

Mortgages

IF YOU HAVE ALREADY RECEIVED OUR AGREEMENT
IN PRINCIPLE FOR THIS APPLICATION AND HAVE AN
APPLICATION NUMBER, PLEASE QUOTE IT IN THIS BOX:

Intermediary Mortgage Application

Leeds
Building Society

Submission Requirements

Please submit the following information with your application form for a speedier processing service:-

✓	All Applications
	Proof of Identity/Address
	Latest Bank Statement showing salary credit
	Valuation Fee
	Application Fee

✓	Applications Below 80% LTV
	Last Payslip <i>[if employed]</i>
	Accountants Certificate (we provide) <i>[if self-employed]</i>
	Proof of Occupancy if not on Electoral Register (24 months)
	Latest Mortgage Statement

✓	Applications Above 80% LTV
	Latest P60 & 3 Months Payslips <i>[if employed]</i>
	Last 3 years Accounts and Projection (Certified or Chartered Accountant) <i>[if self-employed]</i>
	Proof of Occupancy if not on Electoral Register (24 months)
	Last 12 months Proof of Mortgage or Rent Payments

To enable us to process this application more EFFICIENTLY please confirm the following:

- Is this a fully packaged application (with valuation)? Yes No
- Is there a guarantor acting (guarantor application form completed)? Yes No
- Are there more than 2 applicants (additional application form completed)? Yes No

Professional Introducer Details

Company name			
Company address			
	Postcode		
Contact			
Telephone no	STD ()	Fax no	STD ()
Email Address			
Mobile no			
Please indicate Mortgage Club/Network to be used			

THIS PAGE MUST BE COMPLETED BY THE PROFESSIONAL INTRODUCER – INCOMPLETE INFORMATION WILL RESULT IN A DELAY IN PROCESSING THIS APPLICATION.

Product Chosen

Product Interest Rate	<input type="text"/> %	Type of Mortgage	Type of Product	Product Term*
		<input type="checkbox"/> Standard	<input type="checkbox"/> Fixed Rate	<input type="text"/> Yrs
		<input type="checkbox"/> Buy to Let	<input type="checkbox"/> Discounted Rate	<input type="text"/> Yrs
		<input type="checkbox"/> Shared Ownership	<input type="checkbox"/> Tracker Rate	<input type="text"/> Yrs
		<input type="checkbox"/> Self-Certified	<input type="checkbox"/> Capped Rate	<input type="text"/> Yrs
		<input type="checkbox"/> Offset	<input type="checkbox"/> Variable Rate	<input type="text"/> Yrs
		<input type="checkbox"/> Sub-Prime		

*NOT MORTGAGE TERM. E.G. FOR A 5 YEAR FIXED RATE INSERT '5'.

Information Required to Process a Regulated Mortgage Application

Are you authorised by the FSA:

For Mortgages?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
For General Insurance?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

If yes, please confirm:

Your FSA registration number:

Whether you are:

Directly Authorised

An Appointed Representative

If so who is the Principal

Principal's FSA No.

By signing below I/we confirm that I/we am/are not submitting this application on behalf of another unauthorised firm.

If no, please confirm

Whether you are: A Packager with no client contact

(In this case please provide the name of the firm/individual who sold this mortgage together with their FSA number)

Name FSA Number

Only dealing with Buy-to-Let mortgage business

Please also confirm, for all applications:

What level of advice you provided: Advised Non Advised

Have you charged the applicant(s) a fee for this advice or for arranging this mortgage? Yes No

If yes, please confirm the cash equivalent of this fee: £

Do you have a refund policy? Yes No

If yes, how much will be refunded? £

Signed (by Introducer): Date:

Introduction Certificate

I certify that all documents supplied with this application are true copies of original documents seen by myself (please sign and add your company stamp to each separate document).

Signed (by Introducer): Date:

Fees Payable

If submitting fees with this application please specify the amounts below (This is particularly important where more than one fee is paid by a single payment):

£ Application Fee £ Valuation Fee

£ Other Fee(s) - Please Specify

Please note that cheques must be made payable to Leeds Building Society, followed by the applicants name(s). We can no longer accept cheques payable to Leeds Building Society only. Failure to do this will delay the application.

Insurance Arrangements

I am arranging the following buildings insurance/contents cover:

Company Sum Insured (if known) £

I am arranging the following mortgage payment protection insurance cover:

Accident Sickness Unemployment Through (Name of Company)

Confirmation of Verification of Identity - Introduction by an FSA Regulated Firm

Details of individuals (see explanatory note 1 below)

Full name of applicant(s) and date(s) of birth

1. /...../.....

2. /...../.....

Current address (1st Applicant)

Previous address if changed in last 3 months

Current address (2nd Applicant)

Previous address if changed in last 3 months

Identification reference (see list of acceptable documents shown on page 4)

Face to face Non-face to face Postal Telephone (please tick as appropriate)

If this is a Non-Face To Face application, please provide details of a 3rd piece of ID for each applicant in the section below*

	1st applicant	2nd applicant
Document type		
Document reference		
Issuing office/organisation		
Date of issue/expiry		

	1st applicant	2nd applicant
Document type		
Document reference		
Issuing office/organisation		
Date of issue/expiry		

*For non face to face transactions	1st applicant	2nd applicant
Document type		
Document reference		
Issuing office/organisation		
Date of issue/expiry		

Confirmation

- (a) I/We confirm that I/we are subject to the provisions of the Money Laundering Regulations 2003, and that I/we are regulated by the FSA.
- (b) I/We confirm that the information set out under sections 1 and 2 above was supplied to me/us by the applicant(s).
- (c) We confirm that I/we are unaware of any activities on the part of the above applicant(s) which lead us to suspect that the applicant(s) is/are involved in criminal conduct or money laundering.
- (d) The person signing the form below has seen the applicant(s) identification and is authorised by the firm to complete this document.
- (e) The identity of the applicant(s) has been verified and i) the original documents have been seen ii) any documents requiring a signature were pre-signed and iii) for face to face applications any document with a photograph bore a good likeness to the applicant(s).
- (f) I/We have discussed the mortgage payments with the applicant(s) and can confirm that the applicant(s) can afford these payments.

Name

Position

Signed

Date

Details of firm

Full name of regulated firm

FSA reference number

Explanatory notes

- 1 A separate confirmation must be completed for each applicant (e.g. joint holders). Where a third party is involved, e.g. a payer of contributions who is different from the applicant, the identity of that person must also be verified, and a confirmation provided.
- 2 This form cannot be used to verify the identity of any applicant that falls into one of the following categories:
 - * those who are exempt from verification as being an existing client of the introducing firm prior to the introduction of the requirement for such verification
 - * those whose identity has not been verified by virtue of the application of a permitted exemption under local anti money laundering or regulation; or
 - * those whose identity has been verified using the source of funds as evidence.
- 3 This confirmation must carry an original signature, or an electronic equivalent.

Notes

The following documentation is deemed acceptable for use within section 2:

(A) Primary Identification: One of the following original documents is required to confirm applicant identity:

Current signed UK or EU passport
Current UK or EU driving licence - current, signed, full or photo card licence
Benefit book or original letter from Benefits Agency confirming rights to benefit or state pension
Inland Revenue Tax Notification (tax assessment, statement of account or notice of coding; NOT P45 or P60)
Northern Ireland Voters card
Blue disabled drivers pass

OR Secondary Identification: If applicant has no primary ID, two of the following original documents may be used:

A birth or marriage certificate
National Insurance card
A medical card
Bank or Building Society account statement
A cheque guarantee card, credit card or debit card with inland holograph photo
A cheque guarantee card, credit or debit card (no photo) with three most recent account statements
A personal cheque used to open the account if drawn on an account that includes the customer's name

(B) Address Verification: In addition to confirming a applicant's identity, you must verify address with one of the following:

A utility bill or prepayment certificate up to three months old (mobile telephone bill not allowed)
Bank, Building Society or credit card statement containing current address (if not used for proof of name)
Most recent mortgage statement from a recognised lender
Local authority tax bill (valid for current year)
Local council rent card or tenancy agreement (private tenancy agreements are not acceptable)
Benefit book or original notification letter from Benefits Agency confirming rights to benefit or state pension (if not used for evidence of name)
Inland Revenue correspondence showing address (if Inland Revenue have not been used to confirm name)

In respect of joint accounts, ID evidence should be obtained for all account holders. However, in the case of applicants who have the same surname and address (e.g. husband and wife), address verification for first named only can be obtained. **NOTE:** No single document can be used to verify identification and address.

Leeds Building Society reserves the right to seek additional information where it deems necessary, including both income confirmation and identity documentation.

In the event of any enquiry from the law enforcement agencies or regulators in the UK, copies of the relevant applicant records referred to above shall be made available under court order or relevant mutual assistance procedure.

Professional Introducer

Please use this space to provide any additional comments in support of this application

1.

Loan Details

1. Loan Type Purchase Remortgage Shared Ownership
 Second Property Right to Buy *Buy to Let *Let to Buy
2. Purchase price (house purchase only) or approximate value of property (if remortgaging) £ What is the current valuation amount of the property? £
3. Total loan required and over what term £ Term Years Months
4. If remortgaging, how much of the loan is for: Repayment of existing mortgage(s) £ Please ensure you complete the authority form at the end of this application form.
 Capital raising (please note this may not be used for business purposes) £
 Home improvement (please specify, e.g. central heating, bathroom, kitchen) £ for
 Other (please specify, e.g. purchase of land, transfer of property subject to mortgage) £ for
5. Will the advance be for the financial benefit of all applicants? If No, please give details in the Additional Comments Box Yes No
6. Are you purchasing under the "Right to Buy" scheme Yes No If Yes, please state concessionary purchase price £ or as a concessionary purchase?
7. If shared ownership, please indicate Rent Amount £

Buy to Let Mortgages *If you have indicated a Loan Type of Buy to Let or Let to Buy:

1. Please state anticipated monthly rental income, this will be used to assess your application. We will require confirmation from an independent source.
2. If you currently have other Buy to Let properties, please indicate the number of properties owned, either with or without mortgages.
 Number With mortgage: Without mortgage: Approx value of mortgages £

2. Personal Details

- | | 1st Applicant | 2nd Applicant |
|---|--|--|
| 1. Are you an Existing LBS Mortgage Customer? | <input type="checkbox"/> Yes <input type="checkbox"/> No A/c No <input type="text"/> | <input type="checkbox"/> Yes <input type="checkbox"/> No A/c No <input type="text"/> |
| Are you an Existing LBS Investor? | <input type="checkbox"/> Yes <input type="checkbox"/> No A/c No <input type="text"/> | <input type="checkbox"/> Yes <input type="checkbox"/> No A/c No <input type="text"/> |
| If no, where did you hear about LBS Mortgages? | <input type="text"/> | <input type="text"/> |
| 2. Title (Mr, Mrs, etc.) | <input type="text"/> | <input type="text"/> |
| 3. Forename(s) | <input type="text"/> | <input type="text"/> |
| 4. Surname | <input type="text"/> | <input type="text"/> |
| 5. Date of birth | <input type="text"/> | <input type="text"/> |
| 6. Nationality | <input type="text"/> | <input type="text"/> |
| 7. Marital status <i>(delete as appropriate)</i> | Married/Single/Widowed/Divorced/Separated | Married/Single/Widowed/Divorced/Separated |
| 8. Sex <i>(delete as appropriate)</i> | Male/Female | Male/Female |
| 9. Maiden/previous surname | <input type="text"/> | <input type="text"/> |
| 10. Are you a UK citizen or do you hold a European Community passport? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| If NO, do you have indefinite leave to remain in the UK? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 11. Number of dependants (e.g. children who are financially dependent on you) | <input type="text"/> | <input type="text"/> |
| 12. What is your expected retirement age? | <input type="text"/> | <input type="text"/> |
| 13. Present address | <input type="text"/>
Postcode <input type="text"/> | <input type="text"/>
Postcode <input type="text"/> |
| 14. How long have you lived at your present address? | <input type="text"/> Years <input type="text"/> Months | <input type="text"/> Years <input type="text"/> Months |
| 15. Are you currently <i>(delete as appropriate)</i> | Owner Occupier/Tenant/Living with relatives/Living with friends/Other (please specify below)
<input type="text"/> | Owner Occupier/Tenant/Living with relatives/Living with friends/Other (please specify below)
<input type="text"/> |
| 16. If you have lived at your present address for less than 3 years, please tell us your previous address | <input type="text"/>
Postcode <input type="text"/> | <input type="text"/>
Postcode <input type="text"/> |
| 17. How long were you at your previous address? | <input type="text"/> Years <input type="text"/> Months | <input type="text"/> Years <input type="text"/> Months |
| 18. Were you previously <i>(delete as appropriate)</i> | Owner Occupier/Tenant/Living with relatives/Living with friends/Other (please specify)..... | Owner Occupier/Tenant/Living with relatives/Living with friends/Other (please specify)..... |

If you have more than one previous address during the last 3 years, please give us the above details for each address, in the additional comments box on page 8.

3. Contact Details		1st Applicant	2nd Applicant
1. Email address		<input type="text"/>	<input type="text"/>
2. Home telephone number		<input type="text"/>	<input type="text"/>
3. Work telephone number (including extension number)		<input type="text"/>	<input type="text"/>
4. Mobile number		<input type="text"/>	<input type="text"/>
5. Preferred contact <i>(delete as appropriate)</i>		Post/Mobile/Home/Work	Post/Mobile/Home/Work
6. Preferred time <i>(delete as appropriate)</i>		Morning/Afternoon/Evening	Morning/Afternoon/Evening

4. Income Details		1st Applicant	2nd Applicant
1. Are you currently <i>(delete as appropriate)</i>		Employed/Self Employed/Retired/Unemployed/Other (please specify).....	Employed/Self Employed/Retired/Unemployed/Other (please specify).....
2. (a) Are you <i>(delete as appropriate)</i>		Permanent Employee/Fixed Term Contract/Salaried Director/Non-Salaried Director	Permanent Employee/Fixed Term Contract/Salaried Director/Non-Salaried Director
(b) What is your company's/employer's trade/profession?		<input type="text"/>	<input type="text"/>
(c) What is your job title?		<input type="text"/>	<input type="text"/>
3. Are you a member of a company pension scheme or superannuation scheme?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
4. (a) If self-employed, state annual net profit for the last three years and go to Section 6	Year Ending	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
	Amount	£ <input type="text"/> £ <input type="text"/> £ <input type="text"/>	£ <input type="text"/> £ <input type="text"/> £ <input type="text"/>
(b) If employed, state			
Basic Annual Salary and/or Pension		£ <input type="text"/>	£ <input type="text"/>
Guaranteed Annual Overtime/Bonus		£ <input type="text"/>	£ <input type="text"/>
Guaranteed Annual Commission		£ <input type="text"/>	£ <input type="text"/>
Regular Annual Commission		£ <input type="text"/>	£ <input type="text"/>
Regular Annual Overtime/Bonus		£ <input type="text"/>	£ <input type="text"/>
(c) Other (e.g. annual band enhancements/annual dividends)		£ <input type="text"/>	£ <input type="text"/>
5. What date did you start your current employment?		<input type="text"/>	<input type="text"/>
If you are on a fixed term contract, please state the start and end dates of the contract(s)		Current <input type="text"/> Start <input type="text"/> End <input type="text"/>	Current <input type="text"/> Start <input type="text"/> End <input type="text"/>
		Previous <input type="text"/> Start <input type="text"/> End <input type="text"/>	Previous <input type="text"/> Start <input type="text"/> End <input type="text"/>
If you have been with your current employer for less than 3 months, please give us details of where you previously worked in the last 12 months in the additional comments box on page 8 - including start and end dates for each employment.			
6. Please give details of any other income you may have (e.g. pay you get from a second job, share dividends, maintenance payments, rental from investment properties)			
(a) Amount (gross)		£ <input type="text"/>	£ <input type="text"/>
Source		<input type="text"/>	<input type="text"/>
(b) Amount (gross)		£ <input type="text"/>	£ <input type="text"/>
Source		<input type="text"/>	<input type="text"/>

5. Employed/Retired Applicants		1st Applicant	2nd Applicant
1. National Insurance Number		<input type="text"/>	<input type="text"/>
2. Name of your Tax Office		<input type="text"/>	<input type="text"/>
3. Tax reference (not your tax code)		<input type="text"/>	<input type="text"/>
4. Employee number and/or pension reference		<input type="text"/>	<input type="text"/>
5. Employer and/or pension company name and address		<input type="text"/>	<input type="text"/>
		Postcode <input type="text"/>	Postcode <input type="text"/>
6. Name and contact details of the individual who can provide us with confirmation of your income		Name <input type="text"/> Telephone No. <input type="text"/> Fax No. <input type="text"/>	Name <input type="text"/> Telephone No. <input type="text"/> Fax No. <input type="text"/>

5. Continued		1st Applicant	2nd Applicant
7. How are you paid?	(delete as appropriate)	Cash/Cheque/Direct to Bank/ Other (please specify).....	Cash/Cheque/Direct to Bank/ Other (please specify).....
8. How often?	(delete as appropriate)	Weekly/Monthly/4 Weekly/ Other (please specify).....	Weekly/Monthly/4 Weekly/ Other (please specify).....

If you are about to leave your current employment, please give details of any future employment in the additional comments box on page 8.
If you receive income from more than one pension or have more than one employer, please give us details in the additional comments box on page 8.

6. Self-Employed Applicants and Shareholding Directors		1st Applicant	2nd Applicant
1. (a) Name and address of your business		<input type="text"/> Postcode	<input type="text"/> Postcode
(b) How long has the business been established?		<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
(c) How long have you been connected with the business?		<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
(d) Are you a?		<input type="checkbox"/> Director <input type="checkbox"/> Partner <input type="checkbox"/> Sole Trader	<input type="checkbox"/> Director <input type="checkbox"/> Partner <input type="checkbox"/> Sole Trader
2. Do you produce accounts?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
3. Name and address of your accountant		<input type="text"/> Postcode	<input type="text"/> Postcode
	Contact Name	<input type="text"/>	<input type="text"/>
	Tel No.	<input type="text"/>	<input type="text"/>
	Fax No.	<input type="text"/>	<input type="text"/>
4. What qualifications does your accountant hold? (e.g. FCA. ACA)		<input type="text"/>	<input type="text"/>
5. If you are a company director, what is your % shareholding?		<input type="text"/> %	<input type="text"/> %

7. Financial Details		1st Applicant	2nd Applicant
1. Are you a first time buyer?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
2. Following completion of this mortgage, will you be party to any other mortgage(s)?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If YES, state the balance outstanding (if you are in the process of applying for a mortgage with another lender you should tell us about this too in the additional comments box on page 8)		£ <input type="text"/>	£ <input type="text"/>
3. Do you have a current account with a bank or building society?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If YES, state how long you have had it (if you have more than one, please state the one you have had the longest)		<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
4. How many credit cards do you hold?		<input type="text"/>	<input type="text"/>
5. Do you have a savings account?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
6. Have you ever been, or are you currently behind with any financial commitments or had court proceedings against you for debt (including County Court judgments or Court decrees)?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
7. Have you ever been insolvent, declared bankrupt or had a property repossessed?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If you have answered YES to either Question 6 or Question 7, please give details including the date of occurrence, maximum number of months in arrears and any supporting information, using the additional comments box on page 8.			
8. Have you ever been convicted of, or have any prosecution pending, for any criminal offence other than a driving offence?		Yes <input type="checkbox"/> No <input type="checkbox"/>	

If YES, please provide details

7. Financial Details - continued

9. Loans/Hire Purchase/Maintenance
(please specify which applicant if more than one)

App 1	App 2	Loan Holder(s)	Type (Bank/Car Loan/HP etc)	Monthly Payment	Final Payment Date Month	Year	Paid off at Completion of Mortgage?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

App 1	App 2	Credit Card Holder(s)	Company (Visa etc)	Balance Outstanding	Paid off Monthly	Paid off at Completion of Mortgage?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

8. Current/Previous Mortgages

1st Applicant

2nd Applicant

Please answer the following questions relating to your most recent mortgage

1. What is the mortgage account number?	<input type="text"/>	<input type="text"/>
2. Name and address of the lender	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Tel No.	<input type="text"/>	<input type="text"/>
Fax No.	<input type="text"/>	<input type="text"/>
3. What is the address of the property?	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
(a) Date mortgage opened	<input type="text"/>	<input type="text"/>
(b) Date repaid (if applicable)	<input type="text"/>	<input type="text"/>
(c) Balance outstanding (if applicable)	£ <input type="text"/>	£ <input type="text"/>
(d) Monthly mortgage payment (if applicable)	£ <input type="text"/>	£ <input type="text"/>
4. If this mortgage will still be outstanding when your new mortgage completes, will you:	Repay the mortgage at the time of completion <input type="checkbox"/>	Repay the mortgage at the time of completion <input type="checkbox"/>
	Be released from the mortgage <input type="checkbox"/>	Be released from the mortgage <input type="checkbox"/>
	Retain the mortgage <input type="checkbox"/>	Retain the mortgage <input type="checkbox"/>
5. If applicable, what is the selling price of your property?	£ <input type="text"/>	£ <input type="text"/>

If you have had more than one mortgage in the last 12 months, please answer questions 1-5 above for each mortgage held in the additional comments box on page 8

9. Current/Previous Rental Details

1st Applicant

2nd Applicant

1. If you are currently renting the property that you are living in, please tell us:		
(a) The name and address of your current landlord	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Tel No.	<input type="text"/>	<input type="text"/>
Fax No.	<input type="text"/>	<input type="text"/>
(b) The date your tenancy began	<input type="text"/>	<input type="text"/>
(c) Your monthly rental payment	£ <input type="text"/>	£ <input type="text"/>
2. Have all your rent payments been paid on time?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

If NO, please provide details in the extra space on page 8

If you have rented more than one property in the last 12 months please provide full details for each tenancy in the additional comments box on page 8.

10.

Property Information

1. Approximate year that the property was built DATE OF ENTRY (SCOTLAND ONLY)
2. Will the loan advance be released in instalments (e.g. for self-build mortgages)? Yes No
3. Full address (if it is a new property, and yet to be numbered, please tell us the plot number)
The Society does not normally lend on Studio Flats or Freehold Flats Postcode
- IMPORTANT – TO ENABLE US TO CARRY OUT OUR APPLICATION CHECKS WE REQUIRE THE FULL POSTCODE OF THE PROPERTY. WHERE THIS IS A PLOT NO. WE WILL REQUIRE THE POSTCODE OF THE NEAREST PROPERTY/STREET. PLEASE NOTE THAT THE APPLICATION CANNOT PROCEED WITHOUT THIS INFORMATION.**
4. Property Type Detached Semi Detached Terrace Flat Other (please state)
5. If you have ticked FLAT, please tell us Which floor in block No. of floors in block Purpose built Converted house Above/below shop premises
6. Accommodation - please indicate the number of: Reception rooms Kitchens Bedrooms Bathrooms Inside WCs (if separate)
7. Tenure of the property Feudal (Scotland only) Freehold Leasehold Commonhold (Per Annum)
Unexpired term of lease years and Ground Rent £
8. Please give the full names and relationship of anyone over the age of 17 who will be living with you in the mortgaged property
9. Do you intend to run a business from or let any part of the property? Yes No
If YES, please give details

11.

Mortgage Requirements

- | | Product | Capital & Interest | Interest Only | Total | Term |
|--|----------------------|------------------------|------------------------|------------------------|--------------------------|
| 1. Which Mortgage products are you applying for? (Please quote interest rate and description) | <input type="text"/> | £ <input type="text"/> | £ <input type="text"/> | £ <input type="text"/> | Y M <input type="text"/> |
| Note: If you would like to have more than one product, or if you are an existing borrower wishing to use portability, please confirm the amount required on each product | <input type="text"/> | £ <input type="text"/> | £ <input type="text"/> | £ <input type="text"/> | Y M <input type="text"/> |
| | <input type="text"/> | £ <input type="text"/> | £ <input type="text"/> | £ <input type="text"/> | Y M <input type="text"/> |
2. For the amount in the Interest Only box above, please state proposed repayment vehicle e.g. Endowment, Pension, ISA
- | Repayment Vehicle | Amount | Repayment Vehicle | Amount |
|----------------------|------------------------|----------------------|------------------------|
| <input type="text"/> | £ <input type="text"/> | <input type="text"/> | £ <input type="text"/> |
| <input type="text"/> | £ <input type="text"/> | <input type="text"/> | £ <input type="text"/> |
3. Do you want to add the Higher Lending Charge to your loan amount? Yes No N/A

12.

Valuation and Solicitor Details

- A mortgage valuation is solely for our purposes and benefit so that we can be satisfied that the property provides sufficient security for us to lend.
1. What type of valuation do you require?
Mortgage valuation Home buyer survey & valuation Building survey
2. Who can the valuer obtain keys from? (Please confirm contact name, address and daytime telephone number)
- Postcode Telephone
3. Contact Name of Your Solicitor
Firm Name and Address

Postcode
- Telephone Number STD
- Fax Number STD
- DX Number
- Email Address

The Solicitor you appoint will need to act on behalf of the Society also. To be able to undertake work on behalf of the Society, the Solicitor's firm must be a member of the Society's panel.

13.

House Purchase Only

1. Name and address of person selling
(Please confirm contact name, address and daytime telephone number)

Postcode Telephone

2. If you are borrowing the difference between the purchase price and the amount of loan you are applying for, please tell us:

(a) from where, and the date when you must repay it

(b) how much you are borrowing and how much you will be repaying each month

£ (Amount borrowed) £ (Monthly repayment)

3. Are you receiving any cashbacks, discounts, allowances or other incentives in connection with this purchase from any source? Yes No

If YES, please give details

4. If the property is under construction, do you wish the mortgage to be released in instalments? Yes No If YES, please provide a correspondence address in the additional comments box below.

14.

Additional Comments Box

Please remember to quote the relevant section and question number next to your answer

If you require additional space, please attach a separate sheet and tick if applicable

15.

Important Information

This section only applies in respect of insurance arranged by Leeds Building Society. Leeds Building Society, 105 Albion Street, Leeds LS1 5AS is authorised and regulated by the Financial Services Authority. Our FSA Register number is 164992.

Leeds Building Society's permitted business includes arranging and advising on mortgages and general insurance. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. Please read the relevant Policy Summary document (which contains essential information as prescribed by the Financial Services Authority) carefully before taking any insurance product. Details of the policy are contained within the Policy Summary document. Leeds Building Society's arrangements with its insurers for building and contents insurance do not require you to complete detailed insurance proposal forms. However a contract of insurance does require disclosure of all facts that an insurer would consider likely to influence the acceptance and assessment of an insurance proposal. If you are in any doubt about whether a fact is considered material, you should disclose it. Failure to do so may affect the settlement of a claim or make the policy invalid.

We will arrange cover on the basis of the information provided by you or on your behalf. Please tell us immediately of any changes that affect what you have told us e.g. the use of the property has changed or you add an extension or install double-glazing or central heating. Please read the household insurance paragraph in the section entitled "Use of Personal Information".

16.

Protecting Your Payments – Mortgage Payment Protection

Your mortgage will be a major commitment and life is full of uncertainties. For many people having to keep up mortgage payments has proved unexpectedly difficult through no fault of their own. Unemployment, accident or illness, how would they affect you? The Society strongly recommends that you should protect your home and your mortgage payments by arranging a payment protection policy. The low monthly premiums will be added to your mortgage payment. Section A or B below should be completed.

Section A or B below should be completed.

1. Select the type of cover you require

- Accident, Sickness & Unemployment
- Unemployment only
- Accident and Sickness

Applicant 1

Applicant 2

2. Decide what level of monthly benefit you require

- Monthly Mortgage Payments
- Other Monthly Expenses (max. £300)
- Total*

£
£
£

£
£
£

*The maximum benefit available is the monthly payment plus up to an additional £300 for other expenses, up to a maximum of £1500. If your monthly mortgage payment exceeds £1500, this can be covered, however, no extra cover is available for other expenses.

3. Are you aware of any impending unemployment?

Yes No Yes No

4. Have you suffered any serious illness needing treatment from your GP in the last 12 months?

Yes No Yes No

If yes please give details

Declaration – I/We confirm that I/we are eligible for cover and have read and understood the terms and conditions of the insurance including the anti-fraud, sensitive data notifications and give my/our consent to the practices described. I/We have been working at my/our employment and have been continuously working for 16 hours or more per week for six months. I/We declare that to the best of my/our knowledge and belief, the information given is correct. I/We are aware that failure to disclose relevant facts may void payment under the policy.

🔒 I/We confirm I/we have read the mortgage payment protection insurance paragraph in the section entitled "Use of Personal Information". I/We consent to the uses and disclosures of information for insurance administration (including health information) and for the anti-fraud register.

Signature

Date

Section B – Please complete the following section if you have already made alternative arrangements to protect your mortgage.

I/We have already made other mortgage payment protection arrangements.

Name of Insurer Monthly Benefit £

Policy Arranged by

Signature

Date

Insuring the Property

It is a condition of the mortgage that the property is insured for its full reinstatement value. If the property is a leasehold flat or maisonette, responsibility for insuring the building will usually rest with the freeholder, otherwise the Society will be pleased to arrange cover.

Please indicate who is responsible for insuring the property: You Freeholder Housing Association Other : (please specify) -

We have a range of insurance plans, designed to be suitable for the majority of customers, which are listed below. Your advisor will identify and assess your insurance needs, to ensure that any policy they recommend meets your requirements.

We will renew your policy for you each year until notified otherwise.

Please tick in the appropriate box(es) to indicate which cover you require.

Home Insurance	
Buildings Only <input type="checkbox"/>	<ul style="list-style-type: none"> • Insure your buildings, contents and personal possessions under one policy. • Contents can be insured for up to £55,000 including £12,500 for valuables in the home.
Buildings plus Accidental Damage <input type="checkbox"/>	<ul style="list-style-type: none"> • Accidental loss or damage can be added. • Includes Home Assistance Service for emergencies in the home.
Buildings & Contents <input type="checkbox"/>	<ul style="list-style-type: none"> • Standard claims excess of £100. • If contents cover is selected, cover is provided for contents temporarily removed from the home (up to £5,000)
Buildings & Contents plus Accidental Damage <input type="checkbox"/>	This is just a brief outline of the cover available under the Society's Home Insurance. Further details are contained in the Home Insurance brochure, containing the Policy Summary, which is available from your Mortgage Advisor.
Additional Options	
Personal Belongings <input type="checkbox"/> <small>(only available where both Buildings & Contents insurance are taken out)</small>	Cover for your personal belongings outside the home is available in units of £2,000. Please indicate which level of cover you require: £2,000 <input type="checkbox"/> £4,000 <input type="checkbox"/> £6,000 <input type="checkbox"/> £8,000 <input type="checkbox"/>
Family Legal Protection <input type="checkbox"/>	Family Legal Protection is offered as an additional option on the Society's Home Insurance. This protection enables you and your family to recover legal costs and expenses incurred in pursuing or defending your rights as a consumer or householder, and in seeking compensation from another person for death or injuries which they have caused to you or your family.
Discounts <small>(only available where both Buildings & Contents insurance are taken out)</small>	Our Home Insurance offers a range of premium discounts. To take advantage of any of these, please tick the appropriate box(es) <input type="checkbox"/> Age Discount (for persons aged 30 years or over) □□ / □□ / □□□□ <input type="checkbox"/> Approved Locks Only <input type="checkbox"/> Approved Locks & Neighbourhood Watch <input type="checkbox"/> Approved Locks & Alarm <input type="checkbox"/> Approved Locks, Neighbourhood Watch & Alarm <input type="checkbox"/> Neighbourhood Watch Only <input type="checkbox"/> No Approved Security
Contents Only <input type="checkbox"/>	If our Home Insurance is not selected, you will need to make separate arrangements for insuring your home contents and personal possessions. The Society can arrange a tailor made policy to meet your individual requirements through Leeds Building Society Insurance. Your advisor can arrange for a quotation to be provided or you can telephone 0845 301 1953 for a quotation.
Making your own insurance arrangements <input type="checkbox"/>	Arrangement of your own buildings and/or contents insurance may affect the interest rate charged on your mortgage, please check product details. An administration fee will be charged where you make your own arrangements to insure your buildings. Details of fees and charges can be found in the Society's leaflet 'Important information to help you budget for your move'. If you prefer to make your own arrangements for insurance of the buildings, we will require a copy of the policy schedule with the Society's interest noted.

Unless otherwise agreed, contracts of insurance arranged by us will be governed by the laws of England and Wales, Scotland or Northern Ireland, depending upon which jurisdiction the property is in. Properties outside the United Kingdom will be governed by English law.

Will the property be left unoccupied for any reason for more than one month at any time? Yes No If yes, please provide details

Have you or any other person normally resident with you:

(a) ever been convicted of, or have any prosecution pending, for any criminal offence other than a driving offence? Yes No If yes, please provide details

(b) had any home or personal insurance declined, cancelled or had special terms imposed? Yes No If yes, please provide details

(c) had any property or possessions stolen lost or damaged, or had any claims in the last 3 years? Yes No If yes, please provide details

Date of claim

Amount of claim

£

Insurance Company

Reason for claim

Paid in full Yes No

'Use of Personal Information'

We may monitor and/or record your telephone conversations with us to ensure consistent service levels (including staff training). You have the right, on payment of a fee, to receive a copy of the information we hold about you if you apply to us in writing.

Your Mortgage Application and Management of Your Account

In considering your mortgage application, we will search your record at credit reference agencies who will supply us with information including information from the Electoral Register. The agencies will record this search whether or not this application proceeds. We may use automated credit scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies about you and those with whom you are linked financially, may be used by us and other companies if credit decisions are made about you, or other members of your household. Information held about you by the credit reference agencies may be linked to records relating to one or more of those with whom you are or have been financially linked or associated. For the purposes of this application you may be treated as financially linked or associated and your application will be assessed with reference to any 'associated' records.

By stating a financial association with another party, you are declaring that you are entitled to disclose information about your joint applicant and/or anyone else referred to by you and you authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you. An 'association' between joint applicants and/or any individual identified as your financial partner, will be created at credit reference agencies which will link your financial records. You and anyone else with whom you have a link should understand that each other's financial information will be taken into account in all future applications by either or both of you. This link will continue until one of you successfully files a 'disassociation' at the credit reference agency/ies.

The credit reference agencies will add to your record details of our search and your application. We will also add to this record details of your account. If you do not repay in full and in time, we may tell the agencies who will record the outstanding debt.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities
- Managing credit and credit related account or facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees

Please contact us on freephone 0500 225777 if you want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Information which you provide or which we obtain through our dealings with you may also be passed on as follows:

- To any employer, accountant, bank, landlord or mortgagee from whom we seek a reference about you and to any solicitor or licensed conveyancer acting for you
- To anyone to whom we transfer our rights and duties under our relationship with you
- If we have a duty to do so or if the law allows us to do so
- To our regulators, the Financial Services Authority

We may also disclose information about your financial standing and the mortgage you have applied for (including information contained in this application form) in order that joint applicants or any guarantor can obtain independent legal advice regarding this application.

We may disclose details of your account, including balance outstanding, interest rate(s) applicable, early repayment charges and monthly payments to potential borrowers if one of you in the future enquires about adding or removing a party to the account (also known as a "transfer of equity"). However, such a transaction will not proceed without a completed application form.

Marketing Uses

We may use and share with the Group (including in particular Leeds Financial Services Limited) information from your customer records, such as your contact details, details about this application and of any services we provide to you, so that we or they may contact you by mail, telephone or email, with Society news, and to inform you about our or their financial services including mortgages, savings and investments, life products, loans and credit cards, general insurance and financial planning services, and of competitions or offers which may be of interest to you. Please tick the box in the consent section if you **do not** wish to receive details through our Group marketing programme.

Household Insurance Uses

This paragraph applies in relation to any household insurance which you may apply for as part of your application, information, including information about criminal convictions, provided in this form, may be passed to the insurer and used to assess your application for insurance, the terms of the insurance and claims which may arise under any resulting cover. Where you provide information about other persons interested in the property, their information, including criminal convictions, may be used in the same way. You should therefore show this notice to them. By submitting this application you are declaring that you are entitled to disclose their information and you authorise its use as indicated. Insurers and their agents pass information to the Claims and Underwriting Exchange Register, operated by Insurance Database Services Limited ("IDS") to enable them to check information provided and to prevent fraudulent claims. When you tell us or the insurer about an incident (such as fire, water damage or theft) they will pass this information to the Register even if a claim is not made, and make it available to other insurers. When a search is made about this application, IDS may make available information from other insurers about incidents involving anyone insured under the policy. You can ask the insurers for more information about this.

Mortgage Payment Protection Insurance

This paragraph applies in relation to any mortgage payment protection insurance you may apply for as part of your application. Information, including information about serious illness provided in this form, may be passed to the insurer and used to assess your application for insurance, the terms of the insurance and claims, which may arise under any resulting cover. Insurers and their agents share information with each other to prevent fraudulent claims via a payment protection anti-fraud register operated by a data administration company. A list of participants is available on request. In dealing with your application the register may be searched. In the event of a claim, the information you supply on this form and the claim form, together with other information relating to the claim, will be put on the register and made available to participants.

19. **Mortgage Declaration**

- | | |
|--|--|
| <ol style="list-style-type: none"> 1. I/We agree to become bound and abide by the Rules of the Society. 2. I/We declare that I am/we are aged 18 or over and that the information given by me/us is true and shall form the basis of the loan agreement between the Society and myself/ourselves. If any such information is incorrect I/we will make good any loss the Society may suffer by acting in reliance on that information. 3. I/We understand that the Society will not make an offer of advance and will not return any fees if the property or references are unsatisfactory. I/We understand that the payment of fees will not bind the Society to grant any advance. 4. I/We give permission to the Society to discuss with HMRC information which I/we have supplied in relation to my current tax reference, national insurance number and employment details together with earnings from the previous tax year. 5. The valuer's report is only for the use of the Society to enable it to decide whether the property is a suitable security for any advance made and does not imply that the price | <ol style="list-style-type: none"> 6. If, for the purposes of this mortgage application, I/we have provided benefit details, I/we agree that the Society may confirm these, and only these details with the Benefits Agency. This consent applies for the duration of the mortgage application. 7. I/We agree that the Society 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 this 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 such a transfer will lead to the termination of my/our borrowing membership of the Society and the loss of any rights associated with such membership. |
|--|--|

I can confirm that this application has been completed with correct and full details and hereby apply for the mortgage loan stated.

 CONSENT

It is important that you read and understand the section entitled **Use of Personal Information** (including the information regarding **credit reference and fraud prevention agencies**) set out above in this application form. By signing this application, you agree that we can use your Personal Information in this way. I also consent to receive marketing information as detailed in the "Use of Personal Information" Section unless I tick this box.

Signature(s)

Date

The Society adopts a policy of equal opportunity and no person(s) applying for a mortgage from the Society will be treated less favourably than any other person(s) because of sex, race, colour, ethnic or national origin.

This guarantee should be detached and retained by the Payer

The Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change Leeds Building Society will notify you 5 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Leeds Building Society or by your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

Reference Authority Please sign the forms of authority below to enable the Society to obtain references.

Authority to Obtain Reference

I give permission to Leeds Building Society to make enquiries of, or obtain reference from, any employer/accountant/bank/ landlord/mortgagee or credit reference agency and authorise any of these to supply a reference to the Society.

First Applicant Signature _____ Date

Second Applicant Signature _____ Date

Authority to Obtain Reference

I give permission to Leeds Building Society to make enquiries of, or obtain reference from, any employer/accountant/bank/ landlord/mortgagee or credit reference agency and authorise any of these to supply a reference to the Society.

First Applicant Signature _____ Date

Second Applicant Signature _____ Date

Leeds
Building Society

105 Albion Street, Leeds LS1 5AS

Please fill in the form and send to Leeds Building Society
Name and full postal address of your Bank or Building Society

To The Manager	Bank/Building Society
Address	
Postcode	

Name(s) of Account Holder(s)

Bank/Building Society account number

Branch Sort Code

Reference Number

Instruction to your Bank or Building Society to pay by Direct Debit



Originator's Identification Number

8 3 0 2 2 0

FOR LEEDS BUILDING SOCIETY OFFICIAL USE ONLY.
THIS IS NOT PART OF THE INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY

Instruction to your Bank or Building Society.

Please pay Leeds Building Society Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Leeds Building Society and if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

Your current lender

Your mortgage account number

Sort Code*

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*(only applicable if your current lender is a bank)

Are you locked in with your current lender?

Yes No

Date when lock-in ends

Would you like your remortgage to the Society to take place after this lock-in ends? Yes No

We irrevocably authorise Leeds Building Society Remortgage Team and any external Solicitors appointed by Leeds Building Society to obtain a redemption statement from my/our current lender for all my/our mortgage accounts and any additional information they may require to complete the remortgage.

I/We further request you to debit any Deeds handling fee incurred to my/our current mortgage account.
(Usually included in the redemption figure.)

IMPORTANT - All applicants/owners of the property must read and sign this form of authorisation.

Applicant 1 Signature

Print Name

Date

Applicant 2 Signature

Print Name

Date

Leasehold properties only

If you pay a Service Charge or Ground Rent in respect of your property, please give full details to whom payments are made.

Name

Address

Telephone

Reference

Note to existing lender

Please retain this form as it provides you with the authorisation required for releasing redemption statements, information on the account and the Title Deeds and documents to the Leeds Building Society Remortgage Team.