be calculated is explained in the enclosed Guide.

Valuation

I have read the section in the Guide entitled 'Valuation Services' and require a:

- Valuation for Mortgage Purposes*
- Home View
- Private Building Survey and Valuation for Mortgage Purposes

(Tick the one you require)

for the property detailed above and (in Scotland only) any other property or properties to which I may extend this application either verbally or in writing. (These three reports do not apply to business premises.)

If my choice is the Valuation for Mortgage Purposes I understand that:

- You will provide me with a copy of the valuation
- Abbey National is not the agent of the surveyor or firm of surveyors, or my agent, and I am not making an agreement with the surveyor or firm of surveyors
- I must satisfy myself without reference to the Valuation for Mortgage Purposes or to any offer of loan by Abbey National, as to the condition of the property and the reasonableness of the sale price.

* In some cases, subject to eligibility, we will only carry out a limited external valuation (External Inspection Valuation). If this is the case, no valuation report will be provided and you will not pay a valuation fee.

Note: The information in the External Inspection Valuation and in the Valuation for Mortgage Purposes will be limited because of the nature of the inspection. We therefore recommend that you consider whether or not to ask Abbey National to arrange for Home View or arrange a private building survey yourself.

If my choice is Home View:

- I agree the terms on which Home View is provided as set out in the section in the Guide entitled 'Valuation Services'
- I understand that the surveyor will not carry out a private building survey.

Fee enclosed¹

£

Valuation fees that have been paid will be refunded if a valuation is cancelled prior to the surveyor's visit to the property otherwise the fee is not refundable. The payment of this fee does not mean that Abbey National must offer a loan.

1 For the Valuation for Mortgage Purposes the fee includes a mortgage set-up fee of £80 with the balance representing the valuation fee. For Home View the fee includes both the valuation fee and the mortgage/survey set-up fee of £100 – see the section in the Guide entitled 'Valuation Services' for full details.

If the loan will not be for the benefit of all borrowers (e.g. the loan is for the benefit of one borrower and not both, or the loan is for the benefit of a third party), then please tick the box, provide details of the purpose of the loan, and the name and address of the person who will benefit. You should also take independent legal advice.

Data Protection Declaration

Whether or not this application is accepted

I understand that when you assess this application you will use the information for credit assessment which may include credit scoring. You may search the files of credit reference agencies which will keep a record of each search. An association between joint applicants or between myself and any named partner/spouse will be created at the credit reference agency. This will link our financial records, each of which will be taken into account in all future applications by either or both of us. If an association already exists then my application will be assessed with reference to these associated records. This situation will continue until one of us successfully files a disassociation at the credit reference agency. You will check my details with CIFAS and National Hunter and, if I give you false or inaccurate information and you suspect fraud, you will record this.

You and other organisations may use and search these records to:

- help make decisions about credit and credit-related services and insurance including motor, household, credit, life and other insurance proposals and claims for me and members of my household;
- trace debtors, recover debt, prevent money laundering and fraud and for statistical purposes.

If this application is accepted

Details about me and the conduct of my account will be passed to credit reference agencies and these details will be used by other lenders, and all others authorised to search the credit reference files, for purposes such as credit assessment of me and members of my household, and occasionally for debtor tracing and fraud prevention.

In addition to the consents I have already given in this declaration I confirm that my information may be shared with and used by Abbey National Group companies, your associated companies or agents for administration purposes and to:

- 1 Provide and run the account or service I have applied for and develop and improve your products and services.
- 2 Identify and advise me of products or services which the Abbey National Group and its associated companies think may interest me by post, telephone or electronic media. (When deciding whether to provide me with details of a credit product you may search the files of credit reference agencies. A record of this search will not be made available to other lenders who search my file.)
- 3 Release my name, address and telephone number to market research organisations for the purpose of confidential market research surveys carried out by post or telephone on your behalf.

If I do not want to receive marketing information or I do not want my details to be released to market research organisations, I can indicate this by ticking the box opposite.

I understand that the other circumstances in which you may release information about me and my mortgage account to your associated companies and/or third parties are described in the section in the Guide entitled 'Your Application and Credit Scoring'.

I understand that you will provide me with a copy of the completed application form on request. I understand I have a right to see certain records you hold about me on payment of a fee and that an information sheet explaining my rights is available from any branch.

I declare that:

- I am aged 18 or over.
- I understand that it is an offence to make a false declaration.

Please do not sign this form until you have received and read the enclosed 'Guide to Mortgage Services'.

First customer's signature

Date

Second customer's signature

Date

IF ANY OF YOUR PLANS CHANGE PLEASE TELL US IMMEDIATELY
Please remember to complete the Direct Debit section

For Abbey National Office Use Only

FTB Sw Ex Rm Al

Mortgage A/C Number

Interest Rate

Quota Control Number

Introducer

Introducer Number

Solicitor's Panel Number

Application Agreed in Principle

Agreed by (Full Name) and Staff Number

Date

Direct Debit Guarantee

- This Guarantee is offered by all Banks & Building Societies that take part in the Direct Debit Scheme.
- If an error is made in the payment of your Direct Debit, either by us, Abbey National, or by your Bank or Building Society, you are entitled to a full and immediate refund from your bank branch. Simply contact your Bank or Building Society to arrange a refund, or if you prefer contact Abbey National and they shall arrange to repay you direct.
- You can cancel a Direct Debit at any time by simply contacting your Bank, Building Society or us. Written confirmation may be required.
- If there are any changes to the amount, date or frequency of your Direct Debit, Abbey National will notify you in advance of your account being debited; this will be five working days or as otherwise agreed.
- If you request us to collect a payment, confirmation of the amount and date will be given to you at the time of the request.



Abbey National[®]

Mortgages and General Insurance

Abbey National plc

Registered Office: Abbey National House, 2 Triton Square,
Regent's Place, London NW1 3AN.

Telephone: 0870 607 6000. Website: www.abbeynational.co.uk

Registered Number: 2294747. Registered in England.

Abbey National is a trademark of Abbey National plc.

To help us improve our service we may record or monitor phone calls.

MORT 0031 SEP 03 F

Do not print this page –
information **only**.

Digital artwork record

freestone design consultants

Job number & title

8103 Introducer Mortgage Application

Item code

MORT 0031 SEP 03 F

Date

23 June 2003

Format/finished size

A4/210mm x 297mm

Number of pages

22 (includes throw-outs)

Print at

100%

Media

ISDN

High res images

Supplied

Proofs

22 B&W @ 85%

Mock up

N/A

Print specification

22pp A4 printing in **4 colour process**
as indicated @ 100%.

Contact Rebecca 01908 265656

THE LICENSED FONTS CONTAINED ON THIS DISK/ISDN TRANSMISSION
ARE TO ENABLE VIEWING OF THE ARTWORK FILES ENCLOSED. DO
NOT COPY THESE FONTS; COPYING LICENSED SOFTWARE IS ILLEGAL.
THE FILE(S) CONTAINED ON THIS MEDIA CARRY NO TRAPPING
INFORMATION, AND ARE UNLIKELY TO BE IMPOSED. DO NOT LEAVE IN
DIRECT SUNLIGHT OR IN A HOT HUMID LOCATION.

FROM FMC FF



Cyan



Magenta



Yellow



Black



Perf – DO NOT PRINT