



MORTGAGE APPLICATION FORM

PACKAGER DETAILS	
COMPANY	_____
ADDRESS	_____

	POSTCODE _____
CONTACT NAME	_____
TELEPHONE	_____ FAX _____
PACKAGING CODE	_____

INTRODUCER DETAILS	
COMPANY	_____
ADDRESS	_____

	POSTCODE _____
CONTACT NAME	_____
TELEPHONE	_____ FAX _____
ORIGINATORS CODE	_____
	(if allocated)
MORTGAGE CODE REG. NO:	_____

INSTRUCTIONS TO APPLICANT(S). PLEASE READ CAREFULLY

Please use BLOCK CAPITALS throughout. Incomplete or illegible applications may cause delay, therefore please answer ALL questions. If this is a joint application please complete for both first and second applicants. The first Applicant should be the higher earner:
 If the applicants are married, or have an established financial relationship, the application form **MUST** be completed and signed by both parties.

VALUATION INSTRUCTION

Valuations for mortgage purposes are normally commissioned immediately provided the fee accompanies this application, unless advised otherwise. Please note the valuation fee cannot be refunded once the valuation is instructed. If a Homebuyers Report or Structural Survey is required, we will advise the valuer to contact you direct as this is a matter between the Applicant and the Valuer.

PLEASE STATE WHICH MORTGAGE PRODUCT AND RATE IS REQUIRED _____

Type of Loan: **Capital & Interest** **Interest Only**

Please state how the loan will be repaid if interest only _____

MORTGAGE PAYMENT PROTECTION PLAN - MUST BE COMPLETED IN ALL CASES	
<p>In view of the reduction of state benefits to mortgage borrowers who become ill or unemployed, we strongly recommend the SPML Protected Payment Plan which is detailed in our brochure and application form.</p>	
1. Please give me details of the Single Premium Plan.	<input type="checkbox"/>
2. Please give me details of the Monthly Premium Plan.	<input type="checkbox"/>
<p><u>OR</u> I confirm I have made other arrangements for cover - give details:</p> <p>_____</p> <p>_____</p>	
<p>IMPORTANT NOTICE - Please complete if you are NOT taking SPML cover: I confirm that I have been given details of the SPML Payment Protection Plan and I have decided that I do not wish to proceed with the cover:</p>	
Signed: 1 _____	2 _____ Dated: _____

C. OCCUPATION DETAILS – EMPLOYED PERSONS (if self employed see section D)

APPLICANT 1

APPLICANT 2

1. Occupation and nature of business	<input type="text"/>	<input type="text"/>
2. Position held	<input type="text"/>	<input type="text"/>
3. Professional qualifications (if any)	<input type="text"/>	<input type="text"/>
4. Is job permanent?	YES / NO Length of Service	YES / NO Length of Service
5. Name, address and telephone number of employer	Name Address Postcode Telephone Fax	Name Address Postcode Telephone Fax
6. Percentage shareholding	<input type="text"/> %	<input type="text"/> %
7. Person to contact for references	<input type="text"/>	<input type="text"/>
8. Employee/Payroll Number	<input type="text"/>	<input type="text"/>
9. If with present company less than 3 years please provide names and addresses of previous employers covering that period. Continue on additional information sheet if necessary.	Name Address Postcode Telephone Fax Dates From To Position held	Name Address Postcode Telephone Fax Dates From To Position held

D. OCCUPATION DETAILS SELF – EMPLOYED OR CONTROLLING DIRECTOR (To be completed if self employed or a partner or director who owns or controls 25% or more of the voting rights of the company)

1. State name, address, telephone number and nature of business	Name Address Postcode Telephone Fax	Name Address Postcode Telephone Fax
	Nature of Business	Nature of Business
2. How long business a) established b) owned	a) years b) years	a) years b) years
3. Percentage shareholding?	<input type="text"/> %	<input type="text"/> %
4. How long shareholding owned by you?	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months
5. If less than 3 years give details of previous business/employment. Use additional information sheet if necessary.	Name Address Postcode Telephone Fax	Name Address Postcode Telephone Fax
6. Please give name and address of your accountant to whom we can write for confirmation of your income and status.	Name Address Postcode Telephone Fax	Name Address Postcode Telephone Fax
7. Qualification of accountant. If "Other" please state	Chartered/Certified/Other	Chartered/Certified/Other

E. INCOME (Please only complete one of the following sections as indicated)

APPLICANT 1

APPLICANT 2

1. SELF CERTIFICATION – (Only to be completed if applying for this option)

Total Personal Income £ per annum £ per annum

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

Signatures _____
Date _____

2. FULL STATUS INCOME DECLARATION – SALARIED APPLICANTS

A. Basic gross income	£ <input type="text"/> per annum	£ <input type="text"/> per annum
B. Other guaranteed or regular income (give details)	overtime £ <input type="text"/> per annum	£ <input type="text"/> per annum
	bonus/commission £ <input type="text"/> per annum	£ <input type="text"/> per annum
	other £ <input type="text"/> per annum	£ <input type="text"/> per annum

3. YOUR INCOME – SELF-EMPLOYED APPLICANTS

(Please provide the last 3 years net profit figures). If you hold 25% or more shares in your company, please complete this section.

19	£ <input type="text"/> per annum	19	£ <input type="text"/> per annum
20	£ <input type="text"/> per annum	20	£ <input type="text"/> per annum
20	£ <input type="text"/> per annum	20	£ <input type="text"/> per annum

F. THE PROPERTY TO BE MORTGAGED (Please include Agent's particulars if available)

1. Address of Property

2. Description of property

3. If property is a flat or maisonette please state

4. Type of construction and age of property

5. Enter number of

6. Tenure (tick box and give details) Leasehold Unexpired lease term yrs Service Charge £ per Ground £ per Freehold Feudal Chief Rent £ Feu Duty £ Council Tax £ per annum

7. If the property is under 10 years old is there a valid NHBC, Architect's Certificate?

8. State any improvements to be effected

9. Who will occupy the property? Give full names of all persons, other than the applicants, aged 17 years or over. If none please state 'none'

10. Please confirm that the property will be your primary residence

11. Do you intend to:

12. Is the property currently or previously owned by a local authority, MOD or housing association? If yes, date of purchase / / Amount of original discount

13. Name, address and telephone number of the vendor

14. Do you wish to use our Panel Solicitor?

15. Name, address and telephone number of your solicitor (must be a partnership with 2 or more partners)

16. Name, address and telephone number of the selling agent

17. State arrangements for the valuer to gain access to inspect the property

18. Do you require a Homebuyers Report or Structural Survey? (please tick) Homebuyers Structural Survey

G. GENERAL (Answer all 5 questions in full. If not applicable state 'none')

1. Name and address of your bank/building society (from which mortgage payments will be paid)

Name	
Address	
Name(s) of Account Holder:	Postcode

2. Account Details

A/C No	Sort Code	How long have you held this account?	years
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3. Give details of any current or future commitments (e.g. hire purchase, bank loans/overdraft, credit cards, catalogues etc) Continue on additional information sheet if necessary

Company Name	A/C No	Purpose	Amount Outstanding	Repaid by completion	Monthly
			£	YES / NO	£
			£	YES / NO	£
			£	YES / NO	£

4. Please give details of any maintenance or alimony payments per month

	£
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5. Are there any other matters you wish to be taken into account? If "YES" give details on additional information sheet

YES / NO

H. PRESENT ACCOMMODATION

APPLICANT 1

APPLICANT 2

1. How long have you lived at your present address?

Years as owner/tenant/with parents

Years as owner/tenant/with parents

2. Rent or mortgage repayments

£	per month	Mortgage Outstanding	£
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£	per month	Mortgage Outstanding	£
---	-----------	----------------------	---

3. Name and address of current landlord or lender (if less than 3 years provide details covering the last 3 years on additional information sheet)

Name	
Address	
Telephone	Postcode

Name	
Address	
Telephone	Postcode

Account No(s)	
Date mortgage(s) commenced	

Account No(s)	
Date mortgage(s) commenced	

I. CREDIT HISTORY

1. Have you ever been refused a mortgage on the property to be mortgaged, or on any other property?
2. Have you ever had a judgement for debt recorded against you? Or if self-employed/controlling director, against your company?
3. Have you ever been bankrupt or compounded with your creditors?
4. Have you ever failed to keep up your payments under any present or previous mortgage, rental or loan agreement?
5. Have you ever been convicted of or charged with any offence other than a driving offence?
6. Have you made a claim to the DSS in the last 12 months?

Applicant 1

Applicant 2

YES / NO

YES / NO

YES / NO

YES / NO

YES / NO

YES / NO

YES / NO

YES / NO

YES / NO

YES / NO

YES / NO

YES / NO

NB. If you have answered "YES" to any of the above please give details on the additional information sheet

J. LIFE ASSURANCE (Provide details of all policies or contracts to be assigned)

Name of Life Assurance Company	Policy No.	Life Assured (1st/2nd/Both applicants)	Type of Policy	Death Benefit	Maturity Date

K. BUILDINGS AND CONTENTS INSURANCE

BUILDING INSURANCE

We will arrange for your property to be insured with Royal & Sun Alliance Insurance Plc for the amount required by the Lender's valuer in the mortgage report and valuation. If you already have existing cover or wish to choose your own insurer please forward a copy of the policy and schedule for our consideration. Please note that a charge will be made for a review of your documents.

Whether you choose your own insurance arrangements or the Lender's you are required to answer all questions in this section.

Type of cover required (✓)
to be arranged by Southern Pacific

Combined Buildings & Contents
with accidental damage

Buildings only with
accidental damage

Buildings only (accidental
damage excluded and
certain restrictions apply) for 'Let Product' only

APPLICANT 1

APPLICANT 2

Have you or any person normally resident with you:

- | | | | | |
|--|------------------------------|-----------------------------|------------------------------|-----------------------------|
| a) been cautioned, convicted or charged with any offence or have a prosecution pending other than a driving offence? | YES <input type="checkbox"/> | NO <input type="checkbox"/> | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| b) had any home or personal insurance declined, cancelled or had special terms or conditions imposed? | YES <input type="checkbox"/> | NO <input type="checkbox"/> | YES <input type="checkbox"/> | NO <input type="checkbox"/> |

Have you or any person normally resident with you at your present address or elsewhere sustained any loss, damage or liability whether insured or not during the past five years arising from risks which can be insured under a Home Buildings, Contents or Personal Possessions Policy?

YES <input type="checkbox"/>	NO <input type="checkbox"/>	YES <input type="checkbox"/>	NO <input type="checkbox"/>
------------------------------	-----------------------------	------------------------------	-----------------------------

Will the property be:

- | | | | | |
|--|------------------------------|-----------------------------|------------------------------|-----------------------------|
| a) used as a weekend or holiday home? | YES <input type="checkbox"/> | NO <input type="checkbox"/> | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| b) left unoccupied for any reason for more than 35 consecutive days? | YES <input type="checkbox"/> | NO <input type="checkbox"/> | YES <input type="checkbox"/> | NO <input type="checkbox"/> |

If YES to any of the above, please give details (use separate sheet if necessary). Failure to do so may affect the settlement of a claim or render the policy invalid.

- | | | | | |
|---|------------------------------|-----------------------------|------------------------------|-----------------------------|
| c) used solely as private living accommodation for you and your family and not for any business purposes? | YES <input type="checkbox"/> | NO <input type="checkbox"/> | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
|---|------------------------------|-----------------------------|------------------------------|-----------------------------|

If NO to the above, please give details (use separate sheet if necessary). Failure to do so may affect the settlement of a claim or render the policy invalid.

The Lender's arrangements with the insurers for buildings and personal possessions insurance do not require completion of detailed insurance proposal forms. However, a contract of insurance requires disclosure of all facts which an insurer would regard as likely to influence the acceptance and assessment of an insurance proposal.

If any answer to the property related insurance questions is yes or if you are in doubt about facts considered material, you should disclose them by giving full details on a separate sheet. Failure to do so may result in you being quoted the wrong terms, may affect the settlement of a claim or render the policy invalid.

You should keep a record (including copies of letters) of all information supplied for the purpose of entering into the insurance contract.

The Lender will arrange for insurance cover to be issued on the basis of the information supplied for the purpose of entering into the insurance contract.

The Lender will arrange insurance to be issued on the basis of the information provided by you or on your behalf. Please tell us immediately of any changes that affect what you have told us, e.g. the use of the property is changed; you add an extension; you install double glazing or central heating or intend leaving the property unoccupied for more than 35 consecutive days.

A specimen copy of the policy is available on request. A copy of this application will be supplied on request within three months of completion of the mortgage.

Please note insurers and their agents share information with each other to prevent fraudulent claims and to assess whether to offer insurance, including the terms, via the Claims and Underwriting Exchange register, operated by Insurance Database Services Ltd (IDS). A list of participants is available on request. In dealing with your Application this register may be searched. In the event of a claim, the information you supply on this form and on any claim form, together with other information relating to the claim, will be put on the register and made available to participants.

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 us for more information about this. You should show this notice to anyone who has an interest in property insured under the policy.

Declaration

- (i) *I/We declare to the best of my/our knowledge and belief that the answers given are true and all material information as explained above has been disclosed.
- (ii) *I/We understand that if any answer has been written by any other person, that person shall for that purpose be regarded as acting for *me/us and not for the Insurers.
- (iii) *I/We understand that this Application Form shall be incorporated in and form part of the insurance contract. A copy of your completed Application Form is available on request. Please tick the box if you require a copy.
- (iv) *I/We consent to the information on this form and on any claim *I/we may make being supplied to Insurance Database Services Ltd so that it can be made available to other insurers. *I/We also agree that, in response to any searches you may make in connection with this Application or any claim, Insurance Database Services Ltd may supply information it has received from other insurers about other claims *I/we have made.
- (v) *I/We understand that any confirmation of cover given will be subject to a satisfactory Application and a letter confirming this having been sent to *me/us.
- (vi) I/We understand that you will pass the information on this form and about any incident I/We may give details of to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches you make in connection with this application or any incident I/We have given details of, ISD Ltd may pass you information it has received from other insurers about other incidents involving anyone insured under the policy.

* Please delete as appropriate

Declaration and Consent

1. I/We agree that Southern Pacific Mortgage Limited (SPML) may assign or transfer its rights, benefits and obligations, in respect of any loan it may make to me/us, to another person, body or mortgage lending institute (lender). Reference in the following to SPML includes any such other lender, and SPML's and their respective successors and assigns and persons deriving title through it whether in equity or in law.
 2. I/We understand that SPML reserves the right to revalue the property at any time after completion of the mortgage and, if necessary, reschedule the loan accordingly.
 3. I/We understand that SPML's willingness to make an advance does not imply any representation about the value or condition of the property. I/We understand that SPML's valuation is not carried out for my/our benefit and confirm that I/we have not relied on it.
 4. If any of the information in this form changes prior to the making of the advance I/we will notify SPML in writing and will not take up the advance unless SPML has previously consented in writing.
 5. I/We confirm that the declarations contained in this application form shall continue in full force and effect notwithstanding the completion of any mortgage.
 6. I/We understand that the introducers in this application are not the agents of SPML.
 7. I/We authorise SPML and its agents to make such enquiries in connection with this application as it considers necessary. This includes making enquiries of my/our previous and present employers, lenders, landlords, accountants, bankers, tax office and insurance company. I/we hereby authorise such persons to provide this information to SPML.
 8. I/We authorise SPML to make such enquiries as it considers necessary in relation to my/our application, mortgage or other requirements and to disclose information provided by me/us on this application form to National Hunter (a Fraud Prevention Agency) whence it may be made available to other mortgage lenders where this is done in the interest of fraud prevention. Any information I/We provide may be held by SPML in its computer records and may be shared within SPML and third parties to protect both SPML and its customers against fraud.
 9. I/We understand that you will pass the information on this form and about any incident I/We may give details of to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches you may make in connection with this application or any incident, I/We have given details of, IDS Ltd may pass you information it has received from any other insurers about other incidents involving anyone insured under the policy.
 10. I/We authorise SPML to disclose information relating to this application and any agreement entered into as a result of this application to all persons in the limited circumstances where such disclosure is necessary, including my/our insurers and SPML's insurers (if any), the mortgage broker, valuer or solicitor, or other agent who introduced me/us, any sub-contractors and agents of SPML and any lender for whom SPML may be acting as agent and any other person having a legal right to the information. I/We understand that SPML will keep this information confidential and it will only be shown to other parties in limited circumstances, namely; if it has to do so by law; it is in the public interest or SPML's interest to do so; the recipient is another member of SPML's group; or if I/We have given my/our permission.
11. I/We agree that SPML may search the files of credit reference agencies and the Council of Mortgage Lenders Possessions Register which will keep a record of the search. Details of how I/we conduct the account (including any repossession of the property and any arrears) may be disclosed to these agencies. This information may be used by other lenders in assessing applications from me/us and members of my/our household and for occasional debt tracing and fraud prevention.
 12. I/We agree that information about me/us and my/our account may be used by SPML and other companies within the same group as SPML to select products and services of SPML and third parties which they believe I/we may be interested in and that details of such products and services may be sent to me/us. If you do not wish to receive such material or if you do not wish information to be passed to other companies within the SPML group, please tick box.
 13. I/We acknowledge that SPML is entitled to make such arrangements as it thinks fit with third parties to protect itself against any failure by me/us to pay the mortgage loan, and that any such arrangements will be for SPML's benefit and not mine/ours. I/we further acknowledge that SPML may pass to such third parties any information contained in this application and this application itself together with any relevant supporting documentation.
 14. I/We acknowledge that SPML and its successors and assigns and persons deriving title from it whether in equity or in law may in due course raise finance on any mortgage it may make to me/us and may:
 - a) transfer, assign or otherwise dispose of the rights, benefits and obligations of such mortgage together with the charge and policies of life assurance and other related security it holds;
 - b) enter into any contractual arrangements relating to the funding of such mortgage with any person or lender;
 - c) pass any information contained in this application and any supporting documentation which may hereafter be provided or any other information relating to the Property, the Mortgage, the security for the Mortgage or the history and conduct of my/our account to any interested or potentially interested person or lender, who may rely upon the truth and accuracy of the information contained in this application.
 15. I/We agree that SPML may store the information I/we have provided to it on computer or in other records. I/We acknowledge that SPML will only use this information for purposes registered under the Data Protection Act 1998 and that I/We may request in writing a copy of the details SPML holds about me/us and shall be supplied with such details upon a written request to the Data Protection Manager at SPML (125 Kensington High Street, London W8 5PA) together with the payment to SPML of a £10 fee.
- I/We certify that the statements and particulars given above and all the information in this form are true and complete and understand that these will form the basis of any mortgage offer.

WARNING: If a Payment Protection Plan has not been requested, consideration should be given to how your mortgage payments will be made if you become ill or unemployed.

Signed by First Applicant _____ Signed by Second Applicant _____

Print Name _____ Date _____ Print Name _____ Date _____

WARNING:

Your home is at risk if you do not keep up payments on a mortgage or other loan secured on it.

SPML is a member of the Council of Mortgage Lenders and subscribes to the Mortgage Code

Additional Information Sheet

Section & Question No. details relate to	Details

Authority to Second Chargeholder/Previous Lender (as appropriate)

To <input type="text"/>	Account/Roll No. <input type="text"/>
Property Address <input type="text"/> Postcode <input type="text"/>	Please accept this notice as authority to disclose to Southern Pacific Mortgage Limited or their representatives, such information as they may request concerning the above account. Signatures _____ Date _____ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Authority To Existing Lender

To <input type="text"/>	Account/Roll No. <input type="text"/>
Property Address <input type="text"/> Postcode <input type="text"/>	Please accept this notice as authority to disclose to Southern Pacific Mortgage Limited or their representatives, such information as they may request concerning the above account. Signatures _____ Date _____ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>