



Information acquisition

Mortgage Application Form

Unpackaged Case Submission Checklist

Please ensure that the following documentation is provided, where applicable

- Fully completed application form. Please ensure that any additional information requested is included in Section J.
- Cheque for appropriate application fee or completion of Section Li/Lii.
- Each applicants' last 3 months computerised pay slips and P60 (Status cases only). If these are not available an employment reference will be requested.
- Proof of the last 12 months mortgage payments (i.e. last annual mortgage statement with up to date bank statements). If this is not available then a lenders reference will be requested. For Buy to Let re-mortgages proof of mortgage payments will be required for both the residential and Buy to Let properties.
- Certified or original proof of ID required for each applicant.
- Certified bank statement or utility bill for each applicant dated within the last 3 months at current residential address.
- Certified proof of residency covering 24 months if applicants are not registered on voters roll.
- Proof of rent payments for the last 12 months and original/certified copy of the Section 125 if application is for a Right to Buy Mortgage.
- Discharge certificate if previously bankrupt.
- Foreign Nationals only - if applicant has a right to reside, confirmation is required. Please provide the original documentation from the Home Office or original passport.
- Proof of deposit - normally required in cases where the deposit is in excess of £10,000. This is to comply with Money Laundering regulations.

Notes to Application Form

1. Please use black ink and block capitals throughout
2. Please ensure you answer all questions, if a question is not applicable write in N/A
3. Return the application form together with:
 - a cheque made payable to Future Mortgages Ltd to cover the application/booking fee, or if paying by credit/debit card, please ensure Li/Lii is completed and signed where applicable
4. Remember to complete the Direct Debit section and sign the declaration
5. If you wish to discuss any aspect of the application, either before or during processing, please telephone on; **08457 388 873** or e-mail sales@future-mortgages.co.uk
6. This application form may be used for Regulated Mortgage Contracts and Non Regulated Buy To Lets

If you are a professional mortgage adviser please note:

This mortgage will not be processed unless the following sections on pages 3 and 4 are fully completed. Future Mortgages will only accept applications from an intermediary who is FSA registered and holds a valid Consumer Credit Licence

Business Description (please tick the appropriate box)

- Directly Authorised
- Appointed Representative
- Other Please specify

Nominated Scheme/National Account Details

Scheme Name

If you have a sticker affix here

Future Mortgages Use Only

Date Received Consultant Code

Applicants Name M.I.P.S ID Number

Please send the completed form to:

New Business
Future Mortgages Ltd
6 Admiral Way
Doxford International Business Park
Sunderland
SR3 3XW
DX 715946 Sunderland-Doxford

Disability Discrimination Act

In accordance with the Disability Discrimination Act 1995 we are able to provide upon request a TextPhone facility, audio tapes, large print documentation and Braille documentation. Please contact us on 0800 015 6653 if you require any of these services to be provided so that we can communicate in an appropriate manner.

Details of Intermediary - To be completed in all cases

Company Name

Contact Name

Director's Name

Company Address

Postcode:

Phone No: Fax No:

FSA Number/AR Reference: CCL No:

E-mail address:

Details of Packager (where applicable)

Company Name

Contact Name

FSA No. (where applicable)

Details of National Accounts - To be completed where intermediary is associated with a National Account

Company Name

Contact Name

FSA No. (where applicable)

Intermediary use only (KFI Information - RMCs only)

I. KFI issuer (systems)

II. KFI Reference Number

III. Level of Service Advice Information Only

IV. I confirm that an IDD has been issued

Section A - Details of Applicants

	First Applicant	Second Applicant
A1 Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other (specify) <input type="text"/>	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other (specify) <input type="text"/>
A2 Surname	<input type="text"/>	<input type="text"/>
A3 Maiden name	<input type="text"/>	<input type="text"/>
A4 First names	<input type="text"/>	<input type="text"/>
A5 Date of Birth	<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"/>
A6 Status	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced
A7 Total number of dependents in household	<input type="text"/>	<input type="text"/>
A8 Relationship to joint applicant (if applicable)	<input type="text"/>	<input type="text"/>
A9 Are you a UK tax payer? (If no give details in Section J)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
A10 National Insurance No:	<input type="text"/>	<input type="text"/>
A11 Present address (If you own more than one residential property please give details in Section J)	<input type="text"/> <input type="text"/> <input type="text"/> Postcode	<input type="text"/> <input type="text"/> <input type="text"/> Postcode
Tenure of previous address	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives
A12 Telephone no.	Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/>	Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/>
A13 How long have you been at your present address?	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months
A14 If less than 3 years at your present address give previous addresses (continue in Section J if necessary)	<input type="text"/> <input type="text"/> <input type="text"/> Postcode	<input type="text"/> <input type="text"/> <input type="text"/> Postcode
Tenure of previous address	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives
A15 How long were you at your previous address (continue in Section J if necessary)	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months
A16 Have you been party to a mortgage or secured loan within the past 2 years? (if yes please complete section C)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
A17 Are you a first time buyer?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
A18 Have you had any County Court Judgements registered in your name?*	<input type="checkbox"/> Yes <input type="checkbox"/> No (Decree in Scotland)	<input type="checkbox"/> Yes <input type="checkbox"/> No (Decree in Scotland)
A19 Have you at any time in the last 2 years been in arrears with any mortgage or secured loan payments?*	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
A20 Have you ever been insolvent or bankrupt?*	<input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, Date of Discharge <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, Date of Discharge <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
A21 Have you ever had a property repossessed?*	<input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, Date of Repossession <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, Date of Repossession <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
A22 Have you ever entered into an Individual Voluntary Arrangement?*	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
A23 Are you party to any other mortgage or do you own any other property?*	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
A24 Have the DSS paid all or part of your mortgage/rent payments in the last 12 months?*	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<small>*If you have answered YES to any questions from A16 to A23 please provide details in Section J</small>	<small>*If you have answered YES to any questions from A16 to A23 please provide details in Section J</small>

All applicants (including those using Self Declaration of Income) must complete Section B as appropriate

Section Bi - Income Details (Employees)

	First Applicant	Second Applicant
B1 Basic salary p.a.	£	£
B2 Regular overtime/bonus/commission p.a.	£	£
B3 Other income p.a.	£	£
B4 Source of other income (Please give full details in Section J)		
B5 Occupation/job title		
B6 Status	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract
B7 Are you on probation?	<input type="checkbox"/> Yes <input type="checkbox"/> No Expiry date [][][][][][]	<input type="checkbox"/> Yes <input type="checkbox"/> No Expiry date [][][][][][]
B8 Employer's name		
B9 Employer's address		
	Postcode	Postcode
B10 Employer's telephone & fax number	Tel [][][][][][] Fax [][][][][][]	Tel [][][][][][] Fax [][][][][][]
B11 Length of service (If less than 3 years complete B13)	years [] months []	years [] months []
B12 Payroll/personnel/employee no:		
B13 Previous employer's name and address		
	Postcode	Postcode
B14 Length of service (If the above employment details do not equate to 3 years service, please continue in section J)	years [] months []	years [] months []

Section Bii - Income Details (self-employed)

Partners or Controlling Directors holding 25% or more of Company Issued Shares, Schedule D Taxpayers and Sole Traders

	First Applicant	Second Applicant
B15 Name of firm/company		
B16 Address of firm/company		
	Postcode	Postcode
B17 How long has the business been trading?	years [] months []	years [] months []
B18 How long have you been involved with the business?	years [] months []	years [] months []
B19 Company registration no. (if applicable)		
B20 Nature or type of business		
B21 % of issued shares held (if applicable)		
B22 Net profit for the last 3 years	Year: [] £ []	Year: [] £ []
	Year: [] £ []	Year: [] £ []
	Year: [] £ []	Year: [] £ []

Section Bii - Income Details (self-employed) continued

Partners or Controlling Directors holding 25% or more of Company Issued Shares, Schedule D Taxpayers and Sole Traders

	First Applicant	Second Applicant
B23 Name of accountant		
B24 Qualifications of accountant		
B25 Address of accountant (If the accountant is not chartered or certified we will require additional validation of income)		
	Postcode	Postcode
	Tel No. [][][][][][] Fax No. [][][][][][]	Tel No. [][][][][][] Fax No. [][][][][][]

Section Biii - Income Details (self-certification)

If you are self certifying any part of your income, please complete the following, in addition to section Bi or Bii

	First Applicant	Second Applicant
B26 Amount of income to be self-certified	£	£
	Signature []	Signature []
	Date [][][]	Date [][][]
	I confirm that this is a true reflection of my income. (Please note it is an offence to knowingly enter a false statement about your level of income, the penalty for which may include a prison sentence.)	I confirm that this is a true reflection of my income. (Please note it is an offence to knowingly enter a false statement about your level of income, the penalty for which may include a prison sentence.)

Section C - Details of Existing Loans and Commitments (including Mortgages)

Please give details of all your loans. This should include any existing mortgages. Please continue in the Additional Information Section J. Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage.

1st App 2nd App	Start Date	Lender	Purpose of Loan	Term	Monthly Payment	Balance Outstanding	Is it a loan secured against a property?	To be repaid Yes/No
Total								

	First Applicant	Second Applicant
C1 For any secured loans: (Please complete the following and continue in Section J if necessary)		
Existing Lender's name and address details (minimum 12 months history required)		
	Postcode	Postcode
Account No.	[][][][][][] Tel. no. [][][][][][]	[][][][][][] Tel. no. [][][][][][]
Address of Property (If different from current residential address)		
	Postcode	Postcode

Section D - Details of Mortgage Required

D1 Mortgage product selected

D2 Amount of loan required £

(If Part Interest Only/Part Capital Repayment please identify split) £ Interest Only £ Capital Repayment

What is the interest rate of the loan? %

What type of interest rate has been agreed? LIBOR Fixed Discounted Stepped Other

D3 Repayment method Capital Repayment Interest Only* Part Capital Repayment/Part Interest Only

***If you have chosen to repay some or the entire mortgage on an Interest Only basis, you will need to ensure that you have a separate savings plan in place to build up a lump sum to repay the amount borrowed on this basis. Remember you can seek independent legal and financial advice if you are in doubt about this mortgage.**

If Interest Only or Part Interest please complete the following section regarding your chosen Repayment Vehicle if known.

Company Name

Repayment Vehicles PEP ISA Endowment Pension Unit Trust Investments

Policy Holder 1 Policy Holder 2

Policy/Reference Number Monthly Subscription Amount £

Subscription Frequency Term (if applicable)

Start date End date (if applicable)

If multiple please add in Additional Information Section

D4 Is/was this a Right to Buy? Yes No Date of purchase

(If yes, please provide Local Authority details)

Name

Address

Reference Number

D5 Amount of additional capital being raised (re-mortgage only) £

D6 Purpose of Remortgage

No extra money raised Extra money raised for home improvements

Extra money raised for debt consolidation Extra money raised for home improvements and debt consolidation

D7 Purchase price £

D8 Value of deposit £

D9 Source of deposit (If not from equity or own savings)

D10 Term (years)

D11 Are other funds being borrowed to assist in the purchase of this property? Yes No

If Yes, give amount £

Monthly payment £

Name of Lender

D12 Will this loan/money be secured by way of a second charge on our security? Yes No

D13 Are you going to sell your present residential property at or before completion of any new Future Mortgages loan? Yes No

If Yes, sale price of property £

If No, please state intended usage

D14 Estimated value of current property £

Section D - Details of Mortgage Required (continued)

D15 Please indicate any additional fees (not payable to Future Mortgages Ltd) which may be payable in connection with this mortgage (You may have to pay other taxes or costs in addition to any fees shown here)

Description of Fee	Fee Amount £	Payable at which stage (Tick applicable stage)			Payable to Whom	Refundable Y/N	If Yes to what extent	Estimated? Y/N
		App.	Offer	Comp.				

Section E - Property to be Mortgaged

E1 Address of property to be mortgaged

Postcode

E2 Tenure Freehold Leasehold Feudal (Scotland only) yrs Unexpired term (if leasehold) £ Ground rent (if leasehold)

E3 Type Detached Semi Terraced End of Terrace Bungalow Flat Maisonette

E4 If flat/maisonette Purpose Built Conversion

No. of floors in block

Is it above commercial premises? Yes No

E5 Construction of external walls Brick Other - specify

E6 Construction of roof Tiles Other - specify

E7 No. of rooms Bedrooms Living Rooms Kitchens Bathrooms W.C.s

E8 Year of construction New build* If less than 10 years old does it have? NHBC Architect's certificate

(If yes, a £50 re-inspection fee will be charged)

E9 Name and address of estate agent/contact for access

Postcode

Telephone No.

E10 Name of vendor

Telephone No.

E11 Is there any relationship (business, family, personal) between you and the vendor or you and the introducer? Yes No Nature of relationship

If yes, are you benefiting from any special considerations/deed of gift Yes No

E12 Are improvements to be made? Yes No

E13 Will you let the property to a family member? Yes No

(*For the definition of family member please see below)

***A family member is defined as any of the following: Your spouse, parents, grandparents, siblings, children, grandchildren, common-law partner (can be the same sex).**

E14 If you are letting to a family member, will they be residing in at least 40% of the property (including any garden or other land used within the property)? Yes No

E15 Will any part of the property be used for business purposes? Yes No

E16 Will the property be used by you as your permanent primary residence? Yes No

If No, please clarify

****If you have answered YES to any question from E11 to E15 please provide details in the Additional Information Section J**

Section F - Solicitors Details

F1 Would you like to use a Future Mortgages Panel solicitor?

Yes No

Future Mortgages can arrange a competitive quotation if you do not already have a solicitor

If no, give details of your own solicitor

Name of firm

Name of solicitor acting

Address

Postcode

Telephone No. Fax No.

DX no. Number of partners

Please Note The solicitors nominated must have a minimum of 2 partners, sole practitioners may not be instructed to act for Future Mortgages

Section G - Buildings/Contents Insurance

G1 If you wish Future Mortgages to arrange insurance, please tick the box to indicate the cover you require

In all cases, buildings insurance must be maintained under a Household Buildings Policy for a sum not less than that specified by our valuer. The property may be insured through Future Mortgages' policy underwritten by certain Underwriters at Lloyd's of London and other insurers with the sums insured based upon an estimate of current rebuilding costs and increased in line with the House Rebuilding Cost Index. You should always ensure, however, that the sum is an accurate reflection of the cost of rebuilding your home.

The Future Mortgages' Combined Buildings and Contents Policy is a simple, cost effective policy designed to cover your buildings and contents against a variety of risks available under a 'no proposal' arrangement. Full details of the scope of cover and monthly premium accounts will be forwarded to you with the mortgage offer. Purchasers will also have the benefit of a free period of buildings cover from exchange of contracts (conclusion of missives in Scotland) to completion.

If the property is leasehold and the lease requires cover through an insurance company specified by the landlord, then cover must be effected in accordance with the lease. In all cases where the property will be insured other than through the Future Mortgages' Policy Scheme, a copy of the Insurance Policy schedule must be produced and the insurance must comply with the criteria set out in the mortgage general and special conditions.

Combined Buildings and Contents (not available on Buy to Let) Buildings Only (leasehold only) Contents Only

Security Discounts
As part of Future Mortgages' Policy, you may be entitled to an additional discount to monthly premium amounts in certain circumstances. Therefore, please tick the appropriate boxes:

Deadlocked & key operated window locks Neighbourhood watch NACOSS alarm

Policyholder aged 50 years or over Voluntary increased policy excess to £100

Voluntary increased policy excess to £150 Voluntary increased policy excess to £200

THIS SECTION TO BE COMPLETED BY ALL APPLICANTS, AS THE ANSWERS ARE REQUIRED FOR MORTGAGE UNDERWRITING

Disclosure of Material Facts
As with all contracts of insurance, the insurers require you to disclose any facts which an insurer would regard as likely to influence the assessment and acceptance of an insurance proposal. Therefore, if you consider that there are any facts which are, or might be, material you should enclose a note with your application giving full details. Material information would include any special features of the property's insurance, construction or occupancy, or details about any member of your household which makes losses more likely to occur, or more serious if they did. Failure to disclose all material information may result in your being quoted the wrong terms, a claim being rejected or reduced or the policy being invalid. You should keep a record (including copies of letters) of all information supplied for the purpose of entering into the insurance contract. Please answer the following questions to the best of your knowledge and belief:

G2 Have you or any persons normally resident with you:

a. Been convicted or charged with any offence other than a driving offence? Yes No

b. Had any Home or Personal Insurance declined, cancelled or had special terms imposed? Yes No

c. Sustained any loss, damage or liability during the past 5 years whether insured or not? Yes No

G3 Will the property be left unoccupied for any reason for more than 30 consecutive days? Yes No

If you have answered 'YES' to questions G2 & G3 or you are in any doubt whether facts are material, please provide full details in the Additional Information section. The answers you have given to these questions will usually provide sufficient information to enable us to consider the proposal. However, because no list of questions can be exhaustive, please consider carefully whether there is any other material information known to you which could influence the acceptance and assessment of the risk. The cover will be issued on the basis of the information provided by you on your behalf. Please inform the insurer immediately of any changes that affect what you have disclosed above, e.g. changes in the use of the property, or if an extension is added to the property address, etc.

Additional Notes
A summary of cover, or a full statement of cover with full Policy Wording, is available on request. Insurers and 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. 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 the claim form, together with other information relating to the claim, will be put on the register and made available to participants.

Contract Law
The parties to this contract are free to choose the law applicable to it. Unless specifically agreed to the contrary with insurers, this insurance shall be subject to English Law.

Where your application is being referred to another lender, that lender's insurance products will be offered if you tick the box

The purchase of any insurances offered by Future Mortgages is optional and not a condition or requirement of any loan agreement. Your decision regarding the purchase of insurances will not affect our credit decision process.

Section H - Application for Future Guard - Protecting your monthly payment in the event of accident, illness and unemployment

H1 Application for Future Guard

All insurances are optional and not a condition or requirement of any mortgage agreement. Your decision regarding the purchase of any insurance from Future Mortgages will not affect our credit decision process.

PLEASE TICK EITHER BOX A OR BOX B

A I wish to protect my monthly mortgage payments and am applying for the Future Guard mortgage payment protection plan.

B I do not wish to apply for Future Guard and am aware that my home may be repossessed if I do not keep up repayments on my mortgage.

If you ticked Box A, please now complete the Personal Details box and then sign and date the Declaration.

Personal Details

First Applicant	Second Applicant (for joint cover applications only)
Forename(s):	Forename(s):
Surname	Surname

Important notes

- Where cover is being requested in joint names the 1st applicant must be the 1st named person on the Mortgage Agreement and the 2nd applicant must be the 2nd named person on the Mortgage Agreement. The 1st applicant must also be the main income earner of the two.
The first applicant will be covered for 100% of the monthly benefit and the 2nd applicant will be covered for 50% of the monthly benefit.
- Each person applying cannot be covered for a monthly amount that is more than 75% of their normal gross monthly earned income (excluding bonuses and overtime). The maximum monthly benefit payable is £1,500.
Where your application is being referred to another lender, that lender's insurance products will be offered if you tick the box

Declaration (this must be signed by each applicant)

I/We declare that I/We have read and understood the leaflet explaining Future Guard and that I/We am/are eligible for cover as described. I/We am/are aware that cover is not provided for medical conditions already existing or for unemployment known to me/us to be impending at the time of this application.

First Applicant	Second Applicant (if applicable)
Signature	Signature
Date	Date

Section I - Important Future Communication Information

As a valued customer, we may, from time to time, communicate to you preferential product and service special offers, which we feel will be of benefit to you. To ensure you receive this information please tick the box/boxes below of accepted communication channels you would like us to use.

Post Telephone Fax* SMS Text Messaging* Email*

*Please note these services are currently unavailable. If you wish to receive preferential product and service information prior to this service being made available, please also tick the box against the post or telephone options. Once these services are available, we will begin to communicate through these channels.

By signing this I/We expressly consent to allow Future Mortgages Ltd, CitiFinancial Europe plc, Citibank International plc, CitiSolutions Financial (UK) Limited, CitiInsurance Life Assurance Company Limited and CitiInsurance General Insurance Company Limited to contact us regarding information about their products by the method(s) indicated.

First Applicant	Second Applicant (if applicable)
Signature	Signature
Date	Date

Section K - Declarations continued

each of which will be taken into account in all future applications by either myself or both of us. This will continue until one of us successfully files a disassociation at the credit reference agencies.

14. Where I/We* borrow from Future Mortgages Ltd, they may give details of My/Our* account and how I/We* manage it to credit reference agencies. If I/We* borrow and do not repay in full and on time, Future Mortgages Ltd may tell credit reference agencies who will record the outstanding debt.
15. Future Mortgages Ltd will also add to My/Our* record with the credit reference agencies details of My/Our* agreement with Future Mortgages Ltd the payments I/We* make under it and any default or failure to keep to its terms and any change of address where a payment is overdue. It is important that I/We* give Future Mortgages Ltd accurate information.
16. Future Mortgages Ltd funds borrowers using a number of different companies including companies outside of the Future Mortgages group. Which particular Future Mortgages company makes the advance, will depend on a decision made by Future Mortgages Ltd at the time the mortgage offer is made or, in the case of a company outside its group, it will depend on the particular product you have chosen. This application form and the declarations contained in it will therefore be relied upon by Future Mortgages Ltd, its subsidiary companies or other companies within the same group as Future Mortgages Ltd and companies outside its group and all prospective successors in title and assigns (whether legal or equitable and whether by absolute assignment or by way of security only). Any reference within this Application Form and Declarations to Future Mortgages Ltd shall refer to each such company and, if applicable any insurance company providing Future Mortgages Ltd or the applicant(s) with any insurance relating to the mortgage loan, the applicant(s) or the property so that, where relevant, references to the Future Mortgages Ltd also include such insurance companies.
17. I/We* understand that my loan will be subject to various fees which may be added to the agreed loan (the Gross Advance) and deducted at completion prior to the balance of monies (the Net Advance) being paid to my solicitor. Whilst these fees may vary from time to time, I/We* acknowledge that details of fees that apply to My/Our* loan can be or have been confirmed to Me/Us* prior to submission and by submitting this application to Future Mortgages Ltd I/We accept charging of these fees.
18. It is important to read and understand this declaration and the sheet entitled Use of Your Information. By signing this application I/We* agree that Future Mortgages Ltd can use My/Our* information this way.
19. I/We* confirm that we have received a Key Facts Illustration in respect of the regulated mortgage contract I/We* have applied for (for RMC's only).

*Please delete as appropriate

Section K - Declarations continued

Important use of your information

- A. You have the right to know how we will use your personal information. It is important that you should read this notice, to ensure you are fully aware of how your personal information is being used and your rights in that regard.
 - i) **YOU HAVE A RIGHT TO RECEIVE A COPY OF THE INFORMATION WE HOLD ABOUT YOU IF YOU APPLY TO US IN WRITING: DATA PROTECTION OFFICER, FUTURE MORTGAGES, 6 ADMIRAL WAY, DOXFORD INTERNATIONAL BUSINESS PARK, SUNDERLAND, SR3 3XW. A FEE WILL BE PAYABLE**
 - ii) If you do not wish to receive further information please tick where applicable, in the relevant section of the application form, Section I.
- B. We value your privacy and have a policy ("our Privacy Promise") to hold in confidence, information about you and your account. However, in certain circumstances, we may disclose or transfer this information, for example:
 - i) if permitted by these Terms and Conditions or your original application
 - ii) if required to do so by any court order or similar process
 - iii) If required or permitted to do so by law or by the rules of any regulatory body of which we are a member or whose rules or provisions apply to such as, but not limited to, the Financial Services Authority and Office of Fair Trading.
 - iv) to the USA and other countries (where necessary) outside the European Union to administer and service your application and or your account. You understand that data protection laws are not as comprehensive in the USA and other countries as in the European Union. Please telephone 08457 388873 if you wish to receive details of those countries where your data may be transferred to be processed. However, where such a disclosure takes place we will ensure a contract is in place to ensure the level of protection for your data is maintained.
 - v) if we are under a public duty to disclose;
 - vi) if it is in our own interests.
 - vii) at your request or with your consent.
- C. We may disclose or transfer details of your relationship with us to other organisations within our group for their confidential and internal use. We may also disclose such details to organisations within our group or other third parties where it is reasonably necessary to do so for processing your details with us, or them, or to enable them to provide services to you.
- D. If your account is closed for any reason, we will hold your information about you and your account for no longer than is absolutely necessary.
- E. We may transfer your personal data to our parent company, Citigroup Inc. (or any other parent as a result of merger or amalgamation or corporate restructure) and any other Citigroup organisation in Europe or the USA, for processing.
- F. We or other companies of our group and other reputable organisations chosen by us will use, analyse and assess your information to maintain and develop our and their relationships with you. The types of activity that this will include are:
 - i) considering any further applications made by you and helping us make credit-related decisions about you and your account with us;
 - ii) operating and administering the products and services we and/or they supply;
 - iii) servicing your relationships with other companies of our group and other organisation;
 - iv) helping us and them to identify products and services which may be of interest to you (unless you have asked us not to); and
 - v) helping us and them to understand and develop our and their businesses, including new and innovative products and services.
- G. For operational reasons in order to carry out the activities listed in (F) above we may:
 - i) link your information between your account and other products and services you maintain with us; and
 - ii) link or use information we receive from third parties about you and the conduct of your account, and also your information with information about others with whom you have a financial association. Unless you write to tell us not to, we may use the links or information received from third parties for marketing purposes.
- H. As our means of delivering products and services evolve, the way in which we look at, record and use your information, may develop. In most cases these developments will result from improvements in technology. Where we believe the developments may not be obvious to you, we may give you notice of them. However, once we have notified you of any developments and your account is being maintained for at least 45 days, we will accept that you will be consenting to that development.
- I. Any information that we may receive from third parties including but not limited to details of your transactions, including the name of the recipient of the transaction and the methods used for that transaction made in relation to your account, may be kept by and used by us for analysis in order to provide you with better services, or to mail or call you with any products and services that may be of interest to you. You have a right at any time to stop us from contacting you, as set out in (A) above.
- J. We may undertake further searches at the Credit Reference Agencies to manage your account with us, to make a decision about your credit limit and if we wish to make other products, services or benefits available to you.

First Applicant	
Signature	<input type="text"/>
Date	<input type="text"/>

Second Applicant	
Signature	<input type="text"/>
Date	<input type="text"/>

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Certificate of Authorisation

Please complete this form and fax to: Future Mortgages 0870 4106700

Mortgage Application Number

I authorise Future Mortgages Ltd to contact my/our employers (past and present) bankers, other lenders (past and present), accountants, landlords or any other person necessary to verify the information given by me/us in this Application.

	First Applicant		Second Applicant
Name	<input type="text"/>	Name	<input type="text"/>
Signature	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>