

MORTGAGE APPLICATION FORM

FSA COMPLIANCE SECTION

Please note: An application will not be processed unless this section has been completed in full by the introductory source and, if necessary, the form will be returned to you for this purpose. If you have any queries regarding completion of this section, please contact Intermediary Sales Centre on 08456 07 07 08.

Name of Introducer			
Address of Introducer:	Company Name:		
	Number & Street:		
	District:		
	Town & County:	Postcode	
	Telephone No:	Facsimile No:	
If you are a Principal (directly authorised), please show your Firm's Registration No:			
If you are an Appointed Representative, please show your Regulation No: (and show the FRN of your Principal)		Reg No:	Principal FRN No:
Level of Service: <input type="checkbox"/> Advised <input type="checkbox"/> Non-advised			
Introducer Fee charged to Applicant:		£	
Are there any circumstances where any or all of the fee could be refunded?		<input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, please show amount: £
TOTAL value (gross) of Procuration Fee due:			£
Distribution of Procuration Fee <i>(Please show names of all payees to reflect all Club/Network/Principal apportionments)</i>	Payee's Name:		
	Payee's Name:		
	Payee's Name:		
Name of Club/Network submission route			
AIP Number:			



PART 1. LOAN DETAILS

Mortgage Product required (refer to personalised illustration)

If you are applying to us for our Buy to Let mortgage product, please indicate whether you are intending to let the property to a close relative. (By close relative we mean your spouse or civil partner, partner/co-habitee, parent, sibling, child, grandparent or grandchild). Yes No

NOTE: If the person to whom the property is to be let is not your close relative, the mortgage will not be one that is regulated by the Financial Services Authority (FSA).

Amount of Loan (Mortgage) required: £ To be repaid over how many years?

Property Purchase Price (or estimated value): £

Type of Loan required: Repayment: Interest Only: Part Repayment, Part Interest Only:
(Please specify the amount allocated to each part below)

Repayment: £ Interest only: £

Interest Only Loans: If you have chosen the interest only repayment method (either for all or part of the loan) then please indicate below the method(s) by which you intend to repay the loan at the end of the mortgage term. You may tick more than one box if appropriate but you must tick at least one.

Endowment Policy
 If you have chosen "Endowment policy please give total monthly cost of your policies in this box £

Pension lump sum Realisation of other assets (e.g. ISAs or other savings, sales of shares or other properties you own)

Inheritance or gift Sale of property/trading down to a cheaper property

Other (please specify in Part 13 - Comments Section)

Do you currently hold (or have you held in the past) an Investment or Mortgage Account with the Society? **Applicant 1** Yes No **Applicant 2** Yes No

PART 2. PERSONAL DETAILS

APPLICANT 1

APPLICANT 2

Title Mr Mrs Miss Ms

Mr Mrs Miss Ms

Other

Other

Surname

Forenames

Maiden/Previous Name (in last 6 years)

Date of Birth e.g. 02 03 1959

Sex Male Female

Male Female

Nationality

Marital Status Married/Civil Partner Widowed

Married/Civil Partner Widowed

Single Divorced/Separated/Dissolved

Single Divorced/Separated/Dissolved

Number of Dependents

Mobile Telephone Number

Home Telephone Number STD:

STD:

Home Fax Number STD:

STD:

Please provide your current address

Number and Street

District

Town

County

Postcode

Is your present address Mortgaged Rented

Mortgaged Rented

Owned outright but previously mortgaged Always owned outright

Owned outright but previously mortgaged Always owned outright

With friends/relatives

With friends/relatives

Other (please specify below)

Other (please specify below)

Date residency began there Start date Month Year

Start date Month Year

If you have lived at your present address for under 3 years, please provide all previous addresses during the last 3 years in the 'Comments' section.

PART 2. PERSONAL DETAILS - continued

		APPLICANT 1	APPLICANT 2
Current Lender's / Landlord's (e.g. Bank / Building Society)	Name	<input type="text"/>	<input type="text"/>
Address	Number and Street	<input type="text"/>	<input type="text"/>
	District	<input type="text"/>	<input type="text"/>
	Town	<input type="text"/>	<input type="text"/>
	County	<input type="text"/>	<input type="text"/>
	Postcode	<input type="text"/>	<input type="text"/>
	Telephone Number	STD: <input type="text"/>	STD: <input type="text"/>
	Fax Number	STD: <input type="text"/>	STD: <input type="text"/>
	Amount of Monthly Payment	£ <input type="text"/>	£ <input type="text"/>
	Total current Mortgage Balance	£ <input type="text"/>	£ <input type="text"/>
	Mortgage or Rent Account Number	A/c No. <input type="text"/>	A/c No. <input type="text"/>
	If mortgage has been redeemed:	mortgage redemption date <input type="text"/> Month <input type="text"/> Year <input type="text"/>	mortgage redemption date <input type="text"/> Month <input type="text"/> Year <input type="text"/>

PART 3. EMPLOYMENT DETAILS

		APPLICANT 1	APPLICANT 2
Are you self employed or do you hold more than 25% stake in your company?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If YES please proceed to Part 4 of this form and then enter your self employment details under Part 12 (a)			
	Tax Reference Number	<input type="text"/>	<input type="text"/>
	Your National Insurance Number	<input type="text"/>	<input type="text"/>
Current Employer's	Name	<input type="text"/>	<input type="text"/>
Personnel Department Address	Number and Street	<input type="text"/>	<input type="text"/>
	District	<input type="text"/>	<input type="text"/>
	Town	<input type="text"/>	<input type="text"/>
	County	<input type="text"/>	<input type="text"/>
	Postcode	<input type="text"/>	<input type="text"/>
	Your Work Telephone Number	STD: <input type="text"/>	STD: <input type="text"/>
	Personnel Department Telephone Number	STD: <input type="text"/>	STD: <input type="text"/>
	Personnel Department Fax Number	STD: <input type="text"/>	STD: <input type="text"/>
	Date employment commenced	<input type="text"/> Month <input type="text"/> Year <input type="text"/>	<input type="text"/> Month <input type="text"/> Year <input type="text"/>
	Job Title / Nature of Position	<input type="text"/>	<input type="text"/>
	Is the position	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary
		<input type="checkbox"/> Probationary <input type="checkbox"/> Contract	<input type="checkbox"/> Probationary <input type="checkbox"/> Contract
	Is the work	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time
	Is the employment pensionable?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Is your employer resident outside the UK?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Do you have reason to believe that your job may be terminated?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
GROSS ANNUAL INCOME			
	Gross Basic Salary	£ <input type="text"/>	£ <input type="text"/>
	Guaranteed Allowances	£ <input type="text"/>	£ <input type="text"/>
	Guaranteed Overtime / Bonuses	£ <input type="text"/>	£ <input type="text"/>
	Regular Overtime / Commission	£ <input type="text"/>	£ <input type="text"/>
	TOTAL	£ <input type="text"/>	£ <input type="text"/>

If you have been employed by your current employer less than 1 year, please indicate previous employer's name and trade, your occupation and periods of employment in the 'Comments' section.

PART 4. FINANCIAL HISTORY

Has a judgement or court order for debt been recorded against you or is any such action pending?
 Have you ever been bankrupt or entered into an arrangement with your creditors or is there any such action or arrangement pending?
 Have you ever failed to maintain full payments or been in default under any previous mortgage, tenancy or loan agreement?
 Have you ever voluntarily surrendered a property or had one repossessed?
 Have you ever had a mortgage application denied?
 Have you ever submitted any other application for a mortgage in the last 6 months?
 (If you answered YES to any of these questions above, please provide full details in the 'Comments' section)

Applicant 1 Yes No
Applicant 2 Yes No

PART 5. (a) EXPENDITURE

	APPLICANT 1		APPLICANT 2	
Have you ever held a mortgage	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you pay maintenance for a child spouse or civil partner?	Yes <input type="checkbox"/>	Amount £ <input type="text"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>
Do you pay maintenance for a child spouse or civil partner?	Yes <input type="checkbox"/>	Amount £ <input type="text"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>
Will you have any mortgages secured on ANY properties that will NOT be paid off when your new application completes	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(If you answered YES to this question please provide full details including Lender's details, loan amount and monthly payments in the 'Comments' section)				
How many credit cards do you hold?	<input type="text"/>		<input type="text"/>	
Do you have a current account?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you have a cheque card?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Time with your current bank?	Years <input type="text"/>	Months <input type="text"/>	Years <input type="text"/>	Months <input type="text"/>
Are you selling a property? If YES, please state selling price	Yes <input type="checkbox"/>	No <input type="checkbox"/>	£ <input type="text"/>	Yes <input type="checkbox"/>
Are you selling a property? If YES, please state selling price	Yes <input type="checkbox"/>	No <input type="checkbox"/>	£ <input type="text"/>	Yes <input type="checkbox"/>
If you are buying a property (rather than remortgaging your existing property), are you providing the difference between the purchase price and the amount of this loan from your own resources without any borrowing, and without any obligation to repay? (If you answered NO to this question, please provide full details in the 'Comments' section)				Yes <input type="checkbox"/>
				No <input type="checkbox"/>

PART 5. (b) OTHER BORROWING - all applicants

If you are applying to us for a Buy to Let product this section is not relevant. Please proceed to the next section.

Do you have any Personal Loans / Overdrafts / Credit Card Payments / Hire Purchase Agreements / Repayable Cash gifts etc. Yes No

If you do please indicate whether the debt will continue after you have obtained your mortgage and which applicants are party to the debt.

Lender's Name:	Type of Loan: (eg Overdraft/Credit Card)	Balance Outstanding:	Monthly Payment:	Expiry Date:	To continue during the mortgage:	Whose name the debt is in: (eg Applicant 1 or 2/Joint)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Month <input type="text"/> Year <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Month <input type="text"/> Year <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Month <input type="text"/> Year <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Month <input type="text"/> Year <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Month <input type="text"/> Year <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>

PART 6. HOME PURCHASE DETAILS / REMORTGAGE DETAILS

Is the property being purchased under a Right to Buy scheme? Yes No

If Yes, quote amount of discount: £ District Valuation: £

Is the property being purchased: From a relative? Yes No Under a Rent to Mortgage scheme? Yes No

Are you purchasing as a sitting tenant? Yes No

Only complete if you are remortgaging your existing property:

Date of Purchase Month Year Original Purchase Price £

Was your property purchased under a Right to Buy scheme? Yes No

Reason for Remortgage: Replacement Mortgage Home Improvement Pay off Debts Other (please specify reason below)

PART 7. PROPERTY DETAILS

Address of Property for which loan is required	Number and Street:	<input type="text"/>	
	District:	<input type="text"/>	
	Town:	<input type="text"/>	
	County:	<input type="text"/>	
	Postcode:	<input type="text"/>	
Property Type	House <input type="checkbox"/>	Bungalow <input type="checkbox"/>	Flat <input type="checkbox"/> Maisonette <input type="checkbox"/>
	Other (please specify): <input type="text"/>		
Property Style	Detached <input type="checkbox"/>	Semi Detached <input type="checkbox"/>	Terraced <input type="checkbox"/>
	Converted <input type="checkbox"/>	Purpose Built <input type="checkbox"/>	End Terraced <input type="checkbox"/>
	Has the property been owned by the local Authority within the last 5 years? Yes <input type="checkbox"/> No <input type="checkbox"/>		
If the property is a Flat/Maisonette, please answer the following (restrictions may apply on loan amount):	Is it a Studio/Bedsit? Yes <input type="checkbox"/> No <input type="checkbox"/>		Is it a converted Basement Flat? Yes <input type="checkbox"/> No <input type="checkbox"/>
	Is it located over business premises? Yes <input type="checkbox"/> No <input type="checkbox"/>		
	Number of floors in building? <input type="text"/>		
	Has the property been owned by the Local Authority? Yes <input type="checkbox"/> No <input type="checkbox"/>		
	(If you answered YES to any of the above questions, please provide full details in the 'Comments' section)		
Tenure:	Freehold <input type="checkbox"/>	Feuhold <input type="checkbox"/>	Leasehold <input type="checkbox"/>
	No. of Bedrooms <input type="checkbox"/>	No. of Living Rooms <input type="checkbox"/>	
	Garage: Yes <input type="checkbox"/> No <input type="checkbox"/> If yes is it: Detached <input type="checkbox"/> Integral <input type="checkbox"/>		
If Leasehold:	Lease Expiry Year: <input type="text"/>	Annual Ground Rent Payable: £	<input type="text"/>
	Annual Maintenance / Service Charge Payable: £ <input type="text"/>		
Property Construction:	Extensions (please include conservatories built in the past 10 years)? Yes <input type="checkbox"/> No <input type="checkbox"/>		
	Is the property constructed from Brick / Stone? Yes <input type="checkbox"/> No <input type="checkbox"/>		
	Is the roof covered with Tiles / Slates? Yes <input type="checkbox"/> No <input type="checkbox"/>		
	If NO, please specify <input type="text"/>		
Is the property:	Already complete <input type="checkbox"/>	Under construction <input type="checkbox"/>	Proposed construction <input type="checkbox"/>
	Year built <input type="text"/> (If unsure, please provide an approximation)		
Will anyone aged 17 or over (apart from the applicants) be occupying the property either permanently or on a part time basis? (If YES, please indicate full names and dates of birth in the 'Comments' section)			Yes <input type="checkbox"/> No <input type="checkbox"/>
Will the entire property only be used for you and your immediate family's own occupation as your sole domestic residence?			Yes <input type="checkbox"/> No <input type="checkbox"/>

PART 8. CONTACT DETAILS

Your Solicitor	Solicitor's Name:	<input type="text"/>	
	Company / Practice Name:	<input type="text"/>	
	Number and Street	<input type="text"/>	
	District:	<input type="text"/>	
	Town:	<input type="text"/>	
	County:	<input type="text"/>	
	Postcode:	<input type="text"/>	
	Telephone Number:	STD:	<input type="text"/>
Person Valuer should contact for access:	Name:	<input type="text"/>	
	Name of firm:	<input type="text"/>	
	Telephone Number:	STD:	<input type="text"/>
HOMEBUYERS REPORT	The Society will carry out a valuation for mortgage purposes only. If you require a more detailed report, this can be carried out at the same time. There is an additional cost for this, which the valuer will be able to confirm. If you require a homebuyer's report, please tick the box: <input type="checkbox"/>		

PROTECT YOUR MORTGAGE PAYMENTS

DON'T PUT YOUR HOME AT RISK - PROTECT YOUR MORTGAGE PAYMENTS SHOULD YOU LOSE YOUR INCOME

Make sure you can protect your mortgage payments should you lose your monthly income due to an accident, sickness, hospitalisation or unemployment. A member of our specialist team will contact you to discuss your needs. Should we be unable to contact you, the information provided here will be arranged on a non advised basis. The standard cover will be put in place offering 12 months cover for Accident, Sickness, Hospitalisation and Unemployment subject to an initial 30 day deferral period.

Please fully consider the importance of protecting your mortgage payments before ticking one of the boxes below:

- (1) Please arrange Chelsea Payment Protection to protect my/our mortgage payments
(If your mortgage is in joint names, the monthly benefit will initially be allocated in proportion to your income, but can be altered at your request).
- (2) I/We have made/will make my/our own arrangements to protect my/our mortgage payments
- (3) I/We do not wish to protect my/our mortgage payment

If I/we have ticked options 2 or 3, I/we confirm that I/we have fully considered the importance of taking mortgage payment protection insurance to ensure that I/we can meet my/our mortgage payments in the event of me/us losing my/our income as a result of an accident, sickness or unemployment.

BUILDINGS AND CONTENTS INSURANCE

A requirement of your mortgage is that buildings insurance is in place, and a member of our insurance team will contact you to discuss your arrangements.

Should we be unable to contact you the Society will arrange Chelsea Buildings and Contents insurance (an introductory discount will apply for the combined product) for owner occupied residential properties. If you do not require BOTH of these please indicate your requirements below:

Chelsea Buildings insurance Chelsea Contents insurance Arrange our own insurance

DISCLOSURE OF MATERIAL FACTS (To be completed in ALL CASES)

The questions below and other questions which we specifically ask relate to facts considered material to underwriting the insurance.

If you answer them fully and honestly you will be considered to have fulfilled your duty to disclose material facts. Failure to do so may invalidate your insurance. If in response to these questions you are in doubt whether a material fact is material you should disclose it. Please answer the following questions.

Please tick one option below only

1. Have you, or any person normally residing with you at your current address or elsewhere:	Yes	No
(a) had more than 2 claims in the last 3 years, any individual claim(s) over £1,000 or any theft claims?		
(b) within the last 10 years ever had any insurance declined, cancelled, declared void or had any special terms or conditions imposed?		
(c) received a formal police caution within the last 5 years or ever been convicted of any offence which is NOT spent under the Rehabilitation of Offenders Act, other than for parking or speeding?		
2. Your home:	Yes	No
(a) is it now, or will it ever be, occupied by anyone other than you and your family?		
(b) is it left unoccupied for more than 60 consecutive days in a year, or is it a weekend or holiday home?		
(c) does it have any shared facilities, or is it without a separate lockable entrance under your sole control?		
(d) is it used for any trade, professional or business purposes other than clerical work undertaken by you and your family?		
(e) is it showing any sign of, or has it had any damage caused to it by landslip, subsidence, settlement or heave?		
(f) is it built of anything other than brick, stone, concrete or roofed with anything other than slates, tiles, concrete, asbestos or metal?		
(g) is it in a poor state of repair?		

If you have answered "YES" to any of the above questions, please give dates, amounts and reasons in the 'Comments' section or on a separate sheet of paper if necessary

NOTICE: Insurers pass information to the Claims and Underwriting register, run by Insurance Database Services Limited (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 property insured under the policy.

A copy of the completed mortgage application form will be supplied on request, but you should keep a record (including copies of letters) of all information supplied to us for the purpose of entering into these insurance contract(s).

Details of the above insurances where arranged by the Society will be confirmed in your mortgage offer and will commence on completion of the mortgage.

PART 10. ADDING FEES

On higher percentage loans the payment of a lending risk fee may be required. Most customers prefer this and any other fees (such as any product arrangement fee) to be added to their loans. Please note that interest will be charged on all fees added to your loan. **If you do not wish to add these fees to your loan and wish to deduct them from the loan please indicate in the Comments section.**

PART 11. CHOOSING YOUR PAYMENT DATE

Please state your preferred monthly payment date: (NOT 29th, 30th or 31st) - Depending on the date your mortgage starts the first payment may not be collected on this date. Full details will be provided of the dates and amounts of the first and subsequent payments just after your mortgage starts. If you do not make a preferred payment date choice, the first payment will be due 14 days after your mortgage starts (if this happens to be on the 29th, 30th or 31st of the month the first payment will be due on the 1st of the following month) and subsequent payments will be collected on the monthly anniversary of the first payment.

PART 12. (a) SELF-EMPLOYMENT DETAILS

	APPLICANT 1	APPLICANT 2												
Business Name:	<input type="text"/>	<input type="text"/>												
Address Number and Street:	<input type="text"/>	<input type="text"/>												
District:	<input type="text"/>	<input type="text"/>												
Town:	<input type="text"/>	<input type="text"/>												
County:	<input type="text"/>	<input type="text"/>												
Postcode:	<input type="text"/>	<input type="text"/>												
Business Telephone Number:	STD: <input type="text"/>	STD: <input type="text"/>												
Date this employment commenced:	Start date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Start date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>												
Business Status:	Sole Trader <input type="checkbox"/> Partnership <input type="checkbox"/> Ltd. Co. <input type="checkbox"/>	Sole Trader <input type="checkbox"/> Partnership <input type="checkbox"/> Ltd. Co. <input type="checkbox"/>												
Nature of Business:	<input type="text"/>	<input type="text"/>												
Nature of Position:	<input type="text"/>	<input type="text"/>												
VAT Registration Number (if applicable):	<input type="text"/>	<input type="text"/>												
Your National Insurance Number:	<input type="text"/>	<input type="text"/>												
Your Tax Reference Number:	<input type="text"/>	<input type="text"/>												
Company Registration Number:	<input type="text"/>	<input type="text"/>												
Please quote NET profit for each of the last 3 years:	<table> <tr> <td><input type="text"/> Year</td> <td>Net profit: £ <input type="text"/></td> </tr> <tr> <td><input type="text"/> Year</td> <td>Net profit: £ <input type="text"/></td> </tr> <tr> <td><input type="text"/> Year</td> <td>Net profit: £ <input type="text"/></td> </tr> </table>	<input type="text"/> Year	Net profit: £ <input type="text"/>	<input type="text"/> Year	Net profit: £ <input type="text"/>	<input type="text"/> Year	Net profit: £ <input type="text"/>	<table> <tr> <td><input type="text"/> Year</td> <td>Net profit: £ <input type="text"/></td> </tr> <tr> <td><input type="text"/> Year</td> <td>Net profit: £ <input type="text"/></td> </tr> <tr> <td><input type="text"/> Year</td> <td>Net profit: £ <input type="text"/></td> </tr> </table>	<input type="text"/> Year	Net profit: £ <input type="text"/>	<input type="text"/> Year	Net profit: £ <input type="text"/>	<input type="text"/> Year	Net profit: £ <input type="text"/>
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<input type="text"/> Year	Net profit: £ <input type="text"/>													
<input type="text"/> Year	Net profit: £ <input type="text"/>													
<input type="text"/> Year	Net profit: £ <input type="text"/>													
What is your percentage stake in the business?:	<input type="text"/> %	<input type="text"/> %												
If Self Employed for less than 3 years, state nature of previous employment/self employment:	<input type="text"/>	<input type="text"/>												

Please provide accounts for the last three years with this application.

If you are applying to us for our Buy to Let product please note 12(b) and 12(c) are not relevant. Please proceed to the next section.

PART 12. (b) ACCOUNTANT'S DETAILS

	APPLICANT 1	APPLICANT 2
Present Accountant Name:	<input type="text"/>	<input type="text"/>
Address Number and Street:	<input type="text"/>	<input type="text"/>
District:	<input type="text"/>	<input type="text"/>
Town:	<input type="text"/>	<input type="text"/>
County:	<input type="text"/>	<input type="text"/>
Postcode:	<input type="text"/>	<input type="text"/>
Accountant's Telephone Number:	STD: <input type="text"/>	STD: <input type="text"/>
Accountant's Fax Number:	STD: <input type="text"/>	STD: <input type="text"/>
Date your present Accountant was appointed:	<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"/>

If your present Accountant has not acted on your behalf for the entire three year period, please provide details in the 'Comments' section, of any other Accountants acting for you during this time and the relevant dates.

PART 13. COMMENTS CONTINUED

Part 1 - Loan Repayment Details		
Part 2 - Previous Addresses	APPLICANT 1	APPLICANT 2
Start Date:		
End Date		
Number and Street:		
District:		
Town:		
County:		
Postcode:		
Residence Type:		
Start Date:		
End Date		
Number and Street:		
District:		
Town:		
County:		
Postcode:		
Residence Type:		
Part 3 - Previous Employment	APPLICANT 1	APPLICANT 2
Name:		
Position/Nature of Job:		
Date Employment Commenced:		
Date Employment Ended:		
Part 4 - Financial History	APPLICANT 1	APPLICANT 2
Part 5a- Expenditure	APPLICANT 1	APPLICANT 2
Part 5a - Deposit from own resources		

PART 13. COMMENTS CONTINUED

Part 5b - Other Borrowing

Lender's Name:	Type of Loan: (eg Overdraft/Credit Card)	Balance Outstanding:	Monthly Payment:	Expiry Date:	To continue during the mortgage:	Whose name the debt is in: (eg Applicant 1 or 2/Joint)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Month <input type="text"/> Year <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Month <input type="text"/> Year <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Month <input type="text"/> Year <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Month <input type="text"/> Year <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Month <input type="text"/> Year <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>

Part 7 -Property Details

Flat/Maisonette

Other Occupiers Aged 17 or Over

	PERSON 1	PERSON 2
Name:	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/>	<input type="text"/>
	PERSON 3	PERSON 4
Name:	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/>	<input type="text"/>

Part 9 - Insurance History Details

Part 10 - Adding Fees

Part 12b - Previous Accountant(s)

APPLICANT 1

APPLICANT 2

Name:	<input type="text"/>	<input type="text"/>
Address Number and Street:	<input type="text"/>	<input type="text"/>
District:	<input type="text"/>	<input type="text"/>
Town:	<input type="text"/>	<input type="text"/>
County and Postcode:	<input type="text"/>	<input type="text"/>
Accountant's Telephone Number:	STD: <input type="text"/>	STD: <input type="text"/>
Accountant's Fax Number:	STD: <input type="text"/>	STD: <input type="text"/>
Date your previous Accountant was appointed:	Month <input type="text"/> Year <input type="text"/>	Month <input type="text"/> Year <input type="text"/>
Name:	<input type="text"/>	<input type="text"/>
Address Number and Street:	<input type="text"/>	<input type="text"/>
District:	<input type="text"/>	<input type="text"/>
Town:	<input type="text"/>	<input type="text"/>
County and Postcode:	<input type="text"/>	<input type="text"/>
Accountant's Telephone Number:	STD: <input type="text"/>	STD: <input type="text"/>
Accountant's Fax Number:	STD: <input type="text"/>	STD: <input type="text"/>
Date your previous Accountant was appointed:	Month <input type="text"/> Year <input type="text"/>	Month <input type="text"/> Year <input type="text"/>

PLEASE COMPLETE AND SIGN THE DECLARATION ON PAGE 11

IMPORTANT INFORMATION

Membership of the Society

If you are joint borrowers, the first of you named on the account will be the Representative Joint Borrower and he or she alone will be entitled to receive communications from the Society and exercise the rights of membership (eg, voting).

We will be entitled under the terms of the mortgage to transfer your mortgage and any related security, assignment or other related deeds or documents to another body (the New Lender) which may not necessarily be a building society. If such a transfer takes place, you will no longer have the rights or obligations of being a member of the Society and from the date of transfer your mortgage contract will be with the New Lender. By completing the mortgage, you give your general consent to such a transfer.

We may pass financial or other information about you to any potential transferee, assignee or other third party and they may rely upon the truth and accuracy of any information contained in this application.

If we transfer your mortgage under a general consent, we will only do so if:

- the person to whom we are transferring our rights agrees to exercise the transferred rights in accordance with a Statement of Policy which we approved before the transfer; and
- we reasonably think that the policy described in the Statement is no less favourable to you than the policy we were following before the transfer.

Personal Information

Personal information, Credit Reference Agencies and Fraud Prevention Agencies

We will make searches about you at credit reference agencies who will supply us with credit information, for use in the assessment of credit products, as well as information from the Electoral Register, for the purpose of verifying your identity. The agencies will record details of the search type (credit or information), whether or not this application proceeds. We may use credit-scoring methods to assess your application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially, may be used by us and other companies if credit decisions are made about you, or other members of your household. 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 your account.

Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.

We may disclose information about you and your mortgage account to the Council of Mortgage Lenders' Possessions Register if we repossess your property. This may adversely affect lending or other credit decisions made about you.

To prevent or detect fraud, or to assist in verifying your identity, we may make searches of Group records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We, members of our Group, and other companies may use this information if decisions are made about you or others at your address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.

We may make periodic searches of Group records, credit reference and fraud prevention agencies to manage your account with us, to take decisions regarding credit, including whether to make credit available or to continue or to extend existing credit. The searches will not be seen or used by other lenders to assess your ability to obtain credit.

We, the credit reference agencies and fraud prevention agencies may use the records for statistical analysis about credit, insurance and fraud. We may also use the information about you to carry out market research.

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.

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.

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 other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a 'disassociation' at the credit reference agencies.

Insurance

We may disclose information about you and your mortgage to insurance companies in connection with any insurance cover required by you or us and to CBS Insurance Limited (CBSIL), where your loan equals 75% or more of your property's value or purchase price (whichever is the lower). CBSIL is situated in Guernsey where the Data Protection Act 1998 does not apply, which means that CBSIL is not required to process information in accordance with the requirements of this Act.

In relation to buildings and/or contents insurance, we will pass the information you provide (whether on this form, in relation to a claim or otherwise to the insurer and IDS Limited (IDSL) so that they can make it available to other insurers. In response to any searches we may make regarding this application or any claim you make, IDSL may pass us information it has received from other insurers about other incidents involving anyone insured under the policy.

If you take out a Chelsea Payment Protection policy and make a claim, any information which you provide (whether on this form, the claim form or otherwise) may be put onto a Register of Claims through which insurers share information to prevent fraudulent claims, A list of participants and the name and address of the operator are available from the insurer and us.

We may ask for information from other insurers to check the answers you have provided and may provide information about you to other insurers for the same purpose.

The insurer needs the information you provide in Part 9 of this form (or verbally if you apply over the phone) to decide whether or not to provide insurance and, if so, on what terms. These facts are material to the underwriting of the insurance and will be disclosed to and processed by the insurer.

Marketing and Other Uses of Personal Information

We may:-

- make any enquiries we think necessary regarding your application and may disclose information about you when doing this;
- disclose information about you, your mortgage and your insurance policies to the Financial Services Authority.
- pass information about you to third parties who act for us to process on our behalf;
- use information about you for market research, statistical analysis profiling and similar activities;
- hold information about you even after you have repaid your mortgage and any insurer with whom cover is arranged (for us or you) may hold information about you even after our or your policy has lapsed or expired;
- record and/or monitor your telephone conversations with us, for security, training and customer service purposes.

Chelsea would like to give you details (by telephone and post) of its mortgage, investment, insurance and other products and services which it thinks you may be interested in. It would also like to pass your details on to other selected organisations so that they can contact you with similar products and services that you might be interested in.

Tick here if you object to receiving such details.

PART 14. DECLARATION - continued

DECLARATION

I have read and understood the mortgage product literature detailing the terms (including early repayment). I understand that I will be bound by the Rules of the Society, which I may obtain from any of your offices.

I acknowledge that I have been provided with and read a personalised illustration for the mortgage I am now applying for.

I declare that the information given on this application is true to the best of my knowledge and is a complete disclosure of all my income and liabilities. If it alters I will let you know in writing immediately.

If I am making this application jointly with another person, I declare that the loan that we are applying for is for our joint purposes.

I understand and agree that.

- it is my responsibility to ensure that I have suitable life cover or other means of repayment in place to repay the mortgage in the event of my death and, for interest only mortgages, an adequate repayment plan to repay the mortgage at the end of the term;
- before completion of my mortgage, you may withdraw or revise any offer of advance you have made without any liability to me whatsoever;

- the valuation report you obtain is solely for your benefit to determine whether and how much you will lend me, will not be detailed and will be based on a limited inspection. If you provide me with a copy, acknowledge that I must not rely on the report and should obtain my own detailed report;
- I am responsible for any legal costs, fees and expenses arising out of this application whether or not an offer of advance is made and/or it proceeds to completion;
- for joint applications, you may assume that any payments made by us are made for our joint benefit unless we advise you in writing to the contrary;
- you may add to my loan amount all fees, costs and other sums associated with my loan application unless I pay them to you direct. I understand that interest is charged on all sums added to my loan.

I confirm that I understand and agree with the important information section above. I consent to you using my personal information in the ways described and understand that this consent will last for the whole of the mortgage term.

DATA PROTECTION ACT 1998

You have the right of access to the personal information held by the Society and the credit and fraud agencies we use, and we will supply their names and addresses on request. You can write to us at: Chelsea Building Society, Thirlestaine Hall, Thirlestaine Road, Cheltenham, Gloucestershire, GL53 7AL, or call us on 01242 283596. You are entitled to ask us to amend any inaccurate information that we hold about you or, in some circumstances, to remove it. If you have any queries about this, you can Contact our Data Protection Officer.

I/We enclose a Valuation Fee of £ _____
(The valuation fee includes a non-refundable administration fee).

SIGNATURE(S) - All applicants must sign, having first read the above acknowledgements, declarations and consents which are given by signing this Application Form.

Date: _____

CHECKLIST

To help speed the processing of your Mortgage Application, here is a checklist for your convenience.

APPLICATION FORM

Tick Box

- Please complete carefully and ensure **ALL** parts of the application form are completed.
- Complete and sign the Direct Debit Form.
- Don't forget, in case of a joint application, **ALL** parties must sign (Part 14).
- Please ensure that you have provided three years address history where appropriate.

ENCLOSURES

Tick Box

- **Valuation Fee** - if the product you have chosen carries a valuation fee, this application will not be processed unless accompanied by the appropriate fee.

Please supply original copies of:

- **For loans greater than 75% of the purchase price or estimated value** - the latest payslip for and the most recent month's bank statement for each applicant.
- **For self employed applicants** - please enclose three years accounts/tax assessments/self assessments.
- **For identification purposes and for each applicant** - any **two** of the following documents, selecting **one from List A** and **one from List B**:

List A (to establish customer ID)

Tick Box

- Inland Revenue Form (e.g. notice of coding)
- Full (signed) UK Driving Licence
- Current UK Passport, full EU Passport or ID Card
- Bank Statement

List B (to establish residency)

- Domestic Utility Bill
- Building Society or Credit Card Statement
- (within the last 6 months)



Please remember, the above information will help the processing of your Mortgage Application.

CREDIT/DEBIT CARD PAYMENTS

THE ACCOUNT UTILISED MUST BELONG TO ONE OF THE MORTGAGE APPLICANTS

(For Valuation Fee Only)

Amount to be charged	£ <input type="text"/> : <input type="text"/>	Name of Bank Issuing Card	<input type="text"/>	
Full name of Cardholder	<input type="text"/>			
Valid from Date	<input type="text"/>	Card Expiry Date	<input type="text"/>	
Card Number	<input type="text"/>	Issue Number	<input type="text"/>	
		(Switch Cards Only)		
FOR SOCIETY USE ONLY	Credit/Debit taken by	<input type="text"/>	Date	<input type="text"/>

	Instruction to your Bank or Building Society to pay by Direct Debit							
Please fill in the form and send to Chelsea Building Society, Thirlestaine Hall, Thirlestaine Road, Cheltenham GL53 7AL								
Name(s) of Account Holder(s):	<input type="text"/>	Originator's Identification Number:						
		<table border="1"><tr><td>9</td><td>7</td><td>1</td><td>9</td><td>3</td><td>7</td></tr></table>	9	7	1	9	3	7
9	7	1	9	3	7			
Branch Sort Code:	<input type="text"/>	Bank/ Building Society Account Number:	<input type="text"/>					
		Reference Number:	<input type="text"/>					
Name and full postal address of your Bank/Building Society:		Instructions to your Bank/ Building Society: Please pay Chelsea Building Society Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Chelsea Building Society and, if so details will be passed electronically to my Bank/ Building Society.						
To the Manager	<input type="text"/>	Signatures:						
	Bank/Building Society							
Address:	<input type="text"/>	Date:						
	<input type="text"/>							
County:	<input type="text"/>							
	Postcode:							
	<input type="text"/>							

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

This guarantee should be detached and retained by the Payer

The Direct Debit Guarantee



- This scheme 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, Chelsea Building Society will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Chelsea 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.

THIS SECTION IS FOR OFFICE USE ONLY

Mortgage Account Number

Product Code

Professional Contact Code

Scheme Code

Introducing Sales Consultants Name

Introducing Branch

Sales Manager Code

Administrator Code