

Mortgage Application

Mortgage Adviser's Details

Adviser's name	<input type="text"/>		
Company name	<input type="text"/>		
Business address	<input type="text"/>		
		Postcode	<input type="text"/>
Business telephone number	<input type="text"/>	Facsimile number	<input type="text"/>
E-mail address	<input type="text"/>		
FSA number	<input type="text"/>	Mortgage network	<input type="text"/>
Status	Appointed Representative <input type="checkbox"/>	Directly Authorised	<input type="checkbox"/>
Adviser reference no. (if applicable)	<input type="text"/>	CCL number	<input type="text"/>

Product Information

Lender	<input type="text"/>				
Product name, including LTV & code (if applicable)	<input type="text"/>				
Initial Interest Rate	<input type="text"/>				
Rate period / End date	<input type="text"/>				
Rate Type	Fixed <input type="checkbox"/>	Discount <input type="checkbox"/>	Capped <input type="checkbox"/>	Tracker <input type="checkbox"/>	SVR <input type="checkbox"/>
	Other	<input type="text"/>			
Loan Type	Status <input type="checkbox"/>	Self cert <input type="checkbox"/>	BTL <input type="checkbox"/>	Let to Buy <input type="checkbox"/>	RTB <input type="checkbox"/>
	Prime <input type="checkbox"/>	Adverse <input type="checkbox"/>	Residential <input type="checkbox"/>	Capital Drawdown <input type="checkbox"/>	Self-build <input type="checkbox"/>
	Other	<input type="text"/>			
Date KFI issued to client	<input type="text"/> / <input type="text"/> / <input type="text"/>				

1 Mortgage Arrangement Information

a) Third Parties involved in arranging this mortgage

i. Packager contact name

Company name

Business address

Postcode

Business telephone number

Facsimile number

E-mail address

FSA number

AR FSA ref. no (if applicable)

Adviser no. (if applicable)

Mortgage network

Nature of company

ii. Master packager/network contact name

Company name

Genesis

Business address

Eaglethorpe Barns, Warmington, Peterborough.

Postcode PE8 6TJ

Business telephone number

01832 281112

Facsimile number

01832 281162

E-mail address

marketing@ghlplc.co.uk

FSA number

305920

AR FSA ref. no (if applicable)

Adviser no. (if applicable)

Mortgage network

Genesis

Nature of company

Mortgage network

iii. Other third party contact name

Company name

Business address

Postcode

Business telephone number

Facsimile number

E-mail address

FSA number

AR FSA ref. no (if applicable)

Adviser no. (if applicable)

Mortgage network

Nature of company

1 Applicant's Signature

(dd/mm/yy)

Applicant's Signature

(dd/mm/yy)

1. Date / /

2. Date / /

(To be completed by the customer facing broker)

b) Sale type
 Advised (advice and recommendation)
 Non-advised (information only)

Date on which this was carried out / /

c) Agreement in Principal reference number (if applicable)

d) Is the application being submitted through a network? Yes No If yes, name of network

e) Please confirm the amount of Procuration to be paid to you, the advising broker.
 £ Firm name

f) Please confirm the amount of Procuration Fee to be paid to any other firms involved in arranging the mortgage.
 £ Firm name
 £ Firm name
 £ Firm name

g) Commission passed on to applicant All £ Part £ None

h) Fees payable:

Fee	Payable on Application (A) OR Completion (C)	Amount refundable prior to valuation	Amount refundable prior to offer	Amount refundable prior to completion	Amount refundable prior to other (state other circumstance)
Broker Fee	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Arrangement Fee - to broker	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
- to packager	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
- to introducer	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Valuation Fee	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Legal Fee	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
HLC	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Buildings Insurance	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Other Fees (please specify) <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"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Total	£ <input type="text"/>				

i) Which, if any, of the above fees have been included in the loan amount requested? Please specify.

j) How much of the valuation fee is an administration fee? £

k) Fees to be deducted from the total loan on completion
 Telegraphic Transfer Fee Completion Fee
 Local Authority Search Indemnity Fee (remortgage only) Title Insurance Fee
 Other (please specify)

Applicant's Signature (dd/mm/yy) Applicant's Signature (dd/mm/yy)
 1. Date / / 2. Date / /

l) Does the customer have to purchase any compulsory insurance products through you or your firm? If yes, please provide details.

m) Please give details of any material non-cash inducements (other than our standard procurement, packaging and/or scheme fees) that you have included within the KFI.

n) Who recommended the mortgage which was chosen by the applicant?

Description		Value	
		£	
		£	
Packager	<input type="text"/>	Mortgage Intermediary	<input type="text"/>

Intermediary Declaration (To be signed by the customer facing broker)

I have undertaken a detailed assessment of the applicant(s) income and expenditure, and I believe that the applicant(s) will be able to maintain the mortgage payments, including the increased payments after any benefit period has expired.

I confirm I have supplied a KFI to the applicant(s) for the mortgage product applied for in this application. I hereby confirm responsibility for the accuracy of the KFI that has been supplied.

If the mortgage term extends into retirement, I confirm that the customer has arrangements in place to enable them to maintain their mortgage repayments in retirement.

If the mortgage is to be repaid on an interest only basis I confirm that I have discussed repayment methods with the applicant(s) and that arrangements have been or will be made to repay the capital.

I confirm that I hold the appropriate permissions from the Financial Services Authority (FSA) for the regulated activities I have undertaken in relation to this application.

Signed

Print name

Position

Company name

Date

<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 THE APPLICANT HAS NOT RECEIVED A KFI, THE APPLICATION SHOULD NOT BE SENT UNTIL THIS IS DONE.

Replacing / Switching Cases Only

a) New KFI issued to client

b) New lender

c) New product/rate

<input type="text"/> / <input type="text"/> / <input type="text"/>
<input type="text"/>
<input type="text"/>

This new KFI replaces the previously completed KFI issued on / / in respect of lender.

Customer Declaration - to be signed by all applicants

I/We declare the information detailed within this application signed and dated / / remains true and accurate to the best of my/our knowledge and belief.

Signature Applicant 1

Signature Applicant 2

<input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>
<input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>

3 Applicant's Signature (dd/mm/yy) Applicant's Signature (dd/mm/yy)
1. Date / / 2. Date / /

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

- ◆ Please use BLOCK CAPITALS or tick the appropriate box to answer ALL questions fully.
- ◆ No question should be omitted.
- ◆ Please enter 'NOT APPLICABLE' where a question is not relevant.
- ◆ Where this form is not completed personally by the applicant(s), applicant(s) should confirm that all answers are correct before signing.
- ◆ All applicants should complete sections 2-7 and section 14.
- ◆ All applicants should sign the declarations in sections 6, 15, 17 and 21.
- ◆ Any mortgage broker or adviser is the agent of the applicant(s) and not of Genesis Home Loans plc and, therefore, has no authority to bind Genesis Home Loans plc in any way.

2 Personal Information

	Applicant 1	Applicant 2
a) Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/>
b) Surname	<input type="text"/>	<input type="text"/>
c) Forenames	<input type="text"/>	<input type="text"/>
d) Maiden/previous surname	<input type="text"/>	<input type="text"/>
Date and reason for change	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
e) Previous name (if applicable)	<input type="text"/>	<input type="text"/>
Date and reason for change	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
f) Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
g) Current address	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Date occupied	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
h) Home telephone number	STD (<input type="text"/>) <input type="text"/>	STD (<input type="text"/>) <input type="text"/>
Work telephone number	STD (<input type="text"/>) <input type="text"/>	STD (<input type="text"/>) <input type="text"/>
Mobile telephone number	<input type="text"/>	<input type="text"/>
i) E-mail address	<input type="text"/>	<input type="text"/>
j) Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Town and country of birth	<input type="text"/>	<input type="text"/>
k) Nationality	<input type="text"/>	<input type="text"/>
How long have you lived in the UK?	<input type="text"/> years	<input type="text"/> years
l) Marital status	Single <input type="checkbox"/> Married <input type="checkbox"/>	Single <input type="checkbox"/> Married <input type="checkbox"/>
	Separated <input type="checkbox"/> Divorced <input type="checkbox"/>	Separated <input type="checkbox"/> Divorced <input type="checkbox"/>
	Widowed <input type="checkbox"/>	Widowed <input type="checkbox"/>
If married, how many years with current spouse?	<input type="text"/> years	<input type="text"/> years
If separated or divorced, has a financial settlement been agreed? If 'Yes' please give details	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	<input type="text"/>	<input type="text"/>
m) What is your relationship to the joint applicant?	<input type="text"/>	<input type="text"/>
Applicant's Signature	<input type="text"/>	Applicant's Signature
	(dd/mm/yy)	(dd/mm/yy)
1. <input type="text"/>	Date / /	2. <input type="text"/>
	Date / /	Date / /

n) Details of children and other dependants - please continue in section 16 if necessary.

o) Do you have diplomatic immunity?

p) Financial considerations:

Have you ever been made bankrupt or made arrangements with creditors? If yes, date arranged and date discharged?

Have you ever had any County Court Judgements, defaults or decrees recorded against you? If yes:

Continue in section 16 if necessary.

Have you ever failed to keep up payments under any mortgage, rental or loan agreement? If yes, please provide details of dates of occurrences and if clear now. Continue in section 16 if necessary.

Value of current arrears (if applicable) or number of months

Has your current mortgage/tenancy been Housing Benefit/DSS assisted in the last 12 months? If yes, please confirm the last date you received this.

Have you ever had a mortgage on any other property?

Have you ever been refused a mortgage on this or any other property? If yes, please provide details of who by, why and when.

Applicant 1

No. of dependants		
i) Date of Birth	/ /	
Relationship to applicant		
ii) Date of Birth	/ /	
Relationship to applicant		
iii) Date of Birth	/ /	
Relationship to applicant		
Yes <input type="checkbox"/> No <input type="checkbox"/>		
Yes <input type="checkbox"/> No <input type="checkbox"/>		
Date arranged	/ /	
Date discharged	/ /	
Yes <input type="checkbox"/> No <input type="checkbox"/>		
Amount	£	
Date registered	/ /	
Date satisfied	/ /	
Registered by whom		
Yes <input type="checkbox"/> No <input type="checkbox"/>		
£		months
Yes <input type="checkbox"/> No <input type="checkbox"/>	/ /	
Yes <input type="checkbox"/> No <input type="checkbox"/>		
Yes <input type="checkbox"/> No <input type="checkbox"/>		
Lender		
Reason for refusal		
Date of refusal	/ /	

Applicant 2

No. of dependants		
i) Date of Birth	/ /	
Relationship to applicant		
ii) Date of Birth	/ /	
Relationship to applicant		
iii) Date of Birth	/ /	
Relationship to applicant		
Yes <input type="checkbox"/> No <input type="checkbox"/>		
Yes <input type="checkbox"/> No <input type="checkbox"/>		
Date arranged	/ /	
Date discharged	/ /	
Yes <input type="checkbox"/> No <input type="checkbox"/>		
Amount	£	
Date registered	/ /	
Date satisfied	/ /	
Registered by whom		
Yes <input type="checkbox"/> No <input type="checkbox"/>		
£		months
Yes <input type="checkbox"/> No <input type="checkbox"/>	/ /	
Yes <input type="checkbox"/> No <input type="checkbox"/>		
Yes <input type="checkbox"/> No <input type="checkbox"/>		
Lender		
Reason for refusal		
Date of refusal	/ /	

5 Applicant's Signature (dd/mm/yy) Applicant's Signature (dd/mm/yy)
 1. Date / / 2. Date / /

Have you ever been turned down for credit? If yes, please provide details of who by, why and when.

Applicant 1

Yes No

Lender

Reason for refusal

Date of refusal / /

Yes No

Date of repossession / /

Address of repossessed property

Postcode

Outstanding liability £

FTB Remortgage Homemover

Other

Applicant 2

Yes No

Lender

Reason for refusal

Date of refusal / /

Yes No

Date of repossession / /

Address of repossessed property

Postcode

Outstanding liability £

FTB Remortgage Homemover

Other

Have you ever had a property repossessed due to arrears or surrender? If yes, please include details of dates, address of repossessed property and any outstanding liability.

q) Are you...?

3 Current Housing

a) Residential status

Mortgage Rented (private)

Rented (council) Rented (corporate)

Living with parents Living with friends

Living with partner

Other

Postcode

STD ()

Time with lender/landlord years months

Mortgage account number (if applicable)

£

£

£

/ / /

years months

Mortgage Rented (private)

Rented (council) Rented (corporate)

Living with parents Living with friends

Living with partner

Other

Postcode

STD ()

Time with lender/landlord years months

Mortgage account number (if applicable)

£

£

£

/ / /

years months

b) Lender or landlord's details

Telephone number

Time with lender/landlord

Mortgage account number (if applicable)

c) Mortgage/rent payments per month

d) Outstanding mortgage amount, including any arrears due

e) Selling price of property

f) Date current mortgage taken out / tenancy started

Term remaining

Applicant's Signature

(dd/mm/yy)

Applicant's Signature

(dd/mm/yy)

1. Date / /

2. Date / /

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

	Applicant 1	Applicant 2
g) Property type	House <input type="checkbox"/> Bungalow <input type="checkbox"/> Flat <input type="checkbox"/> Maisonette <input type="checkbox"/> Other <input type="text"/>	House <input type="checkbox"/> Bungalow <input type="checkbox"/> Flat <input type="checkbox"/> Maisonette <input type="checkbox"/> Other <input type="text"/>
h) Will you be redeeming your existing mortgage on completion? If no, please provide details.	Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/>
i) Early repayment charges due on existing property (if applicable)	£ <input type="text"/>	£ <input type="text"/>
j) Do you have any other mortgages? Please provide details. Continue in section 16 if necessary.	Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/>
Address of property	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Lender details	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Mortgage payments per month	£ <input type="text"/>	£ <input type="text"/>
Rental income received per month (if applicable)	£ <input type="text"/>	£ <input type="text"/>
Mortgage amount outstanding	£ <input type="text"/>	£ <input type="text"/>
Current estimated value of property	£ <input type="text"/>	£ <input type="text"/>
Date mortgage taken out	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Will the outstanding loan be repaid on or before completion of your new loan?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

If you have held a mortgage or have owned other property(ies) within the past three years, please give full details below and continue in section 16 if necessary.

k) Please give previous addresses covering the last three years and dates occupied. Continue in section 16 if necessary.	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Occupancy status	Owner <input type="checkbox"/> Tenant <input type="checkbox"/>	Owner <input type="checkbox"/> Tenant <input type="checkbox"/>
Dates of occupancy	from <input type="text"/> / <input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/> / <input type="text"/>	from <input type="text"/> / <input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/> / <input type="text"/>
Previous lender or landlord's details	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Account number/reference	<input type="text"/>	<input type="text"/>
Monthly rent / mortgage	£ <input type="text"/>	£ <input type="text"/>
Applicant's Signature	<input type="text"/>	<input type="text"/>
	(dd/mm/yy)	(dd/mm/yy)
7 1.	Date / /	2. Date / /

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

4 Employment Details

a) Employment status

Applicant 1

Employed Full-time	<input type="checkbox"/>	Employed Part-time	<input type="checkbox"/>
Self-employed	<input type="checkbox"/>	Unemployed	<input type="checkbox"/>
Retired	<input type="checkbox"/>	Other	<input type="checkbox"/>

Applicant 2

Employed Full-time	<input type="checkbox"/>	Employed Part-time	<input type="checkbox"/>
Self-employed	<input type="checkbox"/>	Unemployed	<input type="checkbox"/>
Retired	<input type="checkbox"/>	Other	<input type="checkbox"/>

b) If employed, percentage shareholding (if applicable); if self-employed percentage of business owned. (If you hold more than 20% of shares most lenders will treat you as self-employed.)

 %

 %

c) Start date of employment

 / /
 / /

If self-employed when did you acquire the business?

 / /
 / /

d) Occupation if employed or nature of current business if self-employed

Job title

e) NI number

f) Employee/payroll number

g) Do you pay UK tax?

Yes No

Yes No

h) Tax district and reference number

i) Employment type. If fixed contract please provide details.

Fixed Permanent Temporary

Fixed Permanent Temporary

j) Name and address of employer, or if self-employed the business address

Company registration number (if self-employed)

k) Employer's telephone number

STD ()

STD ()

Employer's facsimile number

STD ()

STD ()

l) Applicant's work telephone and extension number

STD () Extn

STD () Extn

m) If self-employed, how long has the business been trading?

 years

 years

n) Details of last 3 years net profit

Are last 3 years accounts available?

Yes No

Yes No

o) If self-employed, can income be verified by way of an accountants certificate?

Yes No

Yes No

Name and address of accountant, if self-employed or 20%+ share-holder

Accountant's qualifications

Number of years acting for you

 years

 years

Applicant's Signature

(dd/mm/yy)

Applicant's Signature

(dd/mm/yy)

1. Date / /

2. Date / /

Applicant 1

Applicant 2

p) Number of employers in the last 3 years

q) If length of current employment is less than three years, please give previous employment details covering the last three years. Continue in section 16 if necessary.

Position held

Name and address of previous employer or if self-employed the business address

Postcode

Postcode

Telephone number

STD ()

STD ()

Nature of business

Length of employment

from / / to / /

from / / to / /

5 Annual Income Details

ACCOUNTS MAY BE REQUESTED, IF YOU ARE SELF-EMPLOYED OR A SHAREHOLDER

a) Basic gross salary or net profit before tax

£

£

b) Guaranteed overtime, bonus/es or additional payments per annum

£

£

c) Guaranteed pension income

£

£

d) Regular (but not guaranteed) overtime, bonus/es, commission or additional payments per annum

£

£

e) DSS payments (if applicable)

£

£

f) Additional income, ie rental, investments, etc. Please state amount, source and whether guaranteed or not.

Amount	Source	Guaranteed?
£ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
£ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Amount	Source	Guaranteed?
£ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
£ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>

g) Total income per annum

£

£

h) Intended retirement age

years

years

i) If lending into retirement please supply an estimated breakdown of income:

State pension income

£

£

Private pension income

£

£

Additional income, i.e. rental, investments, etc. Please state amount, source and whether guaranteed or not.

Amount	Source	Guaranteed?
£ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
£ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Amount	Source	Guaranteed?
£ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
£ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Other income

Amount	Source	Guaranteed?
£ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
£ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Amount	Source	Guaranteed?
£ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
£ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Total income per annum

£

£

Applicant's Signature

(dd/mm/yy)

Applicant's Signature

(dd/mm/yy)

9 1. Date / /

2. Date / /

j) If rental income is received please complete the following:

Property details

Applicant 1

Postcode

Estimated value £

Current mortgage balance £

Lender

Account number with lender

Mortgage repayment £ per calendar month

Rental income £ per calendar month

Applicant 2

Postcode

Estimated value £

Current mortgage balance £

Lender

Account number with lender

Mortgage repayment £ per calendar month

Rental income £ per calendar month

6 Income Declaration

a) Your current income from employment or self-employment

£ per annum

£ per annum

b) Total private pension/investment income

£ per annum

£ per annum

c) Income verification

Verified

Self-cert self-employed

Self-cert employed

Verified

Self-cert self-employed

Self-cert employed

d) If self-certifying or self-declaring your income, please confirm the reason:

Self-employed / Contractor

Earned income derived from various sources

Investment income

Proof of income not readily available

Where there is a deadline

Other

Please provide detailed explanation

Applicant's Signature

(dd/mm/yy)

Applicant's Signature

(dd/mm/yy)

1. Date / /

2. Date / /

Declaration

I certify that the income I have stated above is a true reflection of my gross earnings and is sufficient to service the loan requested.

I confirm that I have had sight of the Key Facts Illustration (KFI) and am aware of and can afford the current and estimated future payments.

I am also aware and fully appreciate the implications the following statements could have on my ability to meet the required monthly payments:

- ◆ A false declaration of income will have a serious effect on your ability to regularly meet mortgage payments
- ◆ Interest rates are variable and monthly payments may increase over the period of the mortgage
- ◆ Taking on new or additional financial commitments during the period of the mortgage whilst not receiving any corresponding increase in income could affect your ability to meet mortgage payments
- ◆ Your home may be repossessed if you do not keep up repayments on your mortgage

I/We understand it is a criminal offence to falsely declare my/our income and I am/we are aware that GHM may carry out checks on the information I have supplied.

MAKE SURE YOU CAN AFFORD YOUR MORTGAGE IF YOUR INCOME FALLS. FALSIFYING INCOME IS CONSIDERED TO BE MORTGAGE FRAUD.

Name

Signature

Date

7 Committed Outgoings

	Applicant 1, 2 or joint	Payment to	Account number	Business loan financed by your company?	Start date	Term of contract	Monthly payments	Outstanding balance	Credit limit (if applicable)	No. of months in arrears	To be repaid from this mortgage?	Secured (yes/no)
Car finance												
Child care												
Council tax/house maintenance/ground rent												
Credit cards												
Endowments, pensions & committed savings												
Hire purchase												
Insurance premiums												
Mail order catalogue												
Maintenance/alimony												
Nursery/school fees												
Other mortgages												
Other normal household expenditure												
Other secured loans												
Outstanding CCJ / IVA payments												
Overdraft												
Personal loans												
Store cards												
Student loan												
If over £500 per annum												
Club membership												
Season tickets												
Miscellaneous												

Your mortgage application may be declined if you fail to declare any regular and unavoidable personal committed debt above. Please provide full details and continue in section 16 if necessary.

Warning - think carefully before securing other debts against your home.

11 Applicant's Signature (dd/mm/yy) Applicant's Signature (dd/mm/yy)
 1. Date / / 2. Date / /

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

8 Loan Details

a) Amount and type of loan required

£	<input type="text"/>	Endowment	<input type="checkbox"/>	Repayment	<input type="checkbox"/>	Pension	<input type="checkbox"/>
Interest only	<input type="checkbox"/>	Part-Interest only	<input type="checkbox"/>	Capital Interest only	<input type="checkbox"/>	Other	<input type="text"/>
Endowment	£ <input type="text"/>	Repayment	£ <input type="text"/>	Pension	£ <input type="text"/>	Interest only	£ <input type="text"/>
Part-Interest only	£ <input type="text"/>	Capital Interest only	£ <input type="text"/>	Other	<input type="text"/>		£ <input type="text"/>
Purchase price	£ <input type="text"/>						
Additional capital being raised and purpose.	£ <input type="text"/>	Purpose	<input type="text"/>				

If a combination of repayment methods is required, please specify split

Purchase price

Additional capital being raised and purpose.

N.B. Documentary evidence of the purpose of the loan may be required.

Capital drawdown amount (flexible schemes only)

£

b) How do you intend to repay the loan at the end of the mortgage? Please provide details of any policies or investments. Continue in section 16 if necessary.

Source	Policy held with	Monthly Premium	Value
ISA	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Pension	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Endowment	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Other	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

c) Term of loan

years

d) Details of products being ported

Amount allocated £

e) If possible, would you like any of the lender's fees to be added to the loan? If yes, to what extent?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Product fee	£ <input type="text"/>
Legal fees	£ <input type="text"/>	Higher Lending Charge		£ <input type="text"/>	

f) Will you obtain another loan or assistance towards the purchase?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Amount	£ <input type="text"/>
Details <input type="text"/>					

g) Deposit - please provide details of the source of deposit (evidence of deposit may be required).

£

h) Is the builder/vendor contributing towards your deposit? If so, how much?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
£ <input type="text"/>			

i) Is the property being purchased on a shared ownership basis? Please provide details.

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
<input type="text"/>			

j) Will any existing residential mortgage be repaid within one month of completion?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

k) Preferred payment date (1st-28th)

(Please be advised some lenders have set payment dates)

l) Will any additional borrowing be secured against the property by way of a second charge?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

9 Life Assurance

Please provide details of all policies held. Continue in section 16 if necessary.

Name of assurance company	Policy number	Life assured (Applicant 1, 2 or both)	Type of policy	Death benefit	Maturity date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Applicant's Signature

(dd/mm/yy)

Applicant's Signature

(dd/mm/yy)

1. Date / /

2. Date / /

10 Remortgage

- a) Original purchase price of property
- b) Date of original purchase
- c) Costs of improvements carried out since purchase of property
- d) If remortgaging to raise capital what will the funds be used for? (Please tick all that apply. If £ for £ only this can be ticked.)
- If debt consolidation, please provide lender(s) name, total balance(s) to be repaid and current total monthly repayment.
- If home improvement, please provide details.
- e) Will all applicants benefit equally from the mortgage advance?
- f) Current estimated value of your property
- g) If the property was acquired under a Right to Buy from a local authority or housing association, when was the RTB exercised?

£			Original loan	£		
/ /						
£						
Amount	£					
Home improvement	<input type="checkbox"/>	Business purposes	<input type="checkbox"/>	£ for £	<input type="checkbox"/>	
Debt consolidation	<input type="checkbox"/>	Capital raising	<input type="checkbox"/>	Other	<input type="checkbox"/>	
Lender		Balance		Monthly repayment		
		£		£		
		£		£		
Nature of home improvement					Amount	
					£	
					£	
Yes	<input type="checkbox"/>	No	<input type="checkbox"/>			
£						
/ /						

11 Property Offered As Security

- a) Name of present owners
- b) Full postal address of the property to be mortgaged
- c) Agreed purchase price
- d) Are you buying as a sitting tenant?
- e) Are you purchasing under Right to Buy legislation?
- f) If borrowing in excess of discounted purchase price, please provide details for the use of funds.
- g) Description of property
- h) If flat, please state

Postcode						
£			Open Market Valuation	£		
Yes	<input type="checkbox"/>	No	<input type="checkbox"/>			
Yes	<input type="checkbox"/>	No	<input type="checkbox"/>			
If 'Yes', council valuation		£	and council purchase price		£	
House	<input type="checkbox"/>	Bungalow	<input type="checkbox"/>	Flat	<input type="checkbox"/>	
Maisonette	<input type="checkbox"/>	Other	<input type="checkbox"/>			
Number of bedrooms	<input type="checkbox"/>	Number of living rooms	<input type="checkbox"/>	Number of kitchens	<input type="checkbox"/>	
Number of bathrooms	<input type="checkbox"/>	Number of garages	<input type="checkbox"/>	Number of car spaces	<input type="checkbox"/>	
What floor in block?	<input type="checkbox"/>	Purpose built?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Number of storeys	<input type="checkbox"/>	Above commercial premises?	Yes*	<input type="checkbox"/>	No	<input type="checkbox"/>

13 Applicant's Signature (dd/mm/yy) Applicant's Signature (dd/mm/yy)
 1. Date / / 2. Date / /

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

* If 'Yes' give details of commercial premises

Number of units in the block

i) Tenure

Freehold

Leasehold

Feudal

Shared ownership

Shared equity

Commonhold

Unexpired term of lease, ground rent or feu duty and service charge

_____ years

£ _____

£ _____

j) Entry date (Scotland only)

____ / ____ / ____

k) Construction

Type:

Detached

Semi

Terraced

Other

Walls:

Brick

Stone

Other

Roof:

Tile

Slate

Other

If non-standard construction, please provide full details below

l) Year of construction

Is the property a self-build?

Yes

No

m) If less than 10 years old, do you have a NHBC certificate or Zurich Municipal Building Guarantee?

Yes

No

n) Are any immediate improvements being undertaken to the property?

Yes

No

If 'Yes' give details*

Do you have sufficient funds to cover these without further borrowing after completion of this mortgage? If no, please provide details.

Yes

No

o) Does the property have any agricultural restrictions?

Yes

No

If 'Yes' give details*

p) Will the entire property be for you and your family's immediate residential use?

Yes

No

If 'No' give details*

If no, percentage of occupancy by family members.

_____ %

q) Will any part of the property be used for business purposes?

Yes

No

If 'Yes' give details*

r) Is the property ex-council/housing association?

Yes

No

Percentage of the estate that is in private ownership

_____ %

s) Is the property ex-MOD/police?

Yes

No

t) Will full vacant possession be obtained on completion?

Yes

No

If 'No' give details*

* Continue in Section 16 if necessary

Applicant's Signature

(dd/mm/yy)

Applicant's Signature

(dd/mm/yy)

1. _____ Date / /

2. _____ Date / /

- u) Full name, age and relationship to the applicant(s), of anybody aged 17 or over, other than the applicant(s) who will reside in the property.
- v) Are you purchasing privately? (i.e. not through an estate agent)
- w) Is the property being purchased from a relative?
- x) Is a deed of gift involved?
- y) If the property is to be let, will you be letting the property to a relative? If so, what is the relationship?
- z) If the property is to be let, will any applicant(s) reside in the property now or in the future?
- aa) If the property is a buy to let, estimated monthly rent
- ab) If tenants are currently in occupation, please provide:
- ac) Are there any other matters you wish to be taken into account, or anything else we should reasonably be aware of? Please provide details.

Yes No

Yes No

Yes No

Yes No Relationship

Yes No

£

Date residency commenced / / Tenancy end date / /

Current rent paid

12 Arrangements For Inspection

- a) Name of contact
- b) Address of contact
- c) Telephone number
- d) Relationship

Postcode

STD ()

Applicant Selling agent Keyholder Other

13 Solicitor/Licensed Conveyancer Some lenders specify solicitors with multiple practising partners

- a) Name and address of conveyancing firm and name of person acting for you
- Number of partners
- b) Telephone and facsimile numbers
- c) DX address

Postcode

STD () STD ()

DX

14 Your Bank Account

- a) Name of bank/building society
- Address of bank/building society

Applicant 1

Postcode

Applicant 2

Postcode

15 Applicant's Signature (dd/mm/yy) Applicant's Signature (dd/mm/yy)

1. Date / / 2. Date / /

b) Sort code

c) Account number

d) Cheque guarantee card held?

Yes No

e) Is your salary paid directly into your bank account?

Yes No

f) How long have you held this bank account?

years

g) Details of other accounts held, i.e. current, savings. Continue in section 16 if necessary.

Name of Bank/Building Soc.	Account Type
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Yes No

Yes No

years

Name of Bank/Building Soc.	Account Type
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

15 Insurance

This section MUST be completed, irrespective of your insurance arrangements

PROPERTY INSURANCE

Unless otherwise confirmed in writing by the lender, if the property being mortgaged is freehold, you are required to insure the property for the re-instatement value determined by the lender's valuer. Unless you indicate below that your mortgage adviser will be arranging your property insurance your lender will automatically provide you with quotations for your property insurance needs. If the subject property is leasehold you may not be required to arrange insurance on the buildings, but you will still need to consider cover for your personal belongings (the contents of the property).

The Mortgage Adviser

I will/will not (delete as appropriate) be arranging property insurance for the applicant(s).

Signed by the Adviser

Please indicate the cover you will require:

Buildings only Contents only
 Combined buildings and contents
 None

Is title insurance required for this property? (If you are unsure of the benefits of title insurance, please ask your intermediary for further details.)

Yes No

Do you intend to use the property for any purpose other than your own private residence?

Yes* No

Will the property ever be used as a weekend home, holiday let or left unoccupied for more than 35 days at one time?

Yes* No

Is the building in a sound state of repair?

Yes No*

Are you aware of any past or existing structural damage to the property to be insured?

Yes* No

Has the property been insured or underpinned or provided with any other means of structural support?

Yes* No

Was any Single Premium Insurance Policy sold with the mortgage? If yes, please provide the following details for each single premium insurance sold:

Yes No

Was the Insurance Premium added to the mortgage loan? If yes, please provide details of the Insurance Premium amount, the name of the insurer and the term of the Insurance Policy.

Yes No

Amount

Insurer

Term

Has the property insurance relating to the property to be mortgaged been sold at a distance, i.e. by telephone, post, facsimile or Internet?

Yes No

* Please provide details in section 16.

Please note: If you do not arrange your insurance with the lender you may be charged administration fees.

Applicant's Signature

(dd/mm/yy)

Applicant's Signature

(dd/mm/yy)

1. Date / /

2. Date / /

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

PERSONAL INSURANCE HISTORY If joint applicants these questions apply to both.

This section MUST be completed, irrespective of your insurance arrangements.

Have you made a claim during the past five years on any buildings, contents or combined buildings and contents insurance policy?

Yes* No

Have you or any persons normally resident with you sustained any loss, damage or liability whether insured or not during the past 5 years arising from risks which will be insured by the cover being arranged?

Yes* No

Have you suffered any loss or damage, whether insured or not, that would be covered by a buildings and/or contents insurance policy?

Yes* No

Have you ever been refused insurance or had special terms or conditions imposed?

Yes* No

Have you ever been cautioned, convicted or have any prosecution pending for any criminal offence (other than motoring offences)?

Yes* No

* Please provide details in section 16.

If you believe there are any material facts an insurer should be made aware of please provide details below or alternatively in section 16. Failure to disclose material information may result in you being quoted insurance terms incorrectly, a claim being reduced or even rejected. If you wish to discuss any aspect of your insurance needs please call your local Genesis office.

Please keep copies of any documents (including letters) relating to your insurance arrangements.

PERSONAL DATA / INFORMATION

Insurers provide information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help insurers check information provided and help prevent fraudulent claims. When insurers deal with your request for cover they may search this register. When you make an insurer aware of a previous incident (such as water damage, fire or theft) which may or may not result in a claim, they may pass information relating to it to the register. Please feel free to contact insurers direct for more information about the use that is made of personal data/information.

MORTGAGE PAYMENT PROTECTION INSURANCE

This section MUST be completed and signed by the mortgage adviser and the applicant(s)

In view of the reduction of state benefits to mortgage borrowers who become ill or unemployed (you will not be entitled to any Government help for the first 9 months of a claim), Genesis Home Loans plc strongly recommends that all mortgage applicants take out insurance to enable mortgage payments to be maintained in the event of accident, sickness or redundancy.

The Mortgage Adviser

I will/will not (delete as appropriate) be arranging accident, sickness and redundancy insurance for the applicant(s).

Signed by the Adviser

The Mortgage Applicant

I/We are aware of the importance of accident, sickness and redundancy insurance. I/We confirm I am/we are aware of my/our continued obligation to make mortgage payments in the event that I/we are unable to work through sickness and redundancy:

Tick appropriate box

a) I/We will be taking out the policy recommended by my/our mortgage adviser

b) I/We will be arranging cover elsewhere and taking responsibility for doing so

c) I/We have decided not to buy this cover and fully understand the implications

Signed by all applicants

/ /

/ /

17 Applicant's Signature (dd/mm/yy) Applicant's Signature (dd/mm/yy)
1. Date / / 2. Date / /

16 Additional Information

Please use this space to detail any relevant information, as requested in the previous sections, in support of this application. Also indicate to which section each item of information refers.

Section Question

2 p Details of CCJs/defaults

CCJ or Default (please state)	Date registered	Amount (£)	Date Satisfied	Registered by whom

<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

17 General Declarations

Please note that if the application form is incomplete or you opt out under the Data Protection Act 1998 then Genesis Home Loans plc (GHL) or the Lender and/or its agents may not be able to proceed with the application.

You must read this declaration carefully and then sign at the end. GHL recommends that you check the completeness and accuracy of forms where completed on your behalf before adding your signature.

To GHL, the Lender, its agents, its successors and assigns and those deriving title through it.

1. I/We declare and agree that:
I am/We are 18 years of age or over.
I/We have personally completed this application form, or if completed by someone else, have read and checked every answer.
The information given in this application is true to the best of my/our knowledge and belief, contains no material omission and if the mortgage offer is made such information, including the provisions of this declaration, will form part of the terms of the mortgage. I/We have disclosed any additional information, which is material to my/our application. If any such information is incorrect, I/We undertake to make good any loss that GHL or the Lender may suffer by acting in reliance on any such information. It is understood that additional information may be requested and that prior to completion of the mortgage I/we undertake to notify GHL or the Lender in writing of any change in my/our circumstances which affects (or may affect) the information supplied. I/We understand that if I/we or another party falsify any information in connection with this mortgage application, the mortgage offer may be

withdrawn or cancelled. I/We accept that the Lender and/or its agents may withdraw, revise or cancel any mortgage offer without stating a reason.
2. I/We understand and acknowledge that any failure to comply with the terms and conditions of my/our mortgage will result in GHL, the Lender and/or its agents, disclosing my/our details to credit reference agencies and being used by other lenders for credit assessment and that my/our details may be used for debtor tracing.
3. I/We confirm that where income has been self-certified, the amounts disclosed within this application are true and accurate and are sufficient to pay monthly mortgage payments stated within the Key Facts Illustration. I/We have read and considered the information provided relating to the particular mortgage product, I/we have chosen and/or have been advised to apply for by my/our financial or other adviser. I/We understand that the lender may decline this Mortgage Application without giving any reason whatsoever.
4. I/We consent to inquiries of any persons being made, either in writing, on the telephone or in electronic form and I/we authorise GHL, the lender and/or its agents to disclose any information provided by me/us on this application or about the operation and conduct of my/our mortgage to third parties including but not limited to credit reference agencies (eg Experian and Equifax Europe Limited), fraud prevention agencies, current and previous lenders, employers, landlords, accountants, bankers, Land Registry, the Inland Revenue and/or the Council of Mortgage Lenders Possessions Register. Any costs incurred in so doing will be my/our responsibility.
5. I/We authorise GHL, the Lender and/or its agents when making its inquiries to use appropriate

statistical techniques including credit scoring for assessing my/our application and that my/our information may be processed automatically. I/We understand credit searches may be carried out in the name of another mortgage lender (Business Partner) with whom the Lender has an arrangement to transfer the mortgage, and that the search details will be recorded on my/our credit history. I/We also understand that my/our application may be evaluated using the credit scoring system of the Lender and/or its agents.
6. I/We agree that you will search credit reference agency files for credit information in assessing my/our application. The agency will also give you details and information from the Electoral Register to verify my/our address. The agency will keep a record of the search type (credit or identification), whether or not my/our application proceeds. You may use automated credit assessment to review my/our application and verify my/our identity. Members of your group and other companies may use credit searches and other information supplied to them or the credit reference agencies about me/us and someone linked financially with me/us, to make credit decisions about me/us or other members of my/our household. Any of this information may also be used for identification purposes, debt tracing, preventing money laundering and managing my/our account. You may give details of my/our account and how I/we conduct it to credit reference agencies. If I/we borrow and do not repay in full and on time, you may tell credit reference agencies who will record the outstanding debt.
7. I/We accept that the information given in this application forms the basis of a proposal by me/us to an insurance company for either buildings insurance

Applicant's Signature

(dd/mm/yy)

Applicant's Signature

(dd/mm/yy)

1. Date / /

2. Date / /

or where applicable, buildings and contents insurance in respect of any maximum advance indemnity and that any information required by an insurance company may be given to it by the Company or its agents. I/We consent to the information given in this form being used by GHL, the Lender and/or its agents, or an insurance company for the purposes of providing me/us with a quote for Mortgage Payment Protection Insurance cover.

8. I/We understand that GHL, the Lender and/or its agents, will pass the information on this form and about any incident I/we may give details of, to Insurance Database Services Limited (IDS) so that it can be made available to other insurers. I/We also understand that in response to any searches that may be made in connection with this application or any incident I/we have given details of, IDS may pass to GHL, the Lender and/or its agents, information it has received from other insurers about other incidents involving anyone insured under the policy.

9. I/We agree that GHL, the Lender and/or its agents may, without notice, transfer or assign, either in whole or in part any loan, mortgage or security for the repayment of any loan or mortgage made in connection with this application to its successors and assigns which include without limitation its legal and equitable assigns whether by way of absolute assignment or by way of security only and those deriving title under it or them. If the successor or assign or transferee is a Building Society, I/We agree to be bound by the rules of the Society. I/We also agree that the Lender may supply any information or documents at any time to any person or company with whom it is considering entering into any contractual arrangements for the assignment, mortgage or other dealing affecting the loan or related security, other provider of any funds to the lender in connection with the loans made by it and any such person, company or provider may rely on the truth and accuracy of the information contained in this application.

10. Unless otherwise stated in my/our application, I/we confirm that I/we have made all payments due under any existing or previous mortgage to which I/we have been a party on the date and in the manner required and that no arrears have arisen thereunder.

11. I/We understand that if a mortgage offer is made, the Lender will instruct a Solicitor or a Licensed Conveyancer (at the Company's discretion) to act on its behalf and that I/we will be responsible for the Lender's legal costs and disbursements whether or not the mortgage is completed. I/We authorise GHL, the Lender and/or its agents to disclose to the Solicitor or Licensed Conveyancer, any information relating to this application and the mortgage. I/We give up any right to claim solicitor/client confidentiality or legal privilege in respect of such information. I/We consent to my/our Solicitor disclosing to the Lender any information or documentation whatsoever requested by the Lender either in relation to the transaction or the property which is the subject of this Mortgage Application or which the Lender requires or would have required to consider whether or not to make a mortgage loan to me/us.

12. I/We authorise GHL, the Lender and/or its agents to instruct a Valuer to prepare a mortgage valuation report at my/our cost on behalf of the Lender and for the Lender's own purposes. The inspection of the property will be carried out on behalf of the Lender and will not include a detailed survey unless specifically requested by you and again this would be at your cost. I/We understand that no liability whatsoever extends to GHL, the lender or its agents in respect of the value or the condition of the property. I/We understand that the fee for the report is payable in advance and is not returnable whether or not a mortgage offer is made. I/We further understand that neither GHL nor the Lender is the agent of the Valuer or firm of Valuers and that I am/we are making no agreement with the Valuer or firm of Valuers and no statements or representations will be relied upon by me/us. I/We understand that the report and mortgage valuation is not a Structural/Building Survey or House/Home Buyers Report and that there may be serious defects in the property, which are not revealed. I/We understand and accept that it is my/our responsibility to satisfy myself/ourselves as to the structural soundness and condition of the property. I/We agree that GHL, the Lender and/or its agents may share information about the property or its value with third parties for the purpose of providing information to help in valuing properties.

13. I/We confirm that all payments made in respect of any mortgage granted are made for and on behalf of all applicants detailed in this application, irrespective of the originator of such payments. I/We understand that where a mortgage is made to joint applicants, we will be jointly and separately liable to the Lender for the amount of the mortgage.

14. I/We understand that any person (other than an employee of the Lender) with whom I/we deal in connection with this application (or any related insurance) is not empowered to make any representation or give any undertaking on behalf of the Lender whether in relation to the mortgage applied for (or any related insurance) and therefore the Lender shall not be bound by or be liable for any such representations or undertaking. I/We understand that GHL is not an Agent of the Lender and does not have any authority to commit the Lender to any binding agreement.

Data Protection Act

15. I/We understand that the Data Protection Act 1998 requires that information can be used only for the purposes registered under the Act. I/We acknowledge that I/we may request in writing, upon payment of a fee, details which are held about me/us and the name and address of any organisations to which GHL, the lender and/or its agents has disclosed my/our information. I/We understand that if there are any inaccuracies in my/our information I/we have the right to ask GHL, the Lender and/or its agents to correct this.

16. From time to time GHL, the Lender and/or its agents may wish to contact you regarding other products and services that may be of interest to you. By ticking this box I/we agree to receive details of products and services offered by the Lender by mail, telephone, e-mail or fax. I/We understand that if I/we do not wish to receive further information regarding such services and products I/we may write to the Lender and its records will be amended accordingly. I/We have received an Initial Disclosure Document and read the Key Facts Illustration (KFI) provided by my/our mortgage adviser in respect of this application.

17. GHL, the Lender and/or its agents has notified me that it processes "sensitive data" regarding criminal convictions about applicants as part of risk profiling applications and for insurance purposes. I am/We are informed that this information is only used for assessing risk, my/our eligibility for a mortgage and for any contract of insurance. I consent to GHL, the Lender and/or its agents processing sensitive data held about me in this manner and to GHL, the Lender, and/or its agents holding securely any medical health data about me.

18. I/We authorise GHL, the Lender and/or its agents to use my/our information for the purposes of considering my/our application and administering the mortgage, if granted, deciding which information may be passed on other lenders, advisers/auditors, transferees, successors in title and legal and equitable assigns for the purposes specified in this declaration. The information contained in this Mortgage Application and Declaration may be relied upon by the lender and any person or body in whom the benefit of all or any of the loan, mortgage loan and other related security is from time to time vested.

19. Where my/our information is passed to companies located outside the European Economic Area, the Lender will ensure that it has an agreement in place, in which those companies give equivalent assurances relating to the processing, transfer, security and access to personal information as found in the Data Protection Act 1998. I/We consent to the Lender disclosing my/our personal information in this way.

20. I/We understand that GHL, the Lender and/or its agents will record details of my/our application at credit reference agencies and fraud protection agencies who may keep a record of it whether or not this application proceeds. I/We understand that these agencies will link together information in the financial records of my/our financial partners. I/We understand that such linked information will be taken into account in all future applications by either of us and that this linking will continue until a notice confirming separation (known as disassociation) is successfully filed at these agencies.

By stating a financial association with another party, I/we also declare that I am/we are entitled to:

- disclose information about my/our joint application and/or anyone else referred to by me/us; and
- authorise GHL, the Lender and/or its agents to search, link and/or record information at credit reference agencies about me/us and/or anyone else referred to by me/us.
- Sole applicants only - For the purposes of this application, my partner and I are financially independent and I request that my application be assessed without reference to any "associated" records, although I recognise that this may adversely affect the outcome of my application. I believe that there is no information relating to my partner that is likely to affect GHL's, the Lender's and/or its agents' willingness to offer financial services to me. I authorise GHL, the Lender and/or its agents to check the validity of this declaration with credit reference agencies and if GHL, the Lender and/or its agents discover any associated records affecting the accuracy of this declaration, GHL, the Lender and/or its agents may decide not to proceed with the application on this basis.

21. GHL, the Lender and other organisations to which it may disclose my/our information may use this information to check my/our details with fraud prevention agencies and if I/we give false or inaccurate information and if the Lender suspects fraud the Lender will record this with these agencies who will make it available to other organisations, individuals, and insurance companies, whether or not the mortgage is granted, to:

- help make decisions about credit and credit related services for me/us and members of my/our household;
- help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for myself/ourselves and members of my/our household;
- trace debtors, recover debt, prevent fraud and to manage my/our accounts or insurance policies;
- check my/our identity to prevent money laundering, unless I/we furnish the Lender with other satisfactory proof of identity.

22. I/We understand any telephone calls to do with my/our application or mortgage may be recorded and monitored for security, quality and/or training purposes.

23. I/We consent to my/our personal information being used by GHL, the Lender and/or its agents now and in the future for the purposes of market research, telemarketing, credit assessment, credit scoring to evaluate me/us as a customer/s or potential customer/s, for client profiling, securitisation and for carrying out the Lender's rights and obligations in any agreement with me/us.

24. I/We acknowledge that any reservation fee paid to secure funds under a limited issue product is non-refundable.

25. In the event that my/our application is declined or does not proceed before the Valuer has been instructed, the application fee paid will be refunded net of initial assessment costs. No refund of the application fee will

19 Applicant's Signature	(dd/mm/yy)	Applicant's Signature	(dd/mm/yy)
1.	Date / /	2.	Date / /

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

confirm that I/we have been made aware of any potential arrangement fees and/or redemption interest payable on redeeming all or part of the mortgage and any other costs in connection with this application.

26. I/We authorise the Lender to add to or deduct from the advance any arrangement or acceptance fee, telegraphic transfer fee, maximum advance fee and higher lending charge fee where applicable. The only fees payable in respect of this Mortgage Application are those which are due and payable to the Lender and which are specifically referred to in the literature relating to the particular mortgage loan applied for. Any fees in addition to the above paid by me/us to any third party are not as a condition of submitting this Mortgage Application or as a condition of obtaining the Mortgage Offer (the formal offer of mortgage facilities) if made.

27. The property to which this application relates is to be used as my/our main residence and no part will be used for business purposes unless otherwise indicated. I/We will not let all or part of the property without the Lender's written consent unless I/we have indicated that it is our intention to let in this form.

28. I/We further acknowledge that the transferee of the mortgage would be the person legally entitled to receive payments under the mortgage. I/We understand that our acceptance of any offer of advance will constitute our general consent to the future transfer of my/our mortgage on the foregoing terms and as particularly set out in the Lender's mortgage conditions.

29. I/We understand that the rate of interest and monthly repayment of any loan granted may be varied from time to time in accordance with the terms of the loan.

30. I/We confirm that no charges exist over the property except those that have been notified by me/us and I/we will not enter into any further charge(s) over the property prior to or after completion without advising the Lender and obtaining the Lender's prior consent in writing.

31. I/We confirm that my/our income is as stated on the application form and is sufficient to support all of the relevant payments required to sustain the mortgage. I/We understand that a false declaration will forfeit any mortgage offer and that failure to maintain the payments due may result in the repossession and the forced sale of the property in order to repay all monies owing.

32. I/We understand that it is normally my/our responsibility to insure, at my/our expense, the building for at least its re-instatement value and to maintain a regular review.

33. I/We understand that this form may be made available to the Financial Services Authority as part of their regulatory supervision of FSA registered mortgage intermediaries and lenders.

34. I/We understand that my/our home may be repossessed if I/we do not keep up repayments on my/our mortgage.

35. I/We understand that if I/we elect to take this mortgage on a basis where only interest is payable to the Lender each month, or the full amount of capital is not paid by me/us each month in order to clear the total loan plus interest by the end of the mortgage term, then I/we will be required to clear the outstanding balance of debt owing at the end of the mortgage term irrespective of whether any savings plan we put in place generates sufficient capital. I/We understand and agree that I/we cannot hold GHIL or the Lender responsible for any advice I/we receive or take from other parties regarding this mortgage or any associated savings plans to assist with the mortgage repayment.

36. Loans must be secured on a first mortgage or a residential property in England, Wales, Northern Ireland and Scotland.

This declaration sets out why GHIL, the Lender and/or its agents, require information about you and how such information will be processed. By signing this declaration you will be stating that you have read and understood the information contained in this declaration and will be giving your consent to the use of your personal information for all the purposes referred to above.

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

Signed Applicant 1 Date

Signed Applicant 2 Date

18 Documents Enclosed

Please tick as appropriate	Applicant 1	Applicant 2	Original	Copy
Proof of residence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Latest mortgage statement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evidence of rent payments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P60 (last years')	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Payslips (2 x latest)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Years' accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Months' bank statements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Written explanation for adverse credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proof of ID	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Valuation report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Specialist report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

19 Valuation

PLEASE DO NOT INSTRUCT VALUATION UNTIL ALL REFERENCE/OUTSTANDING INFORMATION IS RECEIVED.

Valuation type required Lenders valuation Homebuyers* Structural survey* * Fee to be arranged with the valuer

Please tick as appropriate
 Please instruct valuation immediately upon receipt of case Please do not instruct valuation until all references are received

Applicant's Signature (dd/mm/yy) Applicant's Signature (dd/mm/yy)

1. Date / / 2. Date / /

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

20 Speed up your application

You can pay your application fee
by using a Credit or Debit card.

Please complete the following details.

- a) Cardholder's name
- b) Card number
- c) Expiry date
- d) Debit amount
- e) Cardholder's signature
- f) Date
- g) Issue number (Switch Only)

	<input type="text"/>
	<input type="text"/>
	<input type="text" value="/"/> <input type="text" value="/"/>
	£ <input type="text"/>
	<input type="text"/>
	<input type="text" value="/"/> <input type="text" value="/"/>
	<input type="text"/>

You can also telephone us with your Credit card payment.



If the application fails to proceed and a refund is required, such refund will only be issued directly to the card used and cannot be issued via cheque.

21	Applicant's Signature	(dd/mm/yy)	Applicant's Signature	(dd/mm/yy)
	1.	<input type="text" value="Date"/> <input type="text" value="/"/> <input type="text" value="/"/>	2.	<input type="text" value="Date"/> <input type="text" value="/"/> <input type="text" value="/"/>

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

21 Direct Debit Instruction



Monthly mortgage payments will normally be collected by Direct Debit from your bank account by the Lender.

Please complete and sign the instruction below to authorise payment of your mortgage direct from your bank account. Once set up, your Direct Debit runs automatically and saves you considerable time and inconvenience of either writing and posting cheques or amending bankers orders. Instead you can enjoy the peace of mind of knowing your mortgage has been paid.

Changes in interest rates usually require changes in the amount of your mortgage payment. However, using our variable Direct Debit means you do not have to sign a new instruction when the amount of the payment increases or decreases. You are always in control and will be informed of any change to the payment or payment date in advance.

Please complete parts 1 to 6 to instruct your Bank/Building Society to make payment directly from your account

1. Mortgage reference number (to be completed by Lender)
Originator's identification number
Originator's reference (not an integral part of this instruction)

2. Full postal address of your bank

The Manager,	Bank/Building Society
Postcode	

3. Bank/Building Society sort code

4. Bank/Building Society account number

5. Name of Bank/Building Society account holder(s)

6. Your instructions to the Bank/Building Society and signature:

a) I/We instruct you to pay Direct Debits from my/our account at the request of

b) The amounts are variable and may be debited on various dates

c) I/We understand that may change the amounts and dates only after giving me/us prior notice

d) I/We will inform the Bank/Building Society in writing if I/we wish to cancel

e) I/We understand that if any Direct Debit is paid which breaks the terms of the instruction, the Bank/Building Society will make a refund.

Signature Date / /

Signature Date / /

No acknowledgement required

Cut out and keep ✂

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, you will be notified in advance of your account being debited.
- ◆ If an error is made by the originator 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 send a copy of your letter to us.

Applicant's Signature

(dd/mm/yy)

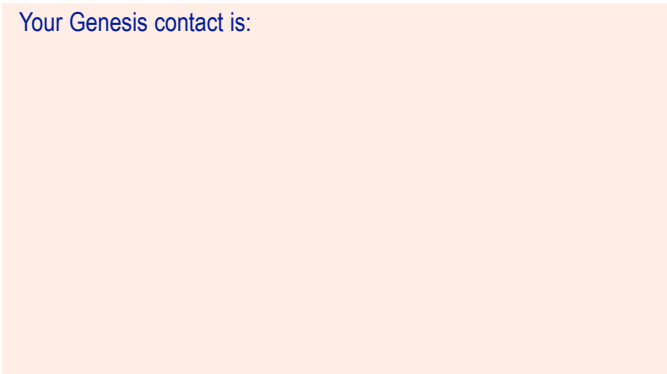
Applicant's Signature

(dd/mm/yy)

1. Date / /

2. Date / /

Your Genesis contact is:



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