



Mortgage application form

Send completed mortgage
application form to:
Mortgage-Plus
83 Channings, 215 Kingsway, Hove
East Sussex BN3 4FU

MORTGAGE CLUB/ NETWORK

MORTGAGE APPLICATION

Please complete each section

Date: / /

Case Submitted By

Company :	Status with Mortgages plc Packager <input type="checkbox"/> or Broker <input type="checkbox"/> SMS number (if applicable)	Proc Fee Payments If you are submitting this application as part of a network, mortgage club, or other collective body, please state which one: <input type="text"/> Proc fee to be paid to: <input type="text"/> Bank Details: Account <input type="text"/> Sort Code <input type="text"/> <input type="text"/> <input type="text"/>
Address:		
MCCB Number:		
Tel: Fax:		
Email:		
DX:		
Contact:		

Introducers Details (if different to above)

Contact:	Company :
MCCB Number:	Address:
Tel: Fax:	
E Mail:	Postcode: DX:

Applicant 1

Applicant 2

Forename:	Forename:
Surname:	Surname:

Mortgage Details

Mortgage Type

Product Required

Purchase <input type="checkbox"/> Remortgage <input type="checkbox"/>	Repay. <input type="checkbox"/> Int. Only <input type="checkbox"/> Endowment <input type="checkbox"/>	Full Status <input type="checkbox"/>
Term ____ yrs Loan £ _____	Split : ____ % Int. Only / ____ % Repay.	Self Certification <input type="checkbox"/>
Interest Rate Option: Discount <input type="checkbox"/> Variable <input type="checkbox"/> Fixed <input type="checkbox"/> Other <input type="checkbox"/> _____		

Product Details

Light <input type="checkbox"/> Medium <input type="checkbox"/> Heavy <input type="checkbox"/> Buy to Let <input type="checkbox"/> Right to Buy <input type="checkbox"/> Other (please state) _____
Max LTV: 70% <input type="checkbox"/> 75% <input type="checkbox"/> 80% <input type="checkbox"/> 85% <input type="checkbox"/> 90% <input type="checkbox"/> 95% <input type="checkbox"/>
Initial Interest Rate ____ % Revert to Rate ____ %

Solicitors Details (minimum 2 partners)

Contact:	Company:
Tel: Fax:	Address:
Email:	
DX:	Postcode:

Lender to Arrange

Title Insurance: Please tick this box if <u>not</u> required <input type="checkbox"/> (Required for Right to Buy)	
Payment Protection Insurance: Please tick this box if <u>not</u> required <input type="checkbox"/>	
Buildings Insurance: Yes / No	Rapid Remortgage: Yes / No

Decision in Principle number
(if applicable)

Mortgage Application

Please complete all white areas in block capitals and tick where applicable.

1 PERSONAL DETAILS	FIRST APPLICANT (applicant with highest income)	SECOND APPLICANT
Title (Mr/Mrs/Miss/Ms/Other)	<input type="text"/>	<input type="text"/>
First names	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Previous surname	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/> <input type="text"/> <input type="text"/> (Day/Month/Year)	<input type="text"/> <input type="text"/> <input type="text"/> (Day/Month/Year)
Current address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Correspondence address if different	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Current residential status (✓)	<input type="checkbox"/> Tenant <input type="checkbox"/> Owner <input type="checkbox"/> Living with parents <input type="checkbox"/> Other (please specify) <input type="text"/>	<input type="checkbox"/> Tenant <input type="checkbox"/> Owner <input type="checkbox"/> Living with parents <input type="checkbox"/> Other (please specify) <input type="text"/>
Home telephone number	Code <input type="text"/>	Code <input type="text"/>
Work telephone number	Code <input type="text"/>	Code <input type="text"/>
Mobile telephone number	Code <input type="text"/>	Code <input type="text"/>
email address	<input type="text"/>	<input type="text"/>
Is it OK to call you at work? (✓)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Time at current address	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
If less than three years give all previous address(es) up to three years (if more than two, please use the additional information sheet at the back)	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Residential status (✓)	<input type="checkbox"/> Tenant <input type="checkbox"/> Owner <input type="checkbox"/> Living with parents <input type="checkbox"/> Other (please specify) <input type="text"/>	<input type="checkbox"/> Tenant <input type="checkbox"/> Owner <input type="checkbox"/> Living with parents <input type="checkbox"/> Other (please specify) <input type="text"/>
Time at previous address	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Residential status (✓)	<input type="checkbox"/> Tenant <input type="checkbox"/> Owner <input type="checkbox"/> Living with parents <input type="checkbox"/> Other (please specify) <input type="text"/>	<input type="checkbox"/> Tenant <input type="checkbox"/> Owner <input type="checkbox"/> Living with parents <input type="checkbox"/> Other (please specify) <input type="text"/>
Time at this address	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Nationality	<input type="text"/>	<input type="text"/>
Are you a UK resident? (✓)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If no, state country of residence	<input type="text"/>	<input type="text"/>



BEFORE COMPLETING THIS FORM PLEASE READ THE DATA PROTECTION INFORMATION SET OUT ABOVE THE DECLARATION AT THE BACK OF THIS FORM

PERSONAL DETAILS (contd)

FIRST APPLICANT
(applicant with highest income)

SECOND APPLICANT

Sex (✓)

Male Female

Male Female

Marital status (✓)

Single Married Separated

Single Married Separated

Divorced Widowed

Divorced Widowed

State relationship between applicants

If you are applying for an investment mortgage, this section does not apply.

Do you have any dependents? (✓)

Yes No How many?

Yes No How many?

Age(s)

Please indicate all persons other than the applicant(s) aged 17 or over who will reside in the property. If more than two, please use the additional information sheet at the back.

Full name

Relation to applicant(s)

Full name

Relation to applicant(s)

2 EMPLOYMENT DETAILS

Note: a one-year consecutive employment history is required

2a FOR ALL APPLICANTS

National Insurance number

Name of tax office

Tax reference number

2b FOR EMPLOYEES ONLY

If you have more than a 25% shareholding please go to question 2c

Occupation

Payroll number

Employer's name

Employer's full address

Postcode

Postcode

Employer's telephone number

Code

Code

Employer's fax number

Code

Code

Person to contact for reference

Is the position permanent? (✓)

Yes No If no please explain on additional information sheet at the back

Yes No If no please explain on additional information sheet at the back

Basic annual gross salary/wage

£ pa

£ pa

Regular annual gross bonus

£ pa

£ pa

Regular annual gross overtime

£ pa

£ pa

Other (give details)

£ pa

£ pa

TOTAL ANNUAL GROSS INCOME

£ pa

£ pa

SELF -CERT DECLARATION

I/we confirm that my/our total personal income is as stated above and is sufficient to service the loan requested.

Signature(s)

DATE

DATE

Date employment commenced

If less than one year please give previous employer(s). If more than one, please use additional information sheet at the back

If less than one year please give previous employer(s). If more than one, please use additional information sheet at the back

Previous employer's name

Address

Postcode

Postcode

Date with this employer

Start date / / End date / /

Start date / / End date / /

Payroll number (if known)

2c

**FOR SELF-EMPLOYED
AND EMPLOYEES WITH A 25%
OR MORE SHAREHOLDING**
**FIRST APPLICANT
(applicant with highest income)**
SECOND APPLICANT

Name of business

Full address

Postcode

Postcode

Business telephone number

Code

Code

Business fax number

Code

Code

Nature of business

Your position in business

If director or (part) owner
please indicate share

%

%

Date business established

How long have you been
self-employed in this business?

Years

Months

Years

Months

Personal annual income from business
(ie, before tax is deducted)
SELF -CERT DECLARATION
I/we confirm that my/our total personal income is as stated above and is sufficient to service the loan requested.

Signature(s)

Date

Date

Name of accountant

Full practice name and address

Postcode

Postcode

Accountant's qualification

Telephone number

Code

Code

Fax number

Code

Code

3

OTHER INCOME

Please complete this section if you are currently receiving any regular income from a source other than your main employment as detailed in section 2. Please note that if the income quoted is needed to support your mortgage application we may ask you for evidence of this income.

Gross amount of other income

£

£

Source

4

**EXISTING FINANCIAL
COMMITMENTS**

4a

**DETAILS OF EXISTING/
PREVIOUS MORTGAGES**

Please send us your last 12 months itemised mortgage statements and proof of payments to date, eg bank statements.

 Are you a first time buyer? (✓)
(If yes please go to section 4b)

 Yes

 No

 Yes

 No

Name of existing mortgage lender

Lender's full address

Postcode

Postcode

Telephone number

Code

Code

Fax number

Code

Code

Existing mortgage account number(s)

Original mortgage amount

£

£

Mortgage outstanding

£

£

Monthly payment

£

£

Expected sale price

£

£

4c

HIRE PURCHASE/ LOANS (contd)

FIRST APPLICANT (applicant with highest income)

SECOND APPLICANT

Account number

Amount borrowed

Balance owing

Monthly payment

Date of final payment

Is the loan to be repaid from the proceeds of your house sale or remortgage? (✓)

Account number					
Amount borrowed	£			£	
Balance owing	£			£	
Monthly payment	£			£	
Date of final payment					
Is the loan to be repaid from the proceeds of your house sale or remortgage? (✓)	<input type="checkbox"/> Yes	<input type="checkbox"/> No		<input type="checkbox"/> Yes	<input type="checkbox"/> No

4d CREDIT/CHARGE CARDS

Please give details of any other loans/hire purchase commitments on the additional information sheet at the back.

Have you any credit/charge cards? (✓)

Yes No (If no go straight to 4e)

If yes, which of the following do you have?

	NAME OF COMPANY	PRESENT BALANCE	LIMIT	TO BE REPAYED FROM PROCEEDS Y/N?		NAME OF COMPANY	PRESENT BALANCE	LIMIT	TO BE REPAYED FROM PROCEEDS Y/N?
<input type="checkbox"/> Yes	Mastercard /Access	£	£		<input type="checkbox"/> Yes	Mastercard /Access	£	£	
<input type="checkbox"/> No	American Express	£	£		<input type="checkbox"/> No	American Express	£	£	
	Visa	£	£			Visa	£	£	
	Storecards	£	£			Storecards	£	£	
	Other	£	£			Other	£	£	

4e MAINTENANCE PAYMENTS

Do you make maintenance payments? (✓)

Yes No (If no proceed to Section 4f)

If yes, please give details: Amount
How often do you make these maintenance payments? (eg, weekly, monthly)

Do you make maintenance payments? (✓)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	(If no proceed to Section 4f)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	(If no proceed to Section 4f)
If yes, please give details: Amount	£			£		
How often do you make these maintenance payments? (eg, weekly, monthly)						

4f CREDIT HISTORY

- Have you ever been refused a mortgage on the property to be mortgaged, or on any other property?
- Have you ever had a judgement for debt recorded against you? Or if self-employed/controlling director, against your company?
- Have you ever been insolvent, bankrupt or made a composition with your creditors or is there an unsatisfied statutory demand in bankruptcy against you?
- Have you ever failed to keep up your payments under any present or previous mortgage, rental or loan agreement?
- Have you ever been convicted or charged with any offence other than a driving offence?
- Have you ever been party to a mortgage where possession or voluntary surrender took place?

FIRST APPLICANT (applicant with highest income)

SECOND APPLICANT

1	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

NB. If you have answered yes to Q1, Q5 or Q6 please give details on the additional information sheet

If you have answered yes to Q2, Q3 or Q4 please give details in section 4g

4g Please complete the details below for all County Court Judgements/decrees/ bankruptcy orders registered against you and all other financial problems.

Amount	Date	By whom	Date satisfied
1			
2			
3			
4			

Continue on additional information sheet if necessary.

5

PRESENT CHEQUE
ACCOUNT DETAILS

Bank/building society name

Full address

Sort code / Account number

Time with bank

FIRST APPLICANT
(applicant with highest income)

SECOND APPLICANT

6

PROPERTY DETAILS

Address of property to be mortgaged
(full postcode required)Type of property
(please tick one box only) (✓)Is, or was, the property built or owned
by the local authority or a housing
association or Ministry of Defence? (✓)If the property is less than 10 years
old is it covered under an NHBC agree-
ment or other recognised warranty? (✓)

Property tenure (✓)

If leasehold, please give:

Construction of the property (✓)

If none of the above, what materials
have been used?If the property is in the course of
construction, will the loan be
required in instalments? (✓)Will the property be your
main residence? (✓)If no please explain on additional
information sheet at back

Accommodation: number of:

7

PROPERTY PURCHASE

Purchase price of property

Funds provided from your own
resources

Funds provided from any other source

Loan required

8

REMORTGAGE

If you are remortgaging an existing
property, date of original purchaseOriginal amount borrowed for
house purchase

Original purchase price

Current estimated value

Loan required

Postcode			
	Years		Months

Postcode			
	Years		Months

Postcode									
<input type="checkbox"/> Detached house	<input type="checkbox"/> Semi-detached house	<input type="checkbox"/> Terraced house	<input type="checkbox"/> Bungalow	<input type="checkbox"/> Flat	<input type="checkbox"/> Maisonette	<input type="checkbox"/> No. of floors in the block			
							Other (please specify)		

<input type="checkbox"/> Yes	<input type="checkbox"/> No		Approximate year built
------------------------------	-----------------------------	--	------------------------

<input type="checkbox"/> NHBC		Other (please specify)
-------------------------------	--	------------------------

<input type="checkbox"/> Freehold	<input type="checkbox"/> Leasehold	<input type="checkbox"/> Feudal (Scotland only)
-----------------------------------	------------------------------------	---

Number of years remaining on lease	Annual maintenance charge	Annual ground rent or rent charge
Years	£	£

<input type="checkbox"/> Brick walls	<input type="checkbox"/> Stone walls	<input type="checkbox"/> Tiled roof	<input type="checkbox"/> Slate roof
--------------------------------------	--------------------------------------	-------------------------------------	-------------------------------------

Walls	Roof
-------	------

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

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

<input type="checkbox"/> Living rooms	<input type="checkbox"/> Bedrooms	<input type="checkbox"/> Kitchens	<input type="checkbox"/> Bathrooms
<input type="checkbox"/> WCs	<input type="checkbox"/> Garages	<input type="checkbox"/> Basement	<input type="checkbox"/> Floors (excluding basement)

£	Improvement costs if applicable	£
---	---------------------------------	---

£	Source
---	--------

£	Source
---	--------

£	Terms (years)
---	---------------

	If you are asking for more funds than you need to redeem your existing mortgage please explain below what you will use the extra money for.
--	---

£	
---	--

£	
---	--

£	
---	--

£	Terms (years)
---	---------------

9

VALUATION

Name and telephone number of occupant

Name, telephone number and address of selling agent

Name and telephone number and address of contact with whom the valuer should arrange call (if different to the above)

Name	Telephone
Name	Telephone
Address	
Postcode	
Name	Telephone
Address	
Postcode	

VALUATION REPORT

Mortgages plc will instruct a suitably qualified person to furnish such a Report. The Standard Mortgage Valuation Report will not be detailed and will be based on a limited inspection. Mortgages plc interest in the property is solely to assess its suitability as security for your obligation to repay the loan together with interest. Mortgages plc therefore needs much less thorough and detailed advice about the property to enable it to decide how much (if anything) it is prepared to lend, than you need as a prospective owner and occupier of the property. The Report is not considered suitable to indicate the condition of the structure, or that the purchase price is reasonable or otherwise, as this is not the purpose of the Report.

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

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

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

What valuation Survey Report do you require (✓)

Residential Mortgage Valuation
 Homebuyer's Report
 Building Survey

10

REPAYING YOUR MORTGAGE

What policies are you going to use to cover your mortgage

Company
Type (PEP, pension, endowment)
Policy number
Policy holder(s)
Year of maturity
Projected value/death benefit
Monthly premium

	POLICY 1	POLICY 2	POLICY 3	POLICY 4
Company				
Type (PEP, pension, endowment)				
Policy number				
Policy holder(s)				
Year of maturity				
Projected value/death benefit	£	£	£	£
Monthly premium	£	£	£	£

11

MORTGAGE PAYMENT PROTECTION

Tick this box if you do not require us to arrange Payment Protector for the monthly benefit shown below (✓)

PLEASE INDICATE MONTHLY OR SINGLE PREMIUM PAYMENT (✓)
 OPTIONAL
 COMPULSORY

Monthly
 Single
 Single

Please indicate if single or joint cover is required (✓)

Single
 Joint
 For joint applications cover can be apportioned in relation to your incomes shown on this application form or restricted to the first named borrower.

11

MORTGAGE PAYMENT PROTECTION (cont)

Amount of monthly benefit

£ <input type="text"/>	Mortgage payment
£ <input type="text"/>	Additional (maximum) 25% benefit
£ <input type="text"/>	Life/endowment policy
£ <input type="text"/>	* Total protected monthly benefit

* For compulsory cover, the minimum protected monthly benefit must be no less than the Monthly Mortgage Payment up to a maximum cover of £1250 a month.

12

BUILDINGS AND CONTENTS INSURANCE

It is a condition of the mortgage that buildings insurance must be maintained under a householder building policy for a sum not less than that specified as the reinstatement value by our valuer. The property will normally be insured through Mortgages plc's block policy and the sum insured will be based upon an estimate of current rebuilding costs and will be increased in line with the House Rebuilding Cost Index prepared by RICS. You should always ensure, however, that the sum insured is an accurate reflection of the cost of rebuilding your home. Our combined buildings and contents plan is available under a block policy "no proposal" arrangement, and details will be sent to you with a note of the premium rate with your mortgage offer.

Building insurance only (✓)

 Buildings and contents insurance (✓)

Available on the buildings only or buildings & contents plan is Accidental Damage cover.
If you require this, please tick the box (✓)

If you wish to be included under the buildings & contents plan please tick the box (✓)

(Please note charge of £50 will be made on Completion and an annual charge thereafter of £50 to cover administration necessary to maintain a policy outside the block scheme.)

If the property is leasehold and the lease requires cover through an insurance company specified by the landlord then cover must be effected in accordance with the lease. In all cases where the property will be insured otherwise than through Mortgages plc's block policy, a copy of the insurance policy and last premium receipt must be produced and the insurance must comply with the criteria set out in the Mortgage Rules, the Mortgage and any Special Conditions.

13

DISCLOSURE OF MATERIAL FACTS - DECLARATION

Have you or any member of your household permanently residing with you:

- Ever been refused insurance or had any special terms or conditions imposed by any insurer? Yes No
- Made any claims or suffered any losses for property stolen, lost or damaged, or had any claims made against you in the last 5 years, whether insured or not? If yes, please provide dates, amounts and type of each loss. Yes No
- Ever been convicted, or have any prosecutions pending, for any criminal offence (other than motoring offences)? Yes No

If you have answered yes to any of the questions, please provide full information on the additional information sheet at the back.

DISCLOSURE

Any other facts known to you which are likely to affect acceptance or assessment of the insurance cover you are requesting must be disclosed. Should you be in any doubt about what you should disclose, do not hesitate to tell us. We recommend that you keep a record (including copies of letters) for your future reference, of any additional information given. Making sure we are informed is for your own protection, as failure to disclose may mean that your policy will not provide you with the cover you require, or perhaps will invalidate the policy altogether.

IMPORTANT – YOUR INFORMATION

- 1) The details of this application, any loan we may make to you, any supporting documentation which you have or will supply, any documents relating to the title to the property or security provided in connection with the loan and the history or conduct of your account(s) with us, may be held on our computer, manual and other records and processed for the proper conduct of the loan and our businesses generally including managing your account, statistical analysis, market research and fraud prevention. They may be disclosed, subject to the provisions of the Data Protection Act 1998, to:
 - (a) Any licensed credit reference agency where they will be stored and used by other lenders for making credit decisions about you and other members of your household and occasionally for fraud prevention;
 - (b) Any other member of the Mortgages plc group of companies who may use them to mail or telephone you about services which may be of interest to you and you understand that you may at any time inform Mortgages plc, verbally or in writing that you do not wish to receive future marketing literature;
 - (c) Any insurer or prospective insurer under the Mortgage to help them decide whether to offer cover and for processing claims;
 - (d) Collection agents, to assist in the collection of any arrears and/or administrators to assist in administration of the Mortgage; and
 - (e) Market research organisations for use for research by the Mortgages plc group of companies.
- 2) We will make searches about you at credit reference agencies who will supply us with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. We may use credit scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by us and other companies if credit decisions are made about you, or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account. To prevent or detect fraud, or to assist in verifying your identity, we may make searches of the records of the Mortgages plc group of companies and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We, members of the Mortgages plc group of companies and other companies may use this information if decisions are made about you or others at your address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.
- 3) If you state a financial association with another party, you are also declaring that you are entitled to:
 - disclose information about your joint applicant and/or anyone else referred to by you.
 - authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you.Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any “associated” records.
- 4) Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.
- 5) You consent to us, and/or any assignee, transferee or chargee of the whole or any part of our right, title and interest in and to the Mortgage passing to any actual or potential transferee, assignee, provider of funds or other interested or contracting party, the details contained in this application, any supporting documents that are now enclosed or may afterwards be provided, any other documents relating to the title of the property, the loan, the Mortgage, any collateral security, the history or conduct of your account(s) or any other information or documents involving you or the property.
- 6) Please contact Mortgages plc on 0141 204 6800 or at Spectrum Building, 4th Floor, 55 Blythswood Street, Glasgow G2 7AT if you require details of the credit reference agencies and fraud prevention agencies from whom we obtain and to whom we pass information about you. You have a legal right to these details. You also have a right, on written request and payment of a fee, to receive a copy of the information held about you.
- 7) In paragraphs 1 to 6 above, “we” and “us” means Mortgages plc and such subsidiary or associated company of Mortgages plc as makes the loan to you.

DECLARATION (to be made by each applicant) In signing below each applicant makes the following Declaration.

- 1) I understand that any loan made to me as a result of this application will be made by a subsidiary or associated company of Mortgages plc and that Mortgages plc will process my application and will manage any loan on behalf of the Lender. Any notification to be given by me to the Lender is to be given to Mortgages plc on the Lender's behalf. References in this declaration to “the Lender” are references to such subsidiary or associated company of Mortgages plc as may make the loan, and where the context admits, include Mortgages plc so acting on the Lender's behalf. I make this declaration to the Lender and to Mortgages plc.
- 2) I confirm that the information given is true and not misleading and forms part of the terms of my Mortgage. I will notify the Lender straight away of any changes that may occur before I complete the Mortgage.
- 3) I authorise the Lender to make all enquiries the Lender feels necessary (including with the Inland Revenue, any past/present employer(s), lender(s), banker(s), landlord(s), accountant(s) or credit reference agency or agencies) for deciding whether to proceed with this application.
- 4) I confirm any solicitor or licensed conveyancer acting for me may disclose to the Lender any information he or the Lender consider relevant to the Lender's decision to lend and I waive any duty of confidentiality or privilege which may otherwise exist.
- 5) (a) I authorise the Lender and Mortgages plc, upon receipt of this application, to instruct a qualified valuer (“valuer”) to carry out a valuation, at my cost, of the property on which the Mortgage is to be secured;
(b) I acknowledge that neither the Lender, Mortgages plc nor the valuer are under any liability for negligence or on any other basis whatsoever to me as purchaser in respect of the value or the state or condition of the property. The inspection of the property will be confidential to the Lender and Mortgages plc and will not include a detailed survey of the structure unless specifically requested by me;
(c) I understand that the valuer is not the agent of the Lender or Mortgages plc and that neither the Lender nor Mortgages plc, nor the valuer warrants, represents or gives any assurance to me that the statements, conclusions and opinions expressed or implied in the valuer report and mortgage valuation are accurate or valid and that any copy of the report will be supplied without any responsibility by the Lender, Mortgages plc or the valuer to me.
- 6) I will make all payments by direct debit. I understand that the amount that I pay each month may change or the date that I make the monthly payment may change and that in either case the Lender will give me notice in writing before this happens.
- 7) I accept any arrangements made by the Lender for any buildings insurance and authorise the deduction of monthly insurance premiums to be included in the monthly direct debit payable to the Lender.
- 8) If there are more than one us, then we agree and understand that our liabilities and obligations hereunder are joint and several and we consent to the Lender sending all communications and statements of account to one only of us, unless one of us otherwise notifies the Lender in writing. Payments in respect of the Mortgage are paid for and on behalf of all borrowers whose borrowings are secured by the Mortgage.
- 9) I acknowledge that part of the application fee paid by me with this application will be used for the costs of any initial assessment by the Lender of my application. If the application is declined or does not proceed before the valuer has been instructed, the application fee paid may be refunded net of any such costs. I further acknowledge that once a valuer has been instructed, no refund of the valuation fee paid can be allowed.
- 10) I confirm any Additional Security Fee arrangements are for the Lender's benefit only and that I have no right or claim in relation to them.
- 11) If Payment Protector has been included, I confirm that I have read the product details provided and I am eligible for cover as outlined in the product leaflet.
- 12) I confirm the Lender may decline this application without stating a reason.
- 13) I understand that the Lender may in due course wish to dispose of or to raise finance on any Mortgage that is entered into in consequence of this application by way of securitisation or otherwise. Accordingly, I consent to:
 - (a) The Lender transferring, assigning, securitising, charging or otherwise disposing of the whole or any part of the Lender's right, title and interest in and to the Mortgage, together with any collateral security provided with it;
 - (b) The Lender entering into any contract relating to the funding of the Mortgage with any person; and
 - (c) Any of the persons referred to in paragraph 5 of the section entitled Important-Your Information above relying upon the truth and accuracy of the information and the consents contained in this application.
- 14) I have read and understood the section entitled Important-Your Information above. By signing this application, I agree that the Lender can use my information in this way.

All applicants to the Mortgage are required to sign below.

Signature _____ Print name _____ Date _____

Signature _____ Print name _____ Date _____

The taking of a Mortgage is probably the largest and most important financial commitment that you will ever undertake. To protect you and your family we strongly recommend you arrange adequate life assurance cover to satisfy the Mortgage debt in the event of your death.

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT

Mortgages plc and the Lender accept no responsibility for any representations made by any employee or agent of Mortgages plc, the Lender or any other person unless these are incorporated in the Offer of Advance or are subsequently confirmed by Mortgages plc or the Lender in writing.

Mortgages plc, 28/30 Cornhill, London EC3V 3NF Telephone. 0845 60 50 40 2
REGISTERED IN ENGLAND AND WALES UNDER COMPANY NUMBER 3320975

Send completed mortgage application form to: Mortgages plc, Spectrum Building, 4th Floor, 55 Blythswood Street, Glasgow G2 7AT

ADDITIONAL INFORMATION

When providing additional information please ensure it is clear to which section of the form it is related.

Lined area for providing additional information.

