

# MORTGAGE APPLICATION FORM



<b>TYPE OF MORTGAGE SCHEME</b>										
<b>DATE STAMP</b>										
<b>APPLICATION NUMBER</b>										
<table border="1" style="width: 100%; height: 20px;"> <tr> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> </tr> </table>										

<b>BRANCH</b>										
<b>INTERMEDIARY DETAILS</b>										
<b>MORTGAGE CODE REGISTRATION NUMBER</b>										
<table border="1" style="width: 100%; height: 20px;"> <tr> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> </tr> </table>										

## Important notes to Applicants

- PLEASE COMPLETE THIS FORM **FULLY IN INK** USING BLOCK CAPITALS.
- IF THERE IS INSUFFICIENT SPACE FOR SOME OF YOUR ANSWERS, PLEASE USE THE ADDITIONAL INFORMATION SHEETS TOWARDS THE BACK OF THE FORM.
- WHERE THERE IS A CHOICE OF ANSWER, PLEASE TICK  IN THE APPROPRIATE BOX.
- DELETE INAPPLICABLE STATEMENTS WHERE REQUESTED.
- ALL QUESTIONS **MUST** BE ANSWERED. HOWEVER, WHERE A QUESTION IS NOT APPLICABLE STATE "NO", "NONE" OR "N/A".
- PLEASE ENSURE THAT THE DECLARATION IS **SIGNED BY ALL APPLICANTS**.

THE WEST BROM • PASS IT ON



PRINCIPAL OFFICE, 374 HIGH STREET, WEST BROMWICH, WEST MIDLANDS B70 8LR.  
 TEL: 0121-525 7070 FAX: 0121-500 5961 BRITDOC No. DX 14611 WEST BROMWICH 7

Calls may be monitored and/or recorded for your security and your confidentiality will be maintained.

The Society is regulated by the Financial Services Authority.

The Society is a member of the Building Societies Association.

Shares and Deposits in the Society are Trustee Investments.

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



# Section 1 - Personal Details

	APPLICANT 1	APPLICANT 2
1.1 SURNAME (Mr/Mrs/Miss/Ms)		
1.2 FORENAMES (in full)		
1.3 IF ACTING AS GUARANTOR, PLEASE STATE RELATIONSHIP TO APPLICANT		
1.4 DATE OF BIRTH (e.g 10 04 59)		
1.5 SEX	Male/Female*	Male/Female*
1.6 MARITAL STATUS	Married/Single/Divorced/Separated/Widow(er)* <small>(*delete those inapplicable)</small>	Married/Single/Divorced/Separated/Widow(er)* <small>(*delete those inapplicable)</small>
1.7 ACCOUNT NUMBER(S) <small>(if you are an investor with the Society)</small>		
1.8 PRESENT ADDRESS <small>(This is for correspondence purposes, so please give your full address)</small>		
	POST CODE	POST CODE
1.9 TELEPHONE NUMBER <small>(including STD Code)</small>	DAY EVENING	DAY EVENING
1.10 CURRENT ACCOMMODATION	Mortgaged <input type="checkbox"/> With friends <input type="checkbox"/> Rented <input type="checkbox"/> Owned outright <input type="checkbox"/> With parents <input type="checkbox"/> Other (specify) <input type="checkbox"/> Tied <input type="checkbox"/>	Mortgaged <input type="checkbox"/> With friends <input type="checkbox"/> Rented <input type="checkbox"/> Owned outright <input type="checkbox"/> With parents <input type="checkbox"/> Other (specify) <input type="checkbox"/> Tied <input type="checkbox"/>
	<b>NOTE: If "OWNED OUTRIGHT" and a mortgage has been redeemed within the last 12 months, please give details on page 10.</b>	
1.11 NAME & ADDRESS OF CURRENT MORTGAGE LENDER AND/OR LANDLORD		
	POST CODE	POST CODE
1.12 ACCOUNT HOLDER(S) NAME		
1.13 MORTGAGE/RENT ACCOUNT No.		
1.14 HOW LONG HAVE YOU LIVED AT YOUR CURRENT ADDRESS?	YEARS      MONTHS	YEARS      MONTHS
1.15 IF YOU HAVE LIVED AT YOUR CURRENT ADDRESS FOR LESS THAN TWO YEARS, PLEASE PROVIDE PROOF OF OCCUPANCY (I.E. BANK STATEMENT AND/OR UTILITY BILLS)		
1.16 IF YOUR MORTGAGE IS NOT WITH THE SOCIETY, PLEASE ENCLOSE YOUR MOST RECENT MORTGAGE STATEMENT AND/OR RENT BOOK COVERING THE LAST TWELVE MONTHS' PAYMENTS		
<b>IF YOU HAVE CHANGED ADDRESS OR CHANGED YOUR SURNAME IN THE PAST 3 YEARS PLEASE COMPLETE 1.17 TO 1.23</b>		
1.17 PREVIOUS SURNAME		
1.18 PREVIOUS ADDRESS		
	POST CODE	POST CODE
1.19 DATE OF CHANGE		
1.20 WAS YOUR PREVIOUS ADDRESS	Mortgaged <input type="checkbox"/> With friends <input type="checkbox"/> Rented <input type="checkbox"/> Owned outright <input type="checkbox"/> With parents <input type="checkbox"/> Other (specify) <input type="checkbox"/> Tied <input type="checkbox"/>	Mortgaged <input type="checkbox"/> With friends <input type="checkbox"/> Rented <input type="checkbox"/> Owned outright <input type="checkbox"/> With parents <input type="checkbox"/> Other (specify) <input type="checkbox"/> Tied <input type="checkbox"/>
1.21 NAME AND FULL ADDRESS OF YOUR PREVIOUS LENDER/LANDLORD		
	POST CODE	POST CODE



## Section 5 - Employment and Income (Self-employed and Directors with more than 30% shareholding)

5.1 IS YOUR BUSINESS	Partnership <input type="checkbox"/>	Limited Company <input type="checkbox"/>	Partnership <input type="checkbox"/>	Limited Company <input type="checkbox"/>
	Sole Trader <input type="checkbox"/>	Sub Contractor <input type="checkbox"/>	Sole Trader <input type="checkbox"/>	Sub Contractor <input type="checkbox"/>
5.2 NAME OF COMPANY	<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>	
5.3 NATURE OF BUSINESS	<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>	
5.4 IN WHAT YEAR WAS THE BUSINESS ESTABLISHED?	<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>	
5.5 BUSINESS ADDRESS	<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>	
	<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>	
	<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>	
		POST CODE		POST CODE
5.6 TELEPHONE NUMBER <small>(including STD Code)</small>	<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>	
5.7 VAT NUMBER (if registered)	<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>	
5.8 COMPANY REGISTRATION No.	<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>	
5.9 LAST 3 YEARS' INCOME DERIVED FROM THE BUSINESS	£ <input style="width: 150px;" type="text"/>	YEAR ENDED <input style="width: 100px;" type="text"/>	£ <input style="width: 150px;" type="text"/>	YEAR ENDED <input style="width: 100px;" type="text"/>
	£ <input style="width: 150px;" type="text"/>	YEAR ENDED <input style="width: 100px;" type="text"/>	£ <input style="width: 150px;" type="text"/>	YEAR ENDED <input style="width: 100px;" type="text"/>
	£ <input style="width: 150px;" type="text"/>	YEAR ENDED <input style="width: 100px;" type="text"/>	£ <input style="width: 150px;" type="text"/>	YEAR ENDED <input style="width: 100px;" type="text"/>
5.10 NAME AND ADDRESS OF ACCOUNTANT	<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>	
	<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>	
	<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>	
		POST CODE		POST CODE
5.11 TELEPHONE NUMBER <small>(including STD Code)</small>	<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>	
5.12 HOW LONG HAVE YOU WORKED AT YOUR CURRENT COMPANY?	YEARS	MONTHS	YEARS	MONTHS
	<b>NOTE:</b> <i>If you have worked at your current company for less than 2 years, please provide details of previous employment on page 10.</i>			
5.13 PLEASE FORWARD ACCOUNTS AND TAX ASSESSMENTS FOR THE PAST THREE YEARS WITH THIS APPLICATION				

## Section 6 - Other Income

6.1 DESCRIPTION AND SOURCE OF INCOME (e.g. investment income)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	
6.2 AMOUNT OF OTHER INCOME	£ <input style="width: 150px;" type="text"/>	PER ANNUM	£ <input style="width: 150px;" type="text"/>
6.3 HOW LONG HAVE YOU BEEN RECEIVING OTHER INCOME?	YEARS	MONTHS	YEARS
	YEARS	MONTHS	YEARS
<b>NOTE:</b> <i>If less than 12 months, please provide details of previous source of income on page 10.</i>			

## Section 7 - Financial Commitments

7.1 CURRENT RENT/ MORTGAGE REPAYMENT	£ <input style="width: 100%;" type="text"/>	BALANCE OUTSTANDING	£ <input style="width: 100%;" type="text"/>
<b>IF YOU HAVE ANY HIRE PURCHASE OR LOAN AGREEMENTS, PLEASE COMPLETE 7.2 TO 7.7</b>			
7.2 LENDERS NAME	<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>
7.3 COMMENCEMENT DATE	<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>
7.4 TERM OF LOAN	<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>
7.5 SECURED ON PROPERTY?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	YES <input type="checkbox"/>
			NO <input type="checkbox"/>
7.6 USUAL MONTHLY REPAYMENT	£ <input style="width: 100%;" type="text"/>		£ <input style="width: 100%;" type="text"/>
7.7 WILL THE LOAN BE PAID OFF ON COMPLETION OF THE MORTGAGE?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	YES <input type="checkbox"/>
			NO <input type="checkbox"/>
<b>NOTE:</b> <i>If you have more than one entry, please give details on page 11.</i>			

## Section 7 - Financial Commitments (Continued)

IF YOU HAVE ANY CREDIT CARDS, PLEASE COMPLETE 7.8 TO 7.10

7.8 CARD TYPE	<input type="text"/>	<input type="text"/>
7.9 AMOUNT OUTSTANDING	£ <input type="text"/>	£ <input type="text"/>
7.10 MONTHLY REPAYMENT	£ <input type="text"/>	£ <input type="text"/>

NOTE: If you have more than one entry, please give details on page 11.

7.11 PLEASE GIVE DETAILS OF ANY FURTHER COMMITMENTS, INCLUDING **MAINTENANCE PAYMENTS** AND/OR GUARANTOR LIABILITIES ON PAGE 11

## Section 8 - Bank Details

8.1 BANK SORT CODE	<input type="text"/>	<input type="text"/>
8.2 NAME AND ADDRESS OF BANK	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	POST CODE <input type="text"/>	POST CODE <input type="text"/>
8.3 ACCOUNT NAME	<input type="text"/>	<input type="text"/>
8.4 ACCOUNT NUMBER	<input type="text"/>	<input type="text"/>
8.5 TIME AT BANK	<input type="text"/>	<input type="text"/>

## Section 9 - Mortgage Loan Requirements

9.1 MORTGAGE LOAN REQUIRED

9.2 WHAT TYPE OF MORTGAGE DO YOU REQUIRE? Endowment  Repayment  Pension  Interest Only  Individual Savings Account

9.3 REPAYMENT TERM  YEARS

**APPLICANTS WHO SELECT AN INTEREST-ONLY LOAN ARE REMINDED THAT IT IS EXTREMELY IMPORTANT TO ENSURE THAT THEY HAVE THE MEANS TO REPAY THE LOAN (INCLUDING ALL CAPITAL) AT THE END OF THE MORTGAGE TERM. IF APPLICANTS HAVE NOT ALREADY MADE ADEQUATE ARRANGEMENTS, THEY ARE STRONGLY RECOMMENDED TO TAKE ADVICE FROM A FINANCIAL ADVISER WHO SPECIALISES IN SUCH MATTERS. IF YOU WISH, WE CAN MAKE AN APPOINTMENT FOR YOU WITH ONE OF THE SOCIETY'S PERSONAL FINANCIAL MANAGERS.**

**WHATEVER ARRANGEMENTS ARE PUT IN PLACE TO REPAY THE LOAN, APPLICANTS ARE REMINDED THAT IT IS GENERALLY A LONG-TERM COMMITMENT. IF APPLICANTS SET UP AN INVESTMENT PLAN OR LIFE POLICY IN CONNECTION WITH THEIR LOAN, IT IS THEIR RESPONSIBILITY TO MAINTAIN REPAYMENTS. APPLICANTS SHOULD ALSO CHECK THE PROGRESS OF THEIR INVESTMENT PLANS/POLICIES AT LEAST ANNUALLY.**

9.4 IF THE LOAN IS BEING SUPPORTED BY ENDOWMENT, PENSION OR TERM POLICY(IES), PLEASE DETAIL YOUR ARRANGEMENTS

NEW/EXISTING	POLICY TYPE (Endowment/Pension/Term)	POLICY HOLDER	AMOUNT OF COVER (£)	REMAINING TERM (Years & Months)	PREMIUM (£)	LOW START
						YES / NO*
INSURANCE COMPANY NAME AND ADDRESS					Society's Use Only	COMMISSION? YES/NO *
NEW/EXISTING	POLICY TYPE (Endowment/Pension/Term)	POLICY HOLDER	AMOUNT OF COVER (£)	REMAINING TERM (Years & Months)	PREMIUM (£)	LOW START
						YES / NO*
INSURANCE COMPANY NAME AND ADDRESS					Society's Use Only	COMMISSION? YES/NO *

NOTE: If there are more than two entries, please provide details on page 11.

**IF YOU ARE PURCHASING A PROPERTY PLEASE COMPLETE QUESTION 9.5 OR, IF YOU ARE RE-MORTGAGING YOUR EXISTING PROPERTY, PLEASE COMPLETE QUESTION 9.6**

9.5 **HOUSE PURCHASE**

PURCHASE PRICE

IF THE PROPERTY IS BEING PURCHASED AS A RESULT OF A RIGHT TO BUY OPTION, PLEASE STATE THE DISTRICT VALUER'S FIGURE AND PROVIDE RIGHT TO BUY AGREEMENTS

AMOUNT OF DEPOSIT

PLEASE GIVE DETAILS REGARDING THE SOURCE OF THE DEPOSIT BEING PROVIDED, E.G. FROM SAVINGS, INHERITANCE ETC., ON PAGE 11

PLEASE GIVE DETAILS OF ANY AMOUNT, APART FROM THE MORTGAGE LOAN, YOU ARE OBTAINING BY BORROWING

IS THE PROPERTY BEING PURCHASED FROM A RELATIVE? YES  NO

IF "YES", IS A DEED OF GIFT INVOLVED? YES  NO

## Section 9 - Mortgage Loan Requirements (Continued)

### 9.6 RE-MORTGAGE

ORIGINAL PURCHASE PRICE AND DATE OF PURCHASE

£  20

AMOUNT AND DATE OF THE ORIGINAL MORTGAGE

£  20

AMOUNT AND DATE FOR ANY FURTHER ADVANCE(S)  
SINCE THE ORIGINAL PURCHASE OF THE PROPERTY

£  20

£  20

CURRENT MARKET VALUE

£

REASON FOR ADDITIONAL LOAN IN EXCESS OF EXISTING MORTGAGE

9.7 IF THE MORTGAGE IS SUBJECT TO A HIGH LOAN TO VALUE FEE, DO YOU WANT THE CHARGE FOR THIS ADDED TO THE MORTGAGE LOAN? (The Society reserves the right to refuse this)

YES  NO

## Section 10 - Method of Payment

10.1 PLEASE STATE WHICH METHOD OF PAYMENT YOU REQUIRE

By Direct Debit

Please complete the Direct Debit Instruction on page 13 of this form.

By Internal Standing Order

## Section 11 - Property Details

11.1 ADDRESS OF PROPERTY

POST CODE

11.2 TYPE OF PROPERTY

House  Bungalow  Flat/Maisonette

Detached  Semi-Detached  Terraced

11.3 IF THE PROPERTY IS A FLAT OR MAISONETTE

**NOTE: If the property is a converted flat or a purpose built flat over 3 storeys high, please refer to Society for acceptance.**

Purpose built  Converted

Number of flats in block  Number of storeys

11.4 NUMBER OF

Dining Room	Living Room	Kitchen	Bedroom	Bathroom	W.C.	Garage	Central Heating	Cellar	Attic
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	YES / NO*	YES / NO*	YES / NO*

11.5 CONSTRUCTION

WALLS: Brick  Stone  Concrete  Timber  Other

ROOF: Slate  Tile  Thatch  Other

11.6 IS THE PROPERTY

Freehold  Leasehold  Feuhold  Commonhold

11.7 IF LEASEHOLD PLEASE STATE LEASEHOLD DETAILS

Full lease term  YEARS Unexpired term of lease  YEARS Ground Rent  £ p.a.

If ground rent is escalating, state period and amount escalating

11.8 HAVE YOU PREVIOUSLY MADE AN APPLICATION ELSEWHERE FOR A LOAN ON THIS PROPERTY OR ANY OTHER PROPERTY IN THE LAST 6 MONTHS?

YES  NO

**NOTE: If "YES", please give details on page 11.**

11.9 YEAR PROPERTY BUILT (If under construction, write "NEW")

**IF THE PROPERTY IS LESS THAN 10 YEARS OLD, PLEASE COMPLETE QUESTION 11.10**

11.10 PROPERTIES UNDER TEN YEARS ONLY

NAME, ADDRESS AND TELEPHONE  
NUMBER OF BUILDER/DEVELOPER

POST CODE TEL:

WAS OR WILL THE BUILDING BE COVERED BY A GUARANTEE SCHEME? YES  NO  NHBC  Zurich Newbuild

IF "NO", WILL THE CONSTRUCTION BE SUPERVISED BY AN ARCHITECT EMPLOYED BY YOU? YES  NO

IF "YES" PLEASE SUPPLY NAME AND ADDRESS DETAILS OF ARCHITECT AND THE ARCHITECT'S

POST CODE

QUALIFICATIONS AND FORWARD PLANS AND SPECIFICATIONS

QUALIFICATIONS:

11.11 PLEASE STATE IF YOU INTEND TO OCCUPY THE PROPERTY WITHIN ONE MONTH OF PURCHASE

YES  NO

## Section 11 - Property Details (Continued)

11.12 DETAILS OF ANYONE 17 YEARS OR OVER (WHO IS NOT A MORTGAGE APPLICANT) WHO WILL BE LIVING IN THE PROPERTY

NAME	D.O.B.	RELATIONSHIP

11.13 WILL YOU OR YOUR DEPENDANTS USE THE PROPERTY WHOLLY FOR RESIDENTIAL PURPOSES? YES  NO

**NOTE: If "NO", please provide details of the use, room by room, on page 11.**

11.14 ARE THERE ANY RESTRICTIVE COVENANTS, OR UNUSUAL TERMS IN THE LEASE, WHICH MAY AFFECT THE VALUE OF THE PROPERTY AND WHICH MAY NOT BE APPARENT TO A VALUER CARRYING OUT A NORMAL BUILDING SOCIETY VALUATION? YES  NO

**NOTE: If the answer is "YES" to question 11.14, or if there is anything unusual which would not be apparent from a visual inspection of the site, please give details on page 12 and, if possible, enclose a plan, or a copy of the lease**

## Section 12 - Viewing Arrangement

12.1 NAME AND TELEPHONE NUMBER OF OWNER

	TEL:
--	------

12.2 NAME, ADDRESS AND TELEPHONE NUMBER OF PERSON FOR THE VALUER TO CONTACT FOR ACCESS

	POST CODE	TEL:

12.3 NAME, ADDRESS AND TELEPHONE NUMBER OF SELLING AGENT (if not as question 12.2)

	POST CODE	TEL:

## Section 13 - Solicitor Details

13.1 NAME OF THE FIRM OF SOLICITORS ACTING ON YOUR BEHALF

--

13.2 ADDRESS OF YOUR SOLICITORS

	POST CODE

13.3 NAME OF THE SOLICITOR ACTING ON YOUR BEHALF

TEL:	DX:	FAX:

**NOTE: The Society reserves the right to use its own solicitors**

Society's use only SOLICITOR'S CODE

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## Section 14 - Property Insurance

14.1 IT IS A CONDITION OF THE MORTGAGE THAT THE PROPERTY BE ADEQUATELY INSURED AGAINST FIRE AND ASSOCIATED PERILS. THE PROPERTY MUST BE INSURED FOR ITS FULL REINSTATEMENT VALUE

14.2 PLEASE INDICATE WHAT TYPE OF BUILDINGS OR BUILDINGS AND CONTENTS INSURANCE YOU REQUIRE

BUILDINGS ONLY WITH ACCIDENTAL DAMAGE

SUPERSURE (Buildings and Contents with Accidental Damage)

14.3 IF YOU HAVE NOT TICKED ANY OF THE ABOVE BOXES, YOUR PROPERTY ONLY WILL BE INSURED FOR ITS FULL REINSTATEMENT VALUE, INDEX-LINKED WITH THE SOCIETY'S SCHEME INSURERS. IF YOU WISH TO MAKE ALTERNATIVE INSURANCE ARRANGEMENTS, THE SOCIETY'S APPROVAL IS REQUIRED

14.4 FOR YOUR CONVENIENCE, THE ANNUAL PREMIUM IS PAYABLE IN TWELVE EQUAL INSTALMENTS WHICH ARE INCLUDED IN YOUR MONTHLY MORTGAGE REPAYMENT

14.5 PLEASE ANSWER THE FOLLOWING QUESTIONS TO THE BEST OF YOUR KNOWLEDGE AND BELIEF HAVE YOU OR ANY PERSON NORMALLY RESIDENT WITH YOU:

HAD ANY HOME OR PERSONAL INSURANCE DECLINED, CANCELLED OR HAD SPECIAL TERMS IMPOSED? YES  NO

SUSTAINED ANY LOSS, DAMAGE OR LIABILITY WHETHER INSURED OR NOT DURING THE PAST THREE YEARS ARISING FROM RISKS INSURED UNDER A HOMEOWNER'S BUILDINGS OR CONTENTS POLICY? YES  NO

EVER BEEN CONVICTED OF OR IS ANY PROSECUTION PENDING FOR, ANY CRIMINAL OFFENCE? YES  NO

14.6 WILL THE PROPERTY BE LEFT UNOCCUPIED FOR ANY REASON FOR MORE THAN 60 DAYS AT ANY ONE TIME? YES  NO

14.7 WILL THE PROPERTY BE USED FOR TRADE PURPOSES? YES  NO

**NOTE: If the answer to questions 14.5 to 14.7 is "YES", please provide details on page 12.**

## Section 15 - Loan Protection Scheme

15.1 THIS SCHEME HAS BEEN DEVELOPED TO ENABLE YOU TO MEET YOUR MONTHLY MORTGAGE REPAYMENTS IF YOU ARE OFF WORK AS A RESULT OF SICKNESS, ACCIDENT OR IF YOU ARE MADE REDUNDANT.

15.2 IF YOU WANT COVER UNDER THIS SCHEME, PLEASE TICK THE BOX AND WE WILL SEND YOU AN APPLICATION FORM

15.3 DO YOU REQUIRE COVER ON A SINGLE OR JOINT LIFE BASIS?

Single

Joint

## Section 16 - Valuation Report

The Society is required under the Building Societies Act to obtain a valuation of the property in order to assess its suitability as security for a mortgage loan. While this report is sufficient for the Society's purposes in deciding whether to make the loan and how much it is prepared to lend, the information provided is, in our view, not sufficient for you as the purchaser.

The Society's Mortgage Valuation Report is a basic one. It is not a survey and there may be faults in the property which will not be discovered during the limited inspection so that you should not place reliance on it as indicating the condition of the structure or that the purchase price is reasonable or otherwise. It is on this basis that the Society and its valuer do not accept any responsibility to you if you proceed with your purchase relying on the Mortgage Valuation Report alone.

**The Society recommends that you obtain a 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 both as an investment and a residence. Our branch staff can help you with finding a valuer to undertake such an inspection for you.**

## Section 17 - Mortgage Transfers by the Society (Securitisation)

Securitisation is one way in which West Bromwich Building Society can raise large scale funds to provide mortgage finance at competitive rates. This may involve transferring mortgages to third parties, possibly another Building Society or the subsidiary of one. This enables funds to be raised in the capital markets using residential property as security.

Although the mortgage would be transferred, West Bromwich Building Society would still administer the mortgage and deal with the setting of interest rates and further loans. The main difference is that, in certain types of securitisation, borrowers would remain members of the Society only if they continued to hold a West Bromwich Building Society savings account.

The Society will not securitise mortgages without writing to the borrowers concerned first.

## Section 18 - Data Protection, Credit and other References

Any information provided by you may be held by West Bromwich Building Society in its records and may be shared within West Bromwich Building Society and with third parties to protect both ourselves and our customers against fraud. Under the Data Protection Act 1998 you are entitled to know what information is held about you in our records and to ask for any inaccurate details to be amended. If you have any questions about the Data Protection Act or your rights under it please write to the Group Compliance Officer at West Bromwich Building Society, 374 High Street, West Bromwich, West Midlands B70 8LR.

## Section 19 - Joint Borrowers

If your mortgage is taken out in joint names, the responsibility for repayment of the loan is joint and several. This means that you are each liable for the whole loan. This is important if either of you experience financial difficulty maintaining your monthly repayments. If your circumstances do change in the future or you experience financial difficulties, it is important that you contact the Society as soon as possible.

## Declaration to be completed by all Applicants - Please read carefully

**It is important that the whole of this document, and especially this declaration, is read and understood fully before it is completed, signed, and returned to the Society. If you are unsure or confused on any point, please consult your local West Bromwich Building Society office, or your solicitor.**

**This declaration is to be read and signed by each applicant.**

### IMPORTANT NOTICES

**This notice applies if your mortgage application has been introduced to the Society through a broker or other person or company ("third party"), whether or not in conjunction with an insurance policy or some other investment scheme. Your contract with the Society will be based solely on the terms of this mortgage application form and any mortgage offer or other literature provided to you by the Society. The making of a mortgage advance to you does not imply that the Society accepts any responsibility to you in relation to the suitability or effect of any policy or scheme as referred to above, or for any act, omission, neglect, representation or statement made by a third party.**

### MORTGAGE PRODUCT LEAFLET

**Please make sure that you read the Society's Mortgage Product leaflet as it is an important part of this mortgage application form. If you do not have this document, our staff at your West Bromwich Building Society branch will be pleased to give you a copy.**

### FEES

I make application for a mortgage advance from the Society and enclose  in respect of the application fee and any arrangement fee, and understand that the fee(s) is/are not refundable if this application is withdrawn or declined.

I have received and read the Society's Mortgage Product leaflet which explains aspects of the Society's mortgage conditions in more detail.

### INTEREST

I understand that:

(a) the first month's interest payment is due on the date of completion in respect of interest from the date of the advance cheque up to the end of the month in which the loan is made; and

(b) (unless otherwise stated in the product leaflet) interest is charged up to the end of the month in which the loan is repaid together with any further interest payments and/or charges as set out in the mortgage offer.

### VALUATION

I have read the section headed "Valuation Report", concerning the Standard Mortgage Valuation Report for mortgage purposes, and I understand that the Society recommends that I should obtain a fuller report for my purposes, without which I run the risk that the property might suffer from serious defects not mentioned in the report obtained by the Society.

**INSURANCE**

I understand that the Society's arrangements with its Insurers for 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 assessment and acceptance of an insurance proposal. I understand that if there are any facts which are, or might be, material, I must enclose a note with this application and that failure to do so could invalidate the insurance.

(Cover will 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 changes, or you add an extension or install double glazing/central heating.)

I agree that the insurance will not be in force until the application has been accepted by the Society except to the extent of any official cover note which may be issued.

**GENERAL**

I have not arranged any other loan or further mortgage or any financial assistance by way of Local Authority or other Grants.

I am able to afford the mortgage repayments under the terms of the Society's mortgage.

I have read and accept the notes contained on this form.

I, being over 18 years of age, declare that the information supplied on this application for a mortgage advance, and provided in connection with this application for a mortgage advance is true and complete, that nothing materially affecting the application has been concealed by me and that the same shall form a basis of any arrangement for a quotation under the requirement of the Consumer Credit Act 1974 and the relevant regulations made thereunder.

I hereby further declare that all the information that I have supplied in connection with this application for a mortgage loan is true and correct.

**MORTGAGE TRANSFERS BY THE SOCIETY**

I agree that, unless I have told you otherwise in writing, that the Society may assign or transfer the Society's rights, benefits and obligations, in respect of the loan I apply for, to another body or mortgage lending institution.

**DATA PROTECTION ACT, CREDIT AND OTHER REFERENCES**

Insurers share information with each other to prevent fraudulent claims and for underwriting purposes via the Claims and Underwriting Exchange Register, operated by Insurance Database Services Ltd. A list of participants is available on request. In dealing with your application we may search this register. In the event of a claim, the information you supply on this form and the claim form, together with other information relating to the claim, will be provided to participants.

I agree that the Society or its authorised agent:

- (a) may at any time apply to my employer, accountant, landlord, lender, bank, tax office or insurance company for references and life assurance policy details and
- (b) has the right without limitation to both supply information to and receive it from any credit reference or other agency which in its discretion, it and other lenders consult for credit assessment and the prevention of fraudulent loans and insurance claims and to visit and counsel borrowers in their homes in appropriate circumstances.
- (c) may disclose information about my subsequent mortgage debt to credit reference agencies where I have fallen behind with my repayments; and the fact that money is owed is not in formal dispute; and I have not made satisfactory proposals for repayment of the debt following formal demand; and I have been given at least 28 days' notice of the Society's intention to disclose.

I understand that the information supplied to a credit agency may be available to persons wishing to carry out credit checks.

I understand that details of properties taken into possession will be passed to the CML Possessions Register, which is kept by major credit reference agencies.

I authorise the Society to supply information on this form, or otherwise provide, to any insurance company/Local Authority to which the Society may make application for a guarantee with this loan, to the Society's Valuer and Solicitor, to the insurer of the property, and/or the Community Charge/Council Tax Registration Officer and to any other person having a legal right to the information.

I authorise the Society to provide any person acting as guarantor for this loan and/or their legal adviser with:

- (i) copies of information received by the Society relating to this application, including but not limited to information provided on this application form, copies of references obtained in relation to this application
- (ii) full details of my subsequent mortgage account, including but not limited to the mortgage balance, any arrears balance, the amount (if any) and dates of any payments, account history, any enforcement action including copy correspondence, etc.

I hereby authorise the Society or its professional advisers to disclose to a creditor of mine details of my address on written request from such creditor.

I authorise West Bromwich Building Society to make such enquiries as it considers necessary in relation to my application, mortgage or other requirements, and to disclose information provided by me on this application form to National Hunter, whence it may be made available to other mortgage lenders where this is done in the interest of fraud prevention.

I agree that the Society may use information supplied by me, in this application form or otherwise, for credit assessment, including Credit Scoring making enquires and taking references relating to me as it considers necessary. (eg from another financial institution).

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 the Society 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 management of your account.

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.

By stating 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.

An "association" between the joint applicants and/or any individual identified as your financial partner, will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each others information will be taken into account in all future applications by either or both of you. If either of you applies for access to information held at credit reference agencies, the applicant will receive only information relating to himself/herself and the name(s) of any associate(s). This linking will continue until one of you successfully files a "disassociation" at the credit reference agencies.

As a sole applicant I am aware that previous associations may be identified and these will be taken into account when assessing my application.

**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 you do not pay in full and on time, we may tell credit reference agencies who will record the outstanding debt.**

**You have the right of access to your personal records held by credit and fraud agencies. We will supply their names and addresses upon request to West Bromwich Building Society.**

It is important you read and understand this information. By signing this application, you agree that we can use your information in this way.

**DATA PROTECTION**

The information obtained regarding your application and subsequent mortgage may be held by the Society, its successors and assigns. The Society, its successors in title and assigns may use your information for statistical analysis, for administering your account, and for general business purposes. We may also use your information for marketing, selling and to keep you up-to-date with financial and other products and services offered by the Society, our subsidiaries, associated companies and carefully selected third parties.

To enable the Society to provide you with a high standard of service, the Society may give essential information about your account and, if necessary, your name and address to reputable third parties who may be able to use the information for the above purposes. You may be contacted by telephone, letter or other means of reasonable communication.

I have read the paragraph on Data Protection and understand that if I do not wish to receive information about new products and services which may be of interest to me from the Society or selected third parties, I should tick the box

*You have the right to ask for a copy of the information held by us in our records in return for payment of a small fee. You also have the right to require us to correct any inaccuracies in your information.*

Unless I have indicated otherwise I confirm my consent to the Society passing to such other companies as the Society deems appropriate my name(s) and address(es), along with details of my account to enable them to identify and advise me of products and services which they think may be of interest to me and to receiving marketing material on such other products and services offered by the Society and other companies.

**ALL APPLICANTS PLEASE SIGN HERE**

Signed .....	Date .....
Signed .....	Date .....

## Enclosures required with this application

PLEASE REMEMBER TO ENCLOSE THE FOLLOWING DOCUMENTATION WITH YOUR APPLICATION

	ENCLOSED	DATE TO FOLLOW	N/A
YOUR APPLICATION FEE	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>
YOUR MOST RECENT P60 & WAGE SLIPS FOR THE LAST THREE MONTHS' INCOME	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>
A COPY OF THE AGENT'S SALE PARTICULARS	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>
A COPY OF YOUR BANK STATEMENTS FOR THE LAST MONTH	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>
YOUR RENT BOOKS COVERING THE LAST TWELVE MONTHS (if you are a tenant)	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>
YOUR ACCOUNTS AND TAX ASSESSMENTS FOR THE PAST THREE YEARS (if you are self-employed)	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>
A COPY OF YOUR MOST RECENT MORTGAGE STATEMENT (if you have a mortgage that is not with the Society)	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>
PROOF OF OCCUPANCY E.G. BANK STATEMENT AND/OR UTILITY BILLS (if you have lived at your present address for less than twelve months)	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>
A PLAN OR COPY OF THE LEASE, IF POSSIBLE (if there is anything unusual relating to the property on which this application will be secured, or which may not be apparent to a valuer from a visual inspection of the site)	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>
ANY SPECIALIST REPORTS RELEVANT TO THE PROPERTY.	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>

## Additional Information

QUESTION 1.10	Current accommodation is "owned outright" and a mortgage has been redeemed within the last 12 months
<hr/> <hr/> <hr/> <hr/>	
QUESTIONS 2.2 TO 2.6	Previous arrears, bankruptcy, CCJs, HCJs, other matters
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QUESTIONS 4.12, 5.12	Previous employment details
<hr/> <hr/> <hr/> <hr/>	
QUESTIONS 6.1 TO 6.3	Previous source of income details
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## Additional Information

OTHER RELEVANT INFORMATION

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Originators Identification Number

9 4 2 2 0 5



## INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY DIRECT DEBITS

Please fill in the whole form and send it to: Direct Debit Applications, West Bromwich Building Society, 374 High Street, West Bromwich, West Midlands B70 8LR.

NAME AND FULL POSTAL ADDRESS OF YOUR BANK OR BUILDING SOCIETY BRANCH

To: The Manager

Address:

Postcode:

DIRECT DEBIT REFERENCE NUMBER. PLEASE ENTER YOUR MORTGAGE ACCOUNT No.

□ □ □ □ □ □ □ □ □ □

**For West Bromwich Building Society records:**  
(This is not part of the instruction to your bank or building society.)

PLEASE ENTER YOUR PREFERRED COLLECTION DATE (Between 1st & 25th)  
On or just after:

NAME OF ACCOUNT HOLDER(S)

BRANCH SORT CODE

BANK/BUILDING SOCIETY ACCOUNT NUMBER

□ □ □ - □ □ □ - □ □ □

□ □ □ □ □ □ □ □ □ □

Signature  Date

Signature  Date

Banks and building societies may not accept Direct Debit instructions for some types of account

The Direct Debit service is designed to make paying your mortgage easier. That's because, when you pay by Direct Debit, your mortgage repayments are paid automatically on the same day each month. You don't have to send a cheque every month or visit your local branch, and you don't need to change your payment instructions every time your monthly repayment changes. The Society will write to you 5 days before the date of any change, so you are aware of where you stand. Then we will automatically collect the new amount on the next due date. To make it as convenient as possible, you can choose to make payments on any date between the 1st and 25th of each month. Simply indicate your preferred payment date on the Direct Debit Instruction. When you pay by Direct Debit, you are covered by the Direct Debit Guarantee (see below for full details). Please ensure that your mortgage number is quoted on the instruction and that the form is signed and dated. **We are unable to deal with your request unless the form is signed.**

### THE DIRECT DEBIT GUARANTEE

- This 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, West Bromwich Building Society will notify you 5 working days in advance of your account being debited or otherwise agreed.
- If an error is made by West Bromwich 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.





**AUTHORITY TO DISCLOSE INFORMATION**

I/We authorise West Bromwich Building Society to obtain any information from:

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Signed: Applicant 1 Dated

Applicant 2 Dated

**AUTHORITY TO DISCLOSE INFORMATION**

I/We authorise West Bromwich Building Society to obtain any information from:

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Signed: Applicant 1 Dated

Applicant 2 Dated

**AUTHORITY TO DISCLOSE INFORMATION**

I/We authorise West Bromwich Building Society to obtain any information from:

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Signed: Applicant 1 Dated

Applicant 2 Dated

**AUTHORITY TO DISCLOSE INFORMATION**

I/We authorise West Bromwich Building Society to obtain any information from:

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Signed: Applicant 1 Dated

Applicant 2 Dated

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