

# mortgage application form for 1 or 2 applicants

August 2006

(If more than 2 applicants please see separate application form for up to 4 applicants on our website)

# Identification checklist

The following checklist is designed to help you understand our ID requirements under Money Laundering regulations and ensure a smoother, quicker application process.

## IDENTIFYING CUSTOMERS

In the first instance, you should attempt to identify the applicant(s) electronically, using our Point of Sale system. If this has not been possible, the following documentary evidence is required for each applicant:

Either:

One government-issued document **(with a photograph)** from list 1, bearing:

- The applicant's full name; **and either**
- The applicant's residential address; **or**
- The applicant's date of birth

Or:

Two government-issued documents **(without a photograph)** from list 2, bearing:

- The applicant's full name; **and either**
- The applicant's residential address: **or**
- The applicant's date of birth

Or:

One government-issued document from list 2, as above, plus one other non-government-issued document from list 3

## DOCUMENTS ENCLOSED

please tick					
List 1	app 1	app 2			
Valid passport					
Valid photocard driving licence (full or provisional)					
EU Member State National Identity Card (non-UK nationals)					
Firearms certificate or shotgun licence					
Identity card issued by the Electoral Office for Northern Ireland					
List 2	app 1	app 2	List 3	app 1	app 2
Valid old style full UK driving licence			Current council tax demand letter or statement		
Recent evidence of entitlement to a state or local authority-funded benefit, tax credit, or pension			Current bank statement or credit/debit card statement, issued by a regulated financial sector firm in the UK (but not one printed off the internet)		
			Recent utility bill (but not one printed off the internet)		

Copies of the documents must be dated and signed and certified as true copies of the originals. It must be possible to identify the person/firm certifying the document.

Where a document bears a photograph, certification as a true copy is acceptable. However, if it is a poor copy and the photograph is not recognisable, then the certification should include a statement that it bears a good likeness to the applicant.

In the case of an unregulated Intermediary the above document(s) must be certified by a Solicitor.

### **YOU MUST CERTIFY AND SIGN EACH DOCUMENT**

**Your home may be repossessed if you do not keep up repayments on your mortgage**

# This section for completion by Professional Advisers only. Please complete fully.

Please be aware that GMAC-RFC Ltd require all parts of this application form to be filled out in **BLOCK CAPITALS** and **BLACK INK ONLY** in order to prevent any errors and delays in the completion of the mortgage.

ALL DOCUMENTS AVAILABLE IN LARGE PRINT, BRAILLE OR AUDIO.

## CUSTOMER FACING INTERMEDIARY DETAILS

(IF YOU ARE THE CUSTOMER FACING INTERMEDIARY, PLEASE COMPLETE BELOW)

Contact name

E-mail

Business name

Address

Postcode

Telephone number  Fax number

Customer facing FSA number

Principal FSA number  I am not regulated by the FSA

Are you an Appointed Representative? Yes  No  If 'yes' please provide Company Name or Network

Preferred contact Fax  Post

Signed

Please tick to indicate if the mortgage sale is: Advised  Non-Advised

Please tick if the application is: Face to Face  Non Face to Face

Please enter the intermediary procurement fee you expect to receive

## PACKAGER APPLICATION FEE

(Fee charged by packager to applicant(s) for processing case, excluding valuation fee element)

Fee amount

## PACKAGER VALUATION FEE

(Property valuation fee only, separate to the Packager Application Fee)

Fee amount

## INTERMEDIARY SERVICE FEE

(Fee charged by broker to applicant for advice and/or arranging the loan)

Fee amount  Is the fee refundable? Yes  No

Is the fee included in the loan amount? Yes  No

Your home may be repossessed if you do not keep up repayments on your mortgage

**PACKAGER SUBMITTING TO  
GMAC-RFC**

(IF YOU ARE THE PACKAGER, PLEASE COMPLETE BELOW)

Contact name

E-mail

Business name

Address

Postcode

Telephone number   Fax number

Customer facing FSA number

Principal FSA number  I am not regulated by the FSA

Are you an Appointed Representative? Yes  No

Preferred contact Fax  Post

Signed

**OTHER PACKAGER DETAILS  
(IF APPLICABLE)**

Contact name

E-mail

Business name

Address

Postcode

Telephone number   Fax number

Customer facing FSA number

Principal FSA number  I am not regulated by the FSA

Are you an Appointed Representative? Yes  No

Preferred contact Fax  Post

Signed

# Instructions to applicant(s). Please read carefully.

Please use BLOCK CAPITALS AND BLACK INK throughout. Incomplete or illegible applications may cause delay, **therefore please answer ALL questions.** If this is a joint application please complete for both First (1) and Second (2) Applicants. Applicant (1) should be the higher earner. **Please ensure that this application is submitted with the correct fee. Applications submitted without the correct fee, or with no fee at all, will not be looked at until the correct fee is submitted. If there are more than 2 applicants please see separate application form for up to 4 applicants on our website.**

## APPLICATION DETAILS

Product selected	<input type="text"/>						
Mortgage type	Purchase	<input type="checkbox"/>	Remortgage	<input type="checkbox"/>			
What type of loan is required?	Residential	<input type="checkbox"/>	Investment	<input type="checkbox"/>			
Self certification?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>			
Is the property Right to Buy?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>			
Account number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Are you a first time buyer? (this includes those who have not owned a residential property for the last 12 months)	Applicant 1				Applicant 2		
	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No

## Express Completion Service. (Only available on certain products).

**This section to be completed only when Express Completion Service is required.**

If you are taking out a new mortgage on your existing property, you may be able to apply for the Express Completion Service. This service offers a fast track way of completing remortgage cases. A fee is charged for this service.

You do not need to appoint your own solicitor - unless you prefer to do so. Under this scheme, as detailed investigations regarding the Title of your property were carried out by a solicitor when you bought it, limited investigations are undertaken solely for GMAC-RFC Ltd's purposes. Please refer to the Mortgage Guide and Tariff of Charges for further information.

I confirm that I wish to apply for Express Completion Service    Yes        No

**A. THE APPLICANTS**

Applicant 1

Applicant 2

Title  
(Mr, Mrs, Miss, Ms, Other)



Surname



Forename(s) in full

  

  


Date of birth







Have you been known by any other names during the last 3 years?



Present address

  
  
  

  
  
  


Postcode

Postcode

Date moved to current address

Month  Year

Month  Year

Residential status

Owner  Tenant Furnished  Other   
 Tenant Unfurnished  Living with relatives

Owner  Tenant Furnished  Other   
 Tenant Unfurnished  Living with relatives

Correspondence address  
(if different from above)

  
  
  

  
  
  


Postcode

Postcode

If resident at current address for less than 3 years please advise previous addresses and dates

  
  
  

  
  
  


Postcode

Postcode

Date moved to previous address

Month  Year

Month  Year

Have you been resident and working in the UK for the last 3 years?

Yes  No

Yes  No

Nationality



Home telephone number





Mobile telephone number



Status

Single  Married/  
Civil Partner  Separated   
 Divorced  Widowed

Single  Married/  
Civil Partner  Separated   
 Divorced  Widowed

National Insurance number



Employment status

Employed  Self employed  Retired   
 Unemployed  House person  Student

Employed  Self employed  Retired   
 Unemployed  House person  Student

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**B. OCCUPATION AND INCOME****(Employees or Company Directors - if self employed see section C)**

	Applicant 1	Applicant 2
Occupation	<input type="text"/>	<input type="text"/>
Is the position permanent?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Date current employment commenced?	Month <input type="text"/> Year <input type="text"/>	Month <input type="text"/> Year <input type="text"/>
If on a contract basis what is the length of contract?	<input type="text"/>	<input type="text"/>
Employers full name and address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Telephone number	<input type="text"/>	<input type="text"/>
Percentage shareholding (if 'none' please state)	<input type="text"/>	<input type="text"/>
Annual basic gross income	£ <input type="text"/>	£ <input type="text"/>
Annual overtime, bonus or commission if Regular (R) or Guaranteed (G)	£ <input type="text"/> (R) £ <input type="text"/> (G)	£ <input type="text"/> (R) £ <input type="text"/> (G)
Other income	£ <input type="text"/>	£ <input type="text"/>
If either applicant has been with the firm for less than 12 months please provide names, addresses and telephone numbers of previous employers covering that period. Indicate dates of employment with each firm.	<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"/>

**IMPORTANT NOTICE FOR APPLICANTS ON SELF-CERTIFICATION PRODUCTS**

You have applied for a product which permits you to self-certify your income. You should ensure that this product has been fully explained to you by your mortgage intermediary, is suitable for your circumstances, both now and in the future, and that you are not borrowing more than you can afford to repay.

By signing the declaration on page 14 and 15 of this application form, you are certifying that you understand your obligations and have sufficient income to support the loan requested. You are also confirming that the income stated is a true assessment of your total income.

You should be aware that if we have reasonable grounds to suspect that this application has been made with a view to obtaining a loan by deception, we will be entitled to report the matter to the relevant law enforcement agency.

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**C. OCCUPATION AND INCOME****(For self employed or controlling directors who own or control in excess of 33% (including family interests) of the voting rights to their Company)**

	Applicant 1	Applicant 2
Name of business	<input type="text"/>	<input type="text"/>
Address of business	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/> Postcode	<input type="text"/> Postcode
Nature of business	<input type="text"/>	<input type="text"/>
Telephone number	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
What is your % shareholding and how long has this shareholding been owned by you?	<input type="text"/> % <input type="text"/> Years	<input type="text"/> % <input type="text"/> Years
State income for last trading year	<input type="text"/> Month <input type="text"/> Year <input type="text"/> £	<input type="text"/> Month <input type="text"/> Year <input type="text"/> £
	<input type="text"/> Month <input type="text"/> Year <input type="text"/> £	<input type="text"/> Month <input type="text"/> Year <input type="text"/> £
Please provide details of a suitably qualified accountant/bookkeeper who is able to confirm your status and, if required for the product applied for, income.	<input type="text"/> Name	<input type="text"/> Name
	<input type="text"/> Address	<input type="text"/> Address
	<input type="text"/>	<input type="text"/>
	<input type="text"/> Postcode	<input type="text"/> Postcode
Telephone number	<input type="text"/>	<input type="text"/>
Qualification of accountant	Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Other <input type="checkbox"/>	Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Other <input type="checkbox"/>
If "Other" please state	<input type="text"/>	<input type="text"/>

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By signing the declaration on page 14 and 15 of this application form, you are certifying that you understand your obligations and have sufficient income to support the loan requested. You are also confirming that the income stated is a true assessment of your total income.

You should be aware that if we have reasonable grounds to suspect that this application has been made with a view to obtaining a loan by deception, we will be entitled to report the matter to the relevant law enforcement agency.

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**D(i). LOAN DETAILS**

Loan required and term	£	Term	
Method of repayment	Interest only £	Capital & Interest £	
How do you intend to repay the loan at the end of the mortgage? (Interest only mortgages)	Savings <input type="checkbox"/>	Investment <input type="checkbox"/>	Sale of Property <input type="checkbox"/>
Does the loan required include any single premium for a MPPI policy?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
The premium amount			
The term of the insurance			

**D(ii). PURCHASING A PROPERTY**

Please complete section D(ii) or D(iii), as appropriate

Purchase price	£		
Estimated rental income	£		
Are you borrowing or receiving assistance towards the balance of the purchase price?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If "yes" to the above please specify source and amount	Builders deposit	£	Family gift £
	Vendors deposit	£	Savings £
Loan	£		
Is it a private sale?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If "yes" provide details
Right to Buy valuation amount	£		

**D(iii). REMORTGAGE OF A PROPERTY ALREADY OWNED**

Estimated value of property	£			
Estimated rental income	£			
Original date of purchase and original purchase price	Date	Amount £		
If Right to Buy property, please state current outstanding discount	£			
Select purpose of the loan applied for	Home improvement	£	Transfer of equity	£
	Purchase of additional property	£	Business use	£
	Debt consolidation	£	Purchase of property freehold	£
			Other	£

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**E. GENERAL**

	Applicant 1	Applicant 2
Name of bank/building society	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>
Sort code	<input type="text"/>	<input type="text"/>
Name(s) of account holder(s)	<input type="text"/>	<input type="text"/>
How long have you held this account?	<input type="text"/>	<input type="text"/>

**F. CREDIT HISTORY**

	Applicant 1	Applicant 2
Do you have any adverse credit history?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you been refused a mortgage on the property to be mortgaged, or on any other property in the last 12 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you had a judgement for debt recorded against you in the last 6 years? Or if self employed / controlling director, against your company?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you been bankrupt or compounded with your creditors in the last 6 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you failed to keep up your payments under any mortgage, rental or loan agreement in the last 12 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever been convicted of or charged with any offence other than a driving offence?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Confirm total amount outstanding for all credit cards	£ <input type="text"/>	£ <input type="text"/>
Please confirm monthly commitments on all secured and unsecured loans that will remain after completion. (Not to include Buy to Let mortgages or credit cards)	£ <input type="text"/>	£ <input type="text"/>

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**G. THE PROPERTY TO BE MORTGAGED**

(Please include Agent's particulars if available)

Property address

<b>Postcode</b>

Description of property (please tick one box only) (✓)

Detached house   
 Semi-detached house   
 Terraced house   
 Detached bungalow   
 Semi-detached bungalow   
 Flat   
 Studio flat   
 Maisonette

Property location

England   
 Wales   
 Mainland Scotland

Tenure (tick box and give details)

Leasehold   
 Unexpired term of lease   
 Freehold   
 Commonhold

If property is a flat, studio flat or maisonette please state

Purpose Built   
 Converted   
 Over Commercial Property

Total number of floors in block

Walls

Standard construction   
 Timber frame with brick exterior   
 Non-standard (eg concrete, high alumina cement, 100% timber, metal reject, steel frame)   
 Laing Easi Form   
 Concrete No Fines   
 Crosswall   
 Modern method of construction

Roof

Standard   
 Thatch   
 Non-standard (eg. asbestos or corrugated iron)   
 Standard types of flat roof

When was the property built?

Enter number of

Receptions	Bedrooms	Kitchens	Bathrooms
------------	----------	----------	-----------

Which of the following types of certificate does the property have?

NHBC   
 Zurich Guarantee   
 Architects Certificate   
 Premier Guarantee

Has the property been extended or altered in the last 10 years?

Yes    No

Local Authority built?

Yes    No

Is the property subject to any agricultural restrictions?

Yes    No

Is the property currently or previously owned by a local authority, MOD or housing association?

Yes    No

Will the property be your primary residence?

Yes    No

Who will occupy the property?

Give full names of all persons, other than the applicants, over the age of 17 years. If none please state "none"


Name and address of the vendor

<b>Postcode</b>

Telephone number

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**Your home may be repossessed if you do not keep up repayments on your mortgage**

**G. THE PROPERTY TO BE MORTGAGED (cont)**

State arrangements for the valuer to gain access to inspect the property		
Telephone number		
Your Solicitor's name/reference		
Your Solicitor's practice name and address		
		Postcode
Solicitor's telephone number		
Solicitor's fax number		

**H. PRESENT ACCOMMODATION**

	Applicant 1	Applicant 2
Rent or mortgage payment on current home	£	£
Current outstanding balance	£	£
Number of missed payments	In the last 6 months prior to application	In the last 6 months prior to application
	In the last 12 months prior to application (including last 6 months)	In the last 12 months prior to application (including last 6 months)
If mortgage is held at present address, will it be repaid on or before completion?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If 'no' what is the current mortgage outstanding?	£	£
If a tenant, please confirm landlord's status	Housing Association <input type="checkbox"/> Local Authority <input type="checkbox"/>	Housing Association <input type="checkbox"/> Local Authority <input type="checkbox"/>
	Letting Agent <input type="checkbox"/> Other (specify) <input type="text"/>	Letting Agent <input type="checkbox"/> Other (specify) <input type="text"/>
If tenancy, date finishes	Month <input type="text"/> Year <input type="text"/>	Month <input type="text"/> Year <input type="text"/>
State name of current lender/landlord	<input type="text"/>	<input type="text"/>
Have you owned any properties in the last 12 months other than your main residence?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

**I. OTHER MORTGAGE COMMITMENTS**

Please provide details of any other properties that you own or let and any mortgages redeemed in the last 12 months.

	Applicant 1	Applicant 2
How many other mortgages have you held in the last 12 months excluding current one?	<input type="text"/>	<input type="text"/>
Property address	<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"/> Postcode	<input type="text"/> Postcode
Balance outstanding	<input type="text"/>	<input type="text"/>
Date commenced	<input type="text"/>	<input type="text"/>
Date redeemed	<input type="text"/>	<input type="text"/>
Property address	<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"/> Postcode	<input type="text"/> Postcode
Balance outstanding	<input type="text"/>	<input type="text"/>
Date commenced	<input type="text"/>	<input type="text"/>
Date redeemed	<input type="text"/>	<input type="text"/>

**CREDIT CARD DETAILS FOR PAYMENT OF FEES**

Card holder's name	<input type="text"/>	Amount of payment £	<input type="text"/>
Credit/Debit card type (We do not accept American Express or Solo)	<input type="text"/>		
Card number (the long Switch number if using a Switch/Maestro card)	<input type="text"/>		
Issue number (if applicable)	<input type="text"/>		
Start date (only if using a Switch/Maestro card)	<input type="text"/>	Expiry date	<input type="text"/>
Signature of card holder	<input type="text"/>		
Address card registered to	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
	<input type="text"/> Postcode		

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## J. PROPERTY INSURANCE

Please answer all the following questions even if you intend to arrange your own insurance. The application may be delayed if these sections are not completed.

It is essential that the property and its contents are adequately insured and GMAC-RFC Ltd can arrange this with Legal & General Insurance.

Please indicate the type of insurance required:-

- |  |                          |                               |                          |
|--|--------------------------|-------------------------------|--------------------------|
| A. GMAC-RFC Ltd buildings insurance              | <input type="checkbox"/> | With accidental damage option | <input type="checkbox"/> |
| B. GMAC-RFC Ltd buildings and contents insurance | <input type="checkbox"/> | With accidental damage option | <input type="checkbox"/> |
| C. Leasehold property insured by freeholder      | <input type="checkbox"/> |                               |                          |
| D. Own insurance arrangements                    | <input type="checkbox"/> |                               |                          |

If you would like GMAC-RFC Ltd to arrange property insurance on your behalf, then a copy of an Initial Disclosure Document will be provided on receipt of this application and your Demands and Needs Statement will be included in the 'Insuring your Home' leaflet which will be provided to you prior to completion. Please retain a copy of the 'Insuring your Home' leaflet for future reference.

The following questions must be answered to the best of your knowledge and belief.

1. Have you or anyone who normally lives with you
  - (a) Suffered any loss or damage or liability during the last 3 years, whether insured or not, and which would be insured by the insurance you are choosing? Yes  No
  - (b) Had any insurance of this type cancelled or turned down or had any special terms applied to that insurance? Yes  No
  - (c) Ever been convicted of or charged (but not yet tried) with any offence other than a driving offence? Yes  No
2. Is the property to be insured:
  - (a) Lived in by anyone other than you and your family? Yes  No
  - (b) Used in any way for trade, professional or business purposes? Yes  No
  - (c) A weekend or holiday home or likely to be left unoccupied for more than 40 days at a time? Yes  No
  - (d) In a sound state of repair? Yes  No
3. Are you aware of any past or existing structural damage to the property to be insured? Yes  No
4. Has the property to be insured been underpinned or provided with any other means of structural support?  
If 'Yes' are guarantees available? Yes  No
5. Has the property or surrounding area been affected by subsidence, heave, settlement, landslip or flooding? Yes  No
6. Has the property insurance product been sold at a distance, that is by telephone, post, fax or internet? Yes  No

As part of the terms of your new mortgage, you are required to make provisions to insure your home. If you wish to arrange your own insurance the proposed insurer and cover must be approved by GMAC-RFC Ltd and a copy of the schedule must be provided to your solicitor before completion of your mortgage. We will make a charge to cover the additional administration involved as shown in the Tariff of Charges.

You should keep a record of all letters and information provided to us as part of this application for insurance. A copy of this application is available on request within 3 months of its completion.

If you have selected to arrange your buildings insurance through GMAC-RFC Ltd then a policy booklet with full policy wording will be provided before the conclusion of your insurance contract or earlier upon request.

### Notice

Insurers pass information to the Claims and Underwriting Exchange register run by Insurance Database Service Limited (IDS). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register.

You can ask us for more information about this.

You should show this notice to anyone who has an interest in the property insured under the policy.

### Disclosure

Please consider carefully whether there is any material information known to you which could influence our acceptance and assessment of the risk. Material information would include any special features of the property or details about any member of your household which makes losses more likely to happen or more serious if they do. Please disclose on a separate sheet of paper any such material information even if you have doubts as to whether it is material or not. Failure to disclose all material information may result in you being quoted the wrong terms, a claim being rejected or reduced, or the policy being invalid.

## K. PAYMENT PROTECTION INSURANCE

Mortgage Payment Protection Insurance is designed to give you peace of mind and protect you against the risk of accident, sickness and unemployment\*. Should the unexpected happen the monthly benefit could help provide you with assistance to continue making your mortgage payments. Information about this product may be sent to you.

(\* Benefit is typically paid for up to 12 months or until work commences, whichever happens first.)

If you already hold cover please confirm:

Who the cover is with

Policy Number

Amount of cover

**Your home may be repossessed if you do not keep up repayments on your mortgage**

Please note that if the application form is incomplete then we may not be able to proceed with your application.

You must read this declaration carefully and then sign at the end. Please note that the headings are provided for your convenience only and do not affect the construction or interpretation of this declaration.

## **DECLARATION**

To GMAC-RFC Limited, its agents, its successors and assigns and those deriving title through it, collectively "GMAC-RFC".

I/We declare and agree that:

- I/We mean(s) the applicant(s) and if more than one we accept and agree that we will be jointly and severally liable for the amount of the mortgage;
- 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;
- I/We confirm that I/we have disclosed any unspent criminal convictions I/we may have as part of my/our application;
- I/We confirm that I/we are not applying for a mortgage to purchase a mobile home, second or holiday home, a property which is Grade 1 listed and/or a property built on a plot exceeding 5 hectares/12 acres;
- I/We have sufficient income to support the mortgage applied for;
- I/We understand that if I/we or another party falsify any information in connection with this mortgage application, GMAC-RFC will be entitled to withdraw any mortgage offer that they may have made to me/us;
- Unless otherwise stated in my/our application, 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 there under;
- 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 acknowledge that any reservation fee paid to secure funds under a limited issue product, is non-refundable;
- The information given in this application is true to the best of my/our knowledge and belief and will, together with this declaration, form part of the terms of any mortgage that I/we may enter into with GMAC-RFC. I/We have disclosed any additional information which is material to my/our application. If any information I/we have given is incorrect, I/we will make good any loss that GMAC-RFC may suffer by relying on that information. I/We will give any additional information that may be requested and will, prior to completion, notify GMAC-RFC in writing of any change in my/our circumstances which affects (or may affect) the information supplied;
- I/We accept that GMAC-RFC may withdraw, revise or cancel any mortgage offer without stating a reason;
- I/We authorise GMAC-RFC to use appropriate statistical techniques including credit scoring for assessing my/our application, for profiling, securitisation and for carrying out their rights and obligations in any agreement with me/us and that my/our information may be processed automatically; and
- I/We authorise GMAC-RFC to accept requests relating to this application from my/our Broker/Intermediary/Solicitor verbally, in writing, via telephone, fax, electronic mail (or any other similar method of communication). I/We authorise GMAC-RFC to give/send or receive information relating to this application to my/our Broker/Intermediary/Solicitor/Prospective lenders/Insurers via the above methods of communication. **I/We accept that electronic mail has the potential for reduced levels of security, especially mails which are unencrypted, and I am/we are prepared to accept this risk.**

## **DISCLOSURE**

I/We understand that GMAC-RFC will use my/our information for the purposes of considering my/our application and administering the mortgage, if granted. I/We understand that my/our information may be passed on to other associated companies including those within GMAC-RFC's UK and International groups of companies.

I/We consent to GMAC-RFC disclosing information to other people or organisations and making enquiries of other people or organisations. I/we authorise such persons or organisations to disclose to GMAC-RFC any information requested from them. I/We understand that any costs associated with these enquiries will be my/our responsibility. The people or organisations to which information may be disclosed and enquiries may be made of include but are not limited to:

- Me/Us, My/Our employer(s), Landlords, Accountants, Bankers, Land Registry, CML Possessions Register, Current and previous lenders and HM Revenue and Customs;
- Insurers (e.g. Legal & General, London & European Title Insurance Services Limited) (see insurance section below);
- Valuers or those organisations involved in the provision of valuation services (see valuation section below);
- Third parties involved in any assignment/transfer (see assignment/transfer section below);
- Credit reference agencies (e.g. Experian, Call Credit and Equifax Europe Limited) who will supply GMAC-RFC with detailed information and information from the Electoral Register and will record details of the search whether or not my/our application proceeds (see credit references section below);
- Fraud prevention agencies (e.g. CIFAS, Hunter) to protect GMAC-RFC from theft and fraud. GMAC-RFC may also pass information to financial and other organisations involved in fraud prevention to protect itself and its customers from theft and fraud. I/We understand that if I/we give false or inaccurate information and GMAC-RFC suspects fraud they will record this. I/We understand that GMAC-RFC, members of its Group and other companies may use this information if decisions are made about me/us or others at my/our address(es) on credit or credit-related services or motor, household, credit, life or any other insurance proposals and insurance claims. It may also be used to trace debtors, recover debt, prevent fraud, manage your accounts and insurance policies and for statistical analysis and claims assessment;
- Identification checking agencies (e.g. BTURU) who will carry out an electronic identity check on me/us and who will record details of the check whether or not my/our application proceeds; and
- Any person having a legal right to this information.

I/We authorise GMAC-RFC to share information with third parties about the conduct and operation of my/our mortgage and with third parties who collect data for the purpose of assessing capital adequacy (e.g. BASEL).

I/We understand that GMAC-RFC may outsource the administration of my/our mortgage account to a third party. I/We authorise GMAC-RFC to give, send and receive information and personal data to/from any such third party for the purpose of administering my/our mortgage account. I/We understand that this information may be sent/received verbally, in writing, via telephone, fax or electronic mail (which has the potential for reduced levels of security).

## **CREDIT REFERENCES**

Credit searches and other information which is provided to GMAC-RFC and the credit reference agencies about me/us and those with whom I am/we are linked financially, may be used by GMAC-RFC and other companies if credit decisions are made about me/us, or other members of my/our household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of my/our account.

Information held about me/us by credit reference agencies may already be linked to records relating to one or more parties. For the purposes of this application, I/we understand that I/we may be treated as financially linked and my/our application may be assessed with reference to any "associated records". By stating a financial association with another party, I am/we are also declaring that I am/we are entitled to disclose information about my/our joint applicant and/or anyone else referred to by me/us and authorise GMAC-RFC to search, link and/or record information at credit reference agencies about me/us and/or anyone else referred to by me/us.

I/We understand that where a period of 90 days elapses from the date of the original search, and the mortgage has not yet completed, it may be necessary for GMAC-RFC to carry out a further search. I/We understand that each search will be registered on my/our credit file(s) individually, and that a large number of searches within a short period may impact my/our ability to obtain credit. I/We understand that GMAC-RFC 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, I/we understand that GMAC-RFC may tell credit reference agencies who will record the outstanding debt.

## **INSURANCE**

I/We accept that the information given in the application forms the basis of a proposal by me/us to an insurance company for either buildings insurance or where applicable buildings and contents insurance, and that any information required by an insurance company may be given to it by GMAC-RFC or its agents. I/We consent to the information given in this form being used by GMAC-RFC, its agents or an insurance company for the purposes of providing me/us with a quote for Mortgage Payment Protection Insurance Cover.

I/We understand that GMAC-RFC, its agents or an insurance company will pass the information on this form and about any incident I/we may give details of to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches GMAC-RFC, its agents or an insurance company may make in connection with this application or any incident I/we have given details of, IDS Ltd may pass information it has received from other insurers about other incidents involving anyone insured under the policy.

I/We understand that GMAC-RFC, its agents or an insurance company may ask for information from other insurers to check the answers I/we provided.

**Your home may be repossessed if you do not keep up repayments on your mortgage**

## SOLICITOR/LEGAL REPRESENTATIVE

I/We understand that if a mortgage offer is made GMAC-RFC will instruct a Solicitor or a Licensed Conveyancer (at their discretion) to act on their behalf and that I/we will be responsible for GMAC-RFC's legal costs and disbursements whether or not the mortgage is completed. I/We authorise my/our Solicitor, Licensed Conveyancer or Broker/Intermediary to disclose to GMAC-RFC any information relating to this application and any mortgage. I/We give up any right to claim solicitor/client confidentiality or legal privilege in respect of such information.

## VALUATION

I/We authorise GMAC-RFC to instruct a provider of valuations to carry out a property valuation at my/our cost for GMAC-RFC's own purposes and understand that subsequently any valuation report will not be made available to me/us. I/We understand that in certain circumstances the valuation of the property may be assessed using statistical information and that a provider of valuations may not physically visit the property.

I/We further understand that GMAC-RFC is not the agent of the provider of valuations and that I am/we are making no agreement with the provider of valuations and no statements or representations will be relied upon by me/us.

I/We understand that no liability whatsoever extends to me/us in respect of the value or the condition of the property. I/We understand that the fee is payable in advance and is not returnable whether or not a mortgage offer is made. I/We understand that the property 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 and its value for re-instatement purposes.

I/We agree that GMAC-RFC may share information about the property or its value with other people or organisations for the purpose of providing information to help in valuing properties.

## ASSIGNMENT/TRANSFER

I/We agree that GMAC-RFC 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. I/We understand that GMAC-RFC may provide details of my/our account to prospective successors and/or assigns in order that they may conduct due diligence checks prior to any transfer taking place. I/We understand that such checks may involve my/our personal data being passed to third parties, including, but not limited to, credit reference agencies for the purpose of quality analysis. If the new lender is a building society I/we agree to be bound by the rules of the Society and if any such transfer or assignment is by a building society I/we understand that this will lead to termination of my/our borrowing membership of the Society and the loss of any rights associated with such membership.

I/We understand that GMAC-RFC may disclose information relating to my/our loan, mortgage or security for the repayment of any loan or mortgage made in connection with this application to third parties (such as banks, building societies or insurance companies) so that the transition from one lender to another is completed satisfactorily.

I/We understand that after my/our loan, mortgage or security for the repayment of any loan or mortgage made in connection with this application has been transferred or assigned, GMAC-RFC may obtain information and data from the new lender about my/our loan, mortgage or security for the repayment of any loan or mortgage account to assist in statistical research relating to credit scoring or the investigation and resolution of complaints. I/We understand that this information will be obtained from the new lender and I/we consent to the new lender releasing any of my/our information requested from them and to GMAC-RFC using my/our information in this way.

## DATA PROTECTION ACT 1998

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 GMAC-RFC 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 GMAC-RFC to correct this.

I/We understand that GMAC-RFC 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/We consent to GMAC-RFC processing sensitive data held about me in this matter and to GMAC-RFC holding securely any medical health data about me.

Where my/our information is passed to persons or organisations located outside the European Economic Area, GMAC-RFC will ensure that it has an agreement in place, in which those people or organisations give equivalent assurances relating to the processing of information as found in the Data Protection Act 1998. I/We consent to GMAC-RFC disclosing my/our personal information in this way.

I/We understand that I/we have the right of access to my/our personal records held by credit agencies and understand that GMAC-RFC will provide their names and addresses upon request.

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.

I/We consent to my/our personal information being used by GMAC-RFC now and in the future for the purposes of market research, product development, credit scoring development, telemarketing and/or training purposes.

GMAC-RFC may write to you from time to time about other products or services which may be of interest. However, if you do not wish to receive direct marketing information by any means from GMAC-RFC, please tick this box.

## DECLARATION (GENERAL)

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

I/We understand that any person (other than an employee of GMAC-RFC) 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 GMAC-RFC whether in relation to the mortgage applied for (or any related insurance) and therefore GMAC-RFC shall not be bound by or be liable for such representations or undertakings.

I/We authorise GMAC-RFC to add to or deduct from the advance any arrangement or acceptance fee, telegraphic transfer fee, and higher lending charge where applicable.

The above declaration sets out why GMAC-RFC requires 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.

I/We confirm that I/we have read and understood the contents of this declaration, in particular, the information relating to credit reference and fraud prevention agencies. By signing this application, I/we agree that GMAC-RFC can use my/our information in this way.

**Have you or the Broker/Intermediary manually amended any of the application form data?** Yes  No

SIGNATURE OF APPLICANT 1

Dated

SIGNATURE OF APPLICANT 2

Dated

**Your home may be repossessed if you do not keep up repayments on your mortgage**



## **DIRECT DEBIT MANDATE**



For further information please call  
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30003 August 2006