

Your Personal Details

	First Applicant	Second Applicant
1 Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> Other (specify) <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> Other (specify) <input type="text"/>
2 Surname	<input type="text"/>	<input type="text"/>
3 Forenames	<input type="text"/>	<input type="text"/>
4 Have you ever been known by another name?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please state Name <input type="text"/> Date of change <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please state Name <input type="text"/> Date of change <input type="text"/>
5 Age and date of birth	Age <input type="text"/> DOB <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"/> <input type="text"/>	Age <input type="text"/> DOB <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"/>
6 Marital status	Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Other (specify) <input type="text"/>	Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Other (specify) <input type="text"/>
7 Nationality	<input type="text"/>	<input type="text"/>
8 Do you have savings with the Society? (If yes, please state the account number)	No <input type="checkbox"/> Yes <input type="checkbox"/> <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> <input type="text"/>
9 Current address including postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
10 Telephone numbers (including STD)	Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/>	Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/>
11 E-mail address	<input type="text"/>	<input type="text"/>
12 Occupancy type	Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>	Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>
13 Are you a first time buyer?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
14 Date you moved in to your current address	Month/year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Month/year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
15 Details of your previous address if less than three years at current address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>

Mutuality – it's in your interest

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ANY LOAN THAT WE MAKE WILL BE SECURED ON YOUR HOME. YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.

Income and Occupation Details

	First Applicant	Second Applicant
16 Occupancy type at previous address	Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>	Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>
17 Date you moved in to your previous address	Month/year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Month/year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
If you have had more than one previous address in the last 3 years, please give full details (as outlined in Q15, Q16 and Q17) in section 63		
18 National insurance number	<input type="text"/>	<input type="text"/>
19 Tax reference	<input type="text"/>	<input type="text"/>
20 Are you employed or self-employed?	Employed <input type="checkbox"/> Go to Q 21 Self Employed <input type="checkbox"/> Go to Q 27 Other <input type="checkbox"/> If other, please provide details and confirm your income in section 63	Employed <input type="checkbox"/> Go to Q 21 Self Employed <input type="checkbox"/> Go to Q 27 Other <input type="checkbox"/> If other, please provide details and confirm your income in section 63

Employed Applicants

21 Annual basic income	£ <input type="text"/>	£ <input type="text"/>
Regular bonus, overtime or commission	£ <input type="text"/>	£ <input type="text"/>
Any other income	£ <input type="text"/>	£ <input type="text"/>
Source of any other income	<input type="text"/>	<input type="text"/>
Total annual income	£ <input type="text"/>	£ <input type="text"/>
22 Nature of employment	Permanent <input type="checkbox"/> Contract <input type="checkbox"/> Part-time <input type="checkbox"/> Temporary <input type="checkbox"/>	Permanent <input type="checkbox"/> Contract <input type="checkbox"/> Part-time <input type="checkbox"/> Temporary <input type="checkbox"/>
23 Occupation	<input type="text"/>	<input type="text"/>
24 Name and address of employer	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
25 Is the location of your employment different from question 24	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please give full details in section 63	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please give full details in section 63
26 Length of service	Years/months <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> If less than 12 months, please provide answers to Q24, Q25 and Q26 for each employer during the last 24 months in section 63	Years/months <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> If less than 12 months, please provide answers to Q24, Q25 and Q26 for each employer during the last 24 months in section 63

Self-Employed Applicants (including Company Directors with at least a 25% shareholding)

27 Your share of net profits from the last two years' trading (If you are a share holding director, please confirm total remuneration including dividends)	Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/>	Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/>
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	First Applicant	Second Applicant
28 Nature of business and length of time trading under your control	<input type="text"/> Y Y M M	<input type="text"/> Y Y M M
29 Trading name, address and telephone number (including STD)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> Tel <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> Tel <input type="text"/>
30 Accountants contact name, company name, address and telephone number (including STD)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> Tel <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> Tel <input type="text"/>
Accountants qualification	<input type="text"/>	<input type="text"/>

Financial Details

31 Current account details	<input type="text"/>	<input type="text"/>
Bank/building society name and address	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
Account number	<input type="text"/>	<input type="text"/>
Sort code	<input type="text"/>	<input type="text"/>
32 Have you ever:		
a missed any payments on any credit, rental or mortgage agreement?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
b had a default or court judgment registered against you?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
c been bankrupt, insolvent or made an arrangement with creditors such as an IVA (Individual Voluntary Arrangement) or is such action pending?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
d had a property taken into possession voluntarily or otherwise by a lender?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
e been convicted or charged with any criminal offence, or have any prosecution pending, other than for a driving related offence?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
f had any application for credit or mortgage refused?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
<p>If the answers to any of the above questions is yes, please give full details in section 63</p>		

Existing Commitments

44 Give details of all regular commitments (including guarantor liabilities) such as credit/store cards, loans, overdrafts, hire purchase and maintenance payments.

First/Second Applicant	Lender	Balance outstanding £	Purpose	Monthly repayment	Loan end date	Secured? Yes/No	To be repaid on/or before completion? Yes/No
		£		£			
		£		£			
		£		£			
		£		£			
		£		£			

Continue in section 63 if necessary

New Loan Requirements

45 Amount of loan required Term of mortgage (years)
 If the mortgage term extends beyond normal retirement age (65), please confirm, in section 63, how you plan to cover the repayments.

46 Loan Payment Type
 For more information on the types of loans, please refer to the product leaflet

Repayment (capital and interest)	Loan Amount	Interest only	Loan Amount
	£ <input type="text"/>		£ <input type="text"/>

Important

Where all or part of the loan is arranged on an interest only facility, it is your responsibility to ensure adequate funds are available to repay the loan at the end of the term.

Fees
 Any mortgage risk fees and/or acceptance fees will be added to your loan. If you do not wish these fees to be added to the loan, please tick this box

47 Scheme/Product required Product No.

Property Purchase – Only complete if you are buying a property (Go to question 50 if you are remortgaging an existing property)

48 Purchase price

49 Apart from this loan, are you borrowing any other money towards the purchase?

No If no, please state source of deposit eg sale proceeds, savings, gift, or other (please use section 63 if necessary)

Yes If yes

Source	Amount	Monthly payment
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

a Shared ownership/homebuy (Direct applicants only)

Housing Association name	<input type="text"/>
Share being purchased	<input type="text"/> %
Rent payable on outstanding share and frequency	£ <input type="text"/>

b Right to buy (Please supply a copy of your 'right to buy' letter) (Direct applicants only)

Market value	£ <input type="text"/>
Amount of advance (if any) being used for home improvements	£ <input type="text"/>

Now go to question 52

Remortgage – To be completed only if you are remortgaging an existing property

50 Estimated current property value £

51 How much of the loan is for

a replacement of existing loan used to purchase the property? £

b other purposes? £

Please specify

Is it intended that all the loan will be for the financial benefit of all applicants jointly? No Yes

If no, please explain who will benefit from the loan

Property to be Mortgaged

52 Address including postcode Postcode

53 Tenure Freehold Leasehold Feuhold (Scotland)

If leasehold – unexpired lease term

54 Type of property House Detached Terraced

Bungalow Semi-detached Converted flat/maisonette

Purpose built flat/maisonette

If the property is a flat:

a How many floors does the whole building have?

b Is it situated above commercial premises? No Yes

c Has it ever been owned by the Local Authority? No Yes

d Is the property served by a lift? No Yes

Restrictions apply to flats. Please refer to the Society before proceeding

55 Type of construction Walls/roof (eg brick/tile) / Other (please specify)

56 Year built

Does the property benefit from NHBC cover? No Yes

Architect or other form of certificate? No Yes

Please provide full details in section 63

57 Accommodation (specify number of rooms)

Reception rooms Bedrooms Bathrooms Kitchen Garage

Cloakrooms Conservatory Others (please specify)

58 Other occupiers Please give details of all persons over 17 years (other than the applicants) who will live in the property

Full Name	Date of birth	Relationship to applicants
<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"/>

59 Contact details for valuer to gain access

Name

Address

Postcode

Telephone number

Selling agent if different from the above

Name

Address

Postcode

Telephone number

60 Property use

Is full vacant possession being obtained on completion?	No <input type="checkbox"/> Yes <input type="checkbox"/>
Is the property to be used solely as you and your family's main residence?	No <input type="checkbox"/> Yes <input type="checkbox"/>
Has the property ever suffered from structural damage, subsidence or flooding?	No <input type="checkbox"/> Yes <input type="checkbox"/>
Is any part of the property or land to be used for a business purpose?	No <input type="checkbox"/> Yes <input type="checkbox"/>
Is the vendor a relative?	No <input type="checkbox"/> Yes <input type="checkbox"/>
Do you intend to carry out any improvements or structural alterations now or in the immediate future?	No <input type="checkbox"/> Yes <input type="checkbox"/>

If you have placed a (✓) in any of the shaded boxes, please provide further information in section 63

Conveyancer or Solicitor Details

61 Name and address of firm

Name		
Address		
	Postcode	
Contact name		
Telephone number		
E-mail address		
Fax number		

We will normally use the same firm that you have nominated. If we are unable to use them we will instruct a separate firm and deduct their costs from the loan. There may be additional fees payable, please refer to our tariff of charges. You will be responsible for all costs incurred by your solicitor and the Society's solicitor (should it be necessary for us to use a separate firm).

Valuation/Survey Requirements

a Valuation for mortgage	<input type="checkbox"/>	Please refer to the Mortgage Guide for an explanation of the different types
b Housebuyers report and valuation	<input type="checkbox"/>	
c Full structural survey	<input type="checkbox"/>	

63 Continuation section – (Please cross reference your answers with the relevant question numbers)

Question number

Please use a continuation sheet or the back cover of this form if necessary

Insuring Your Home (to be completed in all cases)

Ensuring you have adequate buildings insurance for the mortgaged property is a condition of your loan. The Society offers a competitive range of insurance options – further details can be found in our Home Care brochure and we will be happy to discuss it further if you wish.

THE FOLLOWING QUESTIONS MUST BE ANSWERED, AS FAILURE TO DO SO COULD DELAY COMPLETION OF YOUR LOAN

Are you responsible for insuring the property you are mortgaging?	No <input type="checkbox"/> Yes <input type="checkbox"/>
Have you claimed under a household insurance policy in the last three years?	No <input type="checkbox"/> Yes <input type="checkbox"/>
Have you had any home insurance policy declined, cancelled or special terms imposed?	No <input type="checkbox"/> Yes <input type="checkbox"/>
Will the property be left unoccupied for more than 60 consecutive days in one year?	No <input type="checkbox"/> Yes <input type="checkbox"/>
What is the total value of the contents in your home (Min £12,000)?	£ <input type="text"/>
Does the total value of high risk* items in your home exceed £10,000 or any single article £1,500?	No <input type="checkbox"/> Yes <input type="checkbox"/>

The quotation we will provide is based on the above information and will be for buildings and contents without accidental damage, reflecting the cover required by the majority of our customers. We are able to quote for additional cover, at an extra cost, such as accidental damage to buildings and contents (eg spilling paint on a carpet), personal belongings away from the home**, loss of money/unauthorised use of credit card, † loss of/damage to pedal cycles and legal expenses.

If you would like us to quote for any of these items, please state your requirements in the box below.

If you have placed a (✓) in any of the shaded boxes, please provide further information in section 63

Please indicate if any of the following apply, for which additional discounts may be available (further details are shown in the Home Care brochure).

Professionally installed alarm <input type="checkbox"/>	Approved door*** and window locks <input type="checkbox"/>	Police approved neighbourhood watch <input type="checkbox"/>	All occupants non smokers <input type="checkbox"/>	An adult normally at home during the day <input type="checkbox"/>
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* High risk items are televisions, personal computers, audio and video equipment, photographic equipment, jewellery, items made from precious metal, clocks, watches, furs, paintings, works of art, stamp and coin collections. ** Personal belongings are valuables and personal items eg clothing, sports equipment, handbags, watches, briefcases, cameras, video cameras, mobile phones, owned by you or your legal responsibility. The standard quotation is for £2,000 cover in total with a single article limit of £1,000. If these are not sufficient, please state your requirements in the box overleaf. † The standard quotation is for £300 money and £500 credit cards. If these limits are not sufficient, please state your requirements in the box overleaf. *** Please refer to our 'Securing your Home' leaflet available from your branch or Contact Centre on 01202 564611.

The information supplied by you on this form will be used to produce a detailed quotation and 'statement of facts'. You will receive your quotation shortly after your Mortgage Offer. Please read these documents carefully and call our Contact Centre on 01202 564611 should you have any queries or wish to arrange cover. A specimen policy is available upon request.

Own Insurance

If you are making your own arrangements for buildings insurance, you will need to make sure that full details of the policy have been submitted to your solicitor or conveyancer for approval prior to the completion of the mortgage. There is a £25 administration fee payable. If details of the alternative policy have not been approved by your solicitor or conveyancer prior to completion then we reserve the right to arrange temporary cover and charge any premiums due to your mortgage account. You should also refer to the requirements set out in your Mortgage Guide and to the Declarations at the end of this mortgage application form.

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 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 for more information about this. You should show this notice to anyone who has an interest in the property insured under the policy. Insurers also share information using a Register of Claims to prevent fraudulent claims in respect of Payment Protection policies. A list of participants and the name and address of the operator are available from us on request.

Protecting Your Repayments with Mortgage Care (to be completed in all cases)

When taking out your loan it is important that you consider the various protection options open to you.

Mortgage Care is an affordable, flexible and comprehensive way to protect your home. A mortgage care policy will pay your loan repayments should you lose your job or suffer a serious accident or illness.

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

Mortgage Care is not available to everyone, as certain eligible criteria apply. However, we will guarantee acceptance if, at the time your loan completes, you are:

- Aged between 18 and 64
- Living permanently in the United Kingdom, the Channel Islands or the Isle of Man
- Working at present for at least 16 hours per week and have been continuously employed for the last 3 months
- Not aware of any factors that would lead to a claim under the policy (eg impending unemployment or medical treatment etc.)

If you would like cover but do not meet the eligibility criteria, please provide details in section 63.

Do you wish to protect your repayments? No Yes

If yes, please select the level of cover you require:

- | | | |
|--------------------------------------|--------------------------|----------------|
| a Accident Sickness and Unemployment | <input type="checkbox"/> | £5.50 per £100 |
| b Unemployment only | <input type="checkbox"/> | £3.94 per £100 |
| c Accident and Sickness only | <input type="checkbox"/> | £2.98 per £100 |

For further details,
please refer to product leaflet

We will automatically arrange cover at completion for an amount equal to your monthly loan commitment (excluding any insurances) unless you specify an alternative amount.

Total monthly benefit required (You may include costs such as life assurance, endowments, insurance, rent etc)

Maximum monthly benefit £1,500 or 2 x monthly loan repayments, whichever is the lower

£

Please indicate how the monthly benefit should be split (ie. 50/50, 80/20, 40/60 or 100% each). NB. Where you both require 100% the premium will be doubled.

First applicant

Second applicant

IMPORTANT – IF YOU HAVE CHOSEN NOT TO PROTECT YOUR REPAYMENTS, PLEASE INDICATE BELOW HOW YOU WOULD MEET YOUR FINANCIAL COMMITMENTS SHOULD YOU/YOUR PARTNER BE UNABLE TO WORK FOR AN EXTENDED PERIOD DUE TO ACCIDENT, SICKNESS OR UNEMPLOYMENT.

Declaration by Applicant(s) – Please read carefully

I (each of us if more than one is applying) declare and agree that:

- 1 a) I am an individual aged 18 years or over, and the answers given are true and complete. If any answers have been completed by another person, I confirm that I have checked all the answers and that they are correct.
- b) I am not connected to a Director of the Portman.
- c) If any information I have provided changes before completion of the advance I will tell you without delay.
- d) You may, at any time before completion of the advance, withdraw or revise the offer without stating a reason.
- 2 I authorise you (or any company on your behalf) to instruct a valuer to prepare a Valuation Report for Mortgage Purposes at my cost and I understand that a fee is payable in advance and is not returnable whether or not an offer of advance is made. I accept that the valuation is obtained by you for your own purposes and that, although a copy may be supplied to me, the report will remain your property and there will be no warranty, representation or assurance from you about the contents of the report on whether or not to buy the property.

I understand and accept that the valuation report is not a Structural Survey or a Home Buyers' Report and that the most prudent course would be to commission a Surveyor to carry out a more detailed report. I further understand that if I do not request or obtain a more detailed report for my use I run the risk that the property may suffer or have suffered from serious defects which are not mentioned in the valuation report obtained by you and that the report may be inadequate for my purposes in deciding whether or not to buy the property.

- 3 I will on completion of the advance be bound by the Portman's Rules, a copy of which is available on request.

4 You may:

- keep and process on computer or otherwise all my personal information which I provide or you obtain from a third party including the CGNU group companies for the purpose of improving customer service, marketing and producing management information;
- use my personal information to assess my mortgage application (including underwriting and credit scoring), provide me with the service or product for which I applied, manage and administer my account and produce management information;
- search the files of credit reference agencies who will supply you with credit and Electoral Register information for use in, for example, assessing applications and verifying my identity. The agencies will keep details of the search type, credit or identification, whether or not this application proceeds. Credit searches and other information which is provided to you and/or the credit reference agencies, about me and those with whom I am linked financially may be used by Portman and other companies if credit decisions are made about me, or other members of my household. Any of this information may also be used for identification purposes, debt tracing and the prevention of money laundering as well as the management of my account.

Information held about me by the Credit Reference Agencies may already be linked to records relating to one or more of my partners. For the purpose of this application I may be treated as financially linked and my application will be assessed with reference to any 'associated' records;

- give details of my account and how I manage it to credit reference agencies. If I borrow and do not repay in full and on time, you may tell credit reference agencies who will record the outstanding debt;
 - disclose my personal information and how my account is conducted to the Possessions Register maintained by the Council of Mortgage Lenders;
 - disclose my personal information and how my account is conducted outside the Portman where legally compelled to do so; where there is a duty to the public to do so; where our interests require us to give the details (this will not be used as a reason for disclosing information about you or your accounts for marketing purposes); where we give the details upon your request or with your agreement;
 - share information about me and how my account is conducted with:
 - a) other members of the Portman Group so that you may provide me with the service or product for which I applied and for the purposes of preventing fraud, collecting debt, marketing and auditing;
 - b) other third parties (including any guarantor or occupier) where necessary in order, for example, to provide the service or product for which I applied, for the purposes of arranging insurance (where applicable), obtaining a mortgage/other valuation of my property, transmitting money and collecting payments, investigating/resolving a complaint, preventing fraud, collecting debt, administering and processing the account, for marketing, for auditing purposes and for third party processing;
 - check my details with external fraud prevention databases and if I give you false or inaccurate information and you suspect fraud, you will record this. You and other organisations may use them to:
 - i) help make decisions about credit and credit related services and about motor, household, credit, life and other insurance proposals and insurance claims for me and members of my household
 - ii) trace debtors, recover debt, prevent fraud and to manage my accounts or insurance policies
 - iii) check my identity to prevent money laundering, unless I provide satisfactory proof of identity
- 5 You may take up references from my previous or existing employers, mortgagees, landlords, accountants, bankers, the Land Registry and the Inland Revenue and make any other enquiries you consider necessary in connection with my application. Any costs incurred in doing so will be my responsibility.
 - 6 If you make an advance:
 - a) The mortgage may (provided the transferee or any future transferee complies with the DoE Statement of Practice on Mortgage Transfers) be transferred to another lender (who may or may not be another building society or subsidiary of a building society) which may itself later wish to transfer the mortgage freely, without you needing to obtain my specific consent.
 - b) Before you make any transfer you will notify me of any expected change of policy regarding the setting of interest rates and the conduct of arrears administration.
 - c) On any transfer any membership (including voting) rights I may have in the Portman arising from the mortgage alone will cease, but any membership rights I have arising out of other accounts I may have with the Portman will be unaffected.

- 7 I accept the terms for the insurance of the property and I have disclosed all facts which an insurer would regard as likely to influence the assessment and acceptance of an insurance proposal. I understand that you will pass the information on this form and about any incident I may give details of to Insurance Database Services (IDS) so that they can make it available to other insurers. I also understand that, in response to any searches you 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 this policy.
- In the event of a claim under the Payment Protection insurance I consent to any information which I provide to you on this form or otherwise, being put onto a Register of Claims through which insurers share such information to prevent fraudulent claims.
- 8 My income is as stated in this form and is sufficient to support all of the relevant payments required to sustain the mortgage.
- 9 If an advance is granted you may revalue the property at any time if necessary to reschedule the loan and I agree to such fees being charged to my mortgage account.
- 10 I have been made aware of any potential arrangement or acceptance fees and/or repayment fees which may apply to the mortgage product I have chosen and I undertake to reimburse all fees, expenses etc incurred by you in connection with my application and with any advance which may result whether or not the advance proceeds to completion.
- 11 I understand that any person (other than a Portman employee) with whom I deal in connection with the advance or any related insurance or pension is not empowered to make any representations or give any undertaking on your behalf whether in relation to the advance, any related insurance or pension or otherwise and you shall not be bound by or liable for any such representation or undertaking.
- 12 I authorise my solicitor/licensed conveyancer to disclose to you information relevant to your decision to lend and I waive any right to claim solicitor/client confidentiality or legal professional privilege in respect of such information.
- 13 I am satisfied with the information made available to me regarding mortgage repayment protection insurance. I acknowledge that you recommend cover for a minimum amount equivalent to my monthly loan commitment in accordance with recent Government guidelines. If I have chosen not to protect my repayments or have selected a level of cover less than that recommended I confirm that I will have alternative means of maintaining repayments.

Under the Data Protection Act you are entitled to make a written request for a copy of the information we hold about you upon payment of a fee. You also have a right of access to your personal records held by credit and fraud agencies. We will supply details of their addresses to you upon request. We may monitor and record any telephone calls for training and security purposes. We, other members of Portman Group, CGNU Group and other parties may contact you by mail, fax, telephone or e-mail with information about products, services and other promotions which may be of interest to you. If you would prefer not to receive such information, please tick this box but please remember that this will preclude you from receiving any of our special offers or promotions.

Important Note to Applicants

- ALL THE QUESTIONS MUST BE ANSWERED
- A FULL WRITTEN QUOTATION IS AVAILABLE ON REQUEST
- YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT
- FAILING TO DISCLOSE OR GIVING FALSE MATERIAL INFORMATION MAY RESULT IN ANY OFFER BEING WITHDRAWN
- BY SIGNING THIS APPLICATION YOU AGREE THAT WE CAN USE YOUR PERSONAL INFORMATION AS SET OUT IN THE CLAUSES ABOVE. FOR FURTHER INFORMATION, PLEASE REFER TO THE MORTGAGE GUIDE

Branch stamp

I/We authorise any existing or previous lender, employer, landlord, accountant or bankers to provide references or other relevant information to the Portman Building Society, introducer or broker, upon written request by them.

All applicants must sign here – (if there are more than two applicants, both application forms must be signed by all applicants)

Signed	Dated	Signed	Dated
Signed	Dated	Signed	Dated

Portman Building Society introduces only to the Norwich Union Marketing Group via Portman Financial Services who represent only the Norwich Union Marketing Group, members of which are regulated by the Financial Services Authority for life assurance, pensions and investments.

Any financial advice given will relate only to the products of Norwich Union.

PLEASE ALSO COMPLETE THE IMPORTANT RELEVANT SECTIONS ON THE FOLLOWING PAGE

Continuation Sheet – (Please cross reference your answers with the relevant question)

50 Estimated current property value £

51 How much of the loan is for

a replacement of existing loan used to purchase the property? £

b other purposes? £

Please specify

Is it intended that all the loan will be for the financial benefit of all applicants jointly? No Yes

If no, please explain who will benefit from the loan

Property to be Mortgaged

52 Address including postcode

Postcode

53 Tenure Freehold Leasehold Feuhold (Scotland)

If leasehold – unexpired lease term

54 Type of property

House Detached Terraced

Bungalow Semi-detached Converted flat/maisonette

Purpose built flat/maisonette

If the property is a flat:

Restrictions apply to flats. Please refer to the Society before proceeding

a How many floors does the whole building have?

b Is it situated above commercial premises? No Yes

c Has it ever been owned by the Local Authority? No Yes

d Is the property served by a lift? No Yes

55 Type of construction Walls/roof (eg brick/tile) / Other (please specify)

56 Year built

Does the property benefit from NHBC cover? No Yes

Architect or other form of certificate? No Yes

Please provide full details in section 63

57 Accommodation (specify number of rooms)

Reception rooms Bedrooms Bathrooms Kitchen Garage

Cloakrooms Conservatory Others (please specify)

58 Other occupiers
Please give details of all persons over 17 years (other than the applicants) who will live in the property

Full Name	Date of birth	Relationship to applicants
<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"/>	<input type="text"/>	<input type="text"/>

59 Contact details for valuer to gain access

Name

Address

Postcode

Telephone number

Selling agent if different from the above

Name

Address

Postcode

Telephone number

Forms of identification

Your application can be processed more quickly if you supply proof of your name and address as detailed below. This applies to all applicants individually. This will help us to comply with Money Laundering Regulations. Occasionally we may need to contact you for additional information.

Branch Applications – face to face

For each applicant, please provide **one** item from the Name List **and** if you are not on the Voters Roll, **one** item from the Address List

By Post/Internet Applications – non face to face

For each applicant, please provide **one** item from the Name List (choose items marked with a * only please) **and** if you are not on the Voters Roll, **one** item from the Address List (choose items marked with a * only please).

Name List	First App.	Second App.	Address List	First App.	Second App.
	(✓)	(✓)		(✓)	(✓)
• Current valid full passport (or certified copy *)	<input type="checkbox"/>	<input type="checkbox"/>	• Utility bill less than 3 months old (gas, electric, water) *	<input type="checkbox"/>	<input type="checkbox"/>
• Current full UK driving licence	<input type="checkbox"/>	<input type="checkbox"/>	• Latest Building Society/Bank statement * or passbook (containing current address) unless already used for name	<input type="checkbox"/>	<input type="checkbox"/>
• Inland Revenue notice/demand (recent) *	<input type="checkbox"/>	<input type="checkbox"/>	• A current full UK driving licence (unless used for name)	<input type="checkbox"/>	<input type="checkbox"/>
• A Benefit book (or original notification letter from the Benefits Agency confirming the right to benefits *)	<input type="checkbox"/>	<input type="checkbox"/>	• Council tax bill (valid for the current year) *	<input type="checkbox"/>	<input type="checkbox"/>
• Latest Building Society/Bank statement * or passbook	<input type="checkbox"/>	<input type="checkbox"/>			

Application via MCCB/FSA Regulated Introducers -

- Please attach photocopies of proof of **each** applicants name and address as detailed under "Branch Applications". Please remember to certify on **each copy** that you have seen the original **AND**
- Please complete the certificate below.

I/We certify that:

I/We have verified the identity of each applicant in a face to face/non face to face interview (please delete as appropriate) and confirm that documentary evidence has been obtained and identity checks have been undertaken to confirm that the applicant(s) name(s) and address(es) as shown on the Application Form(s) is correct.

AND The underlying records of identity and copies of the documentary evidence received are attached to this Application Form

AND I/We confirm that the Applicant(s) is/are applying on his/her own behalf and not as nominee, trustee or in a fiduciary capacity for any other person.

Full name of regulatory firm		MCCB/FSA Regulatory No.	
Signed	Name	Job Title	Date
FOR PORTMAN USE ONLY	Signature	Name	Date
Full documented name/address checks completed.			
Name/address check, completed for existing members.			

This section to be completed by Introducer or Branch Personnel

Purpose of loan

Home source number	VR search obtained	No <input type="checkbox"/>	Yes <input type="checkbox"/>
Application source number	Originator number		
Introducer number	Product number		
Scheme description	Solicitor number		

INTRODUCER 1*

Name _____

Company name _____

Network (if applicable) _____

Address _____

Postcode _____

E-mail address _____

Tel number _____

Fax number _____

Mortgage code _____

Reg. number _____

FOR PORTMAN BRANCH USE ONLY

Mortgage Consultants no. _____

Mortgage Code	A
service level	B
C Direct	C Introduced

Enclosed (✓)

Product confirmation letter

Mortgage interview record

If this application is being submitted through a life company, please provide details



www.portman.co.uk

Head Office: Portman House, Richmond Hill, Bournemouth BH2 6EP. Tel: 01202 560560. Member of The Building Societies Association.

**PLEASE ALSO COMPLETE THE IMPORTANT
RELEVANT SECTIONS ON THE PREVIOUS PAGE**

Please fill in the whole form excluding Reference Number and official Use, using a ball point pen, and send it to:

Portman Building Society
 Portman House
 Richmond Hill
 Bournemouth
 BH2 6EP

Name(s) of account holder(s)

Bank/building society account number

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

Branch sort code (from the top right hand corner of your cheque)

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

Instruction to your Bank or Building Society to pay by Direct Debit

Originators Identification Number

9	3	0	1	2	2
---	---	---	---	---	---

Reference Number – Society's Direct Debit Number
 (Please leave blank)

D	D	R								
---	---	---	--	--	--	--	--	--	--	--

For Portman Building Society OFFICIAL USE only. This is not part of the instruction to your bank or building society.

Mortgage account number

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

Instructions to your bank or building society

Please pay Portman Building Society Direct Debits from the account detailed on this instruction subject to the safeguard assured by the Direct Debit Guarantee. I/We understand that this instruction may remain with Portman Building Society and, if so, details will be passed electronically to my/our bank/building society.

Name and full postal address of your bank or building society

To the Manager
Address
Postcode

Signature
Date

In the case of query, please telephone 01202 560560,
 our Customer Contact Helpline.

The Direct Debit Guarantee

- **The Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.**
- If the amounts to be paid or the payment dates change Portman Building Society will notify you ten working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Portman Building Society or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.