

# Application Form

SAVE TIME AND  
DIP IT FIRST

**IMPORTANT**

PLEASE ENSURE YOU HAVE SIGNED  
AND DATED THE DECLARATION TO  
AVOID ANY DELAYS IN PROCESSING  
YOUR APPLICATION

# Customer Verification Form (for Brokers' use only)

<b>Name of Applicant 1</b> (Complete the reverse side for Applicant 2)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>Current Address</b>	<input style="width: 100%;" type="text"/>	
<b>I certify that the application is</b>	<input type="checkbox"/> Face to Face	<input type="checkbox"/> Non Face to Face
	Mortgage Reference Number <input style="width: 100%;" type="text"/>	

Face to Face customers are those who have been interviewed in person. One item of evidence to prove their Personal Identity and one to prove their address, taken from the list below, will be required. Non Face to Face customers are those who have never been personally interviewed. In addition to the requirements outlined above, one additional item of evidence, taken from the list below will also be required.

A Evidence of personal identity	Reference/Account/Serial Number	Issuing Authority (3)	Place of Birth	Date of Birth	Date of Expiry	Certified copy attached? (2)
Current Full Signed Passport (4)				DoB		
Resident Permit issued to EU Nationals by the Home Office		Country of Origin		DoB		
Disabled Persons Parking Permit (6)		Issuing Authority			Date of Issue	
Current UK/EU Photo Driving Licence (1)				DoB		
Current Full UK Driving Licence (old style) (1)				DoB		
Firearms Certificate (1)		Issuing Authority				
State Pension or Benefits Book/ Notification Letter (1)		Issuing Authority				
Sub-contractors Certificate		Issuing Authority				
Inland Revenue Tax Notification (1)	National Insurance No. <input style="width: 100%;" type="text"/>	<input type="checkbox"/> Self Assessment Return	<input type="checkbox"/> Notice of Coding			

B Evidence of current address	Reference/Account Number	Name of	Date of Issue	Certified copy attached? (2)
Most Recent Mortgage Statement		Lender		
Current Local Authority Tax bill		Authority		
Current Local Authority Rent Card or Tenancy Agreement		Authority		
Bank/Building Society/Credit Union Statement or Passbook (5)		Issuer		
Utility Bill (not mobile phone) (5)		Utility		
Current UK/EU Photo Driving Licence (1)			DoB	
Current Full UK Driving Licence (old style) (1)			DoB	
State Pension or Benefits Book/ Notification Letter (1)		Issuing Authority		
Firearms Certificate (1)		Issuing Authority		
Inland Revenue Tax Notification (1)	National Insurance No. <input style="width: 100%;" type="text"/>	<input type="checkbox"/> Self Assessment Return	<input type="checkbox"/> Notice of Coding	

- Notes :
- (1) These items may be used to evidence address or identity but **not** both.
  - (2) If attaching certified copies of the evidence please also record the relevant details on this sheet as this will help with record keeping in the event that copy documents become detached from the certificate.
  - (3) Enter the country of origin or the three letter code of the issuing state or country (i.e. UK passports enter GBR)
  - (4) If the passport is non British a certified copy **must** be attached.
  - (5) Documents must be either current or dated within the last 3 months.
  - (6) This must be the blue badge as the orange badges without an expiry date are no longer valid.

I CERTIFY THAT I have verified the identity and address of the Applicant named above and having: a) seen the original documents; b) checked that any requiring a signature were pre signed; and c) confirmed that any associated photograph of the applicant bore a good likeness to the applicant, have included the relevant reference information or certified documentary evidence on/with this certificate.	Signature* <input style="width: 100%;" type="text"/> Name <input style="width: 100%;" type="text"/> Position <input style="width: 100%;" type="text"/> Date <input style="width: 100%;" type="text"/> Tel. <input style="width: 100%;" type="text"/>	Company Address <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> †FSA/NACFB Ref No. <input style="width: 100%;" type="text"/>
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\* N.B. This certificate must be signed by the person who has seen the original documentary evidence.  
 † N.B. NACFB members/associate members are only acceptable for Buy-to-Let cases.

# Customer Verification Form (for Brokers' use only)

<b>Name of Applicant 2</b>		Date of Birth
<b>Current Address</b>		
		Postcode
<b>I certify that the application is</b>	<input type="checkbox"/> Face to Face	<input type="checkbox"/> Non Face to Face
	Mortgage Reference Number	

Face to Face customers are those who have been interviewed in person. One item of evidence to prove their Personal Identity and one to prove their address, taken from the list below, will be required. Non Face to Face customers are those who have never been personally interviewed. In addition to the requirements outlined above, one additional item of evidence, taken from the list below will also be required.

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<b>Resident Permit issued to EU Nationals by the Home Office</b>		Country of Origin		DoB		
<b>Disabled Persons Parking Permit (6)</b>		Issuing Authority			Date of Issue	
<b>Current UK/EU Photo Driving Licence (1)</b>				DoB		
<b>Current Full UK Driving Licence (old style) (1)</b>				DoB		
<b>Firearms Certificate (1)</b>		Issuing Authority				
<b>State Pension or Benefits Book/ Notification Letter (1)</b>		Issuing Authority				
<b>Sub-contractors Certificate</b>		Issuing Authority				
<b>Inland Revenue Tax Notification (1)</b>	National Insurance No.	<input type="checkbox"/> Self Assessment Return	<input type="checkbox"/> Notice of Coding			

<b>B Evidence of current address</b>	Reference/Account Number	Name of	Date of Issue	Certified copy attached? (2)
<b>Most Recent Mortgage Statement</b>		Lender		
<b>Current Local Authority Tax bill</b>		Authority		
<b>Current Local Authority Rent Card or Tenancy Agreement</b>		Authority		
<b>Bank/Building Society/Credit Union Statement or Passbook (5)</b>		Issuer		
<b>Utility Bill (not mobile phone) (5)</b>		Utility		
<b>Current UK/EU Photo Driving Licence (1)</b>			DoB	
<b>Current Full UK Driving Licence (old style) (1)</b>			DoB	
<b>State Pension or Benefits Book/ Notification Letter (1)</b>		Issuing Authority		
<b>Firearms Certificate (1)</b>		Issuing Authority		
<b>Inland Revenue Tax Notification (1)</b>	National Insurance No.	<input type="checkbox"/> Self Assessment Return	<input type="checkbox"/> Notice of Coding	

- Notes : (1) These items may be used to evidence address or identity but **not** both.  
 (2) If attaching certified copies of the evidence please also record the relevant details on this sheet as this will help with record keeping in the event that copy documents become detached from the certificate.  
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 (4) If the passport is non British a certified copy **must** be attached.  
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<p><b>I CERTIFY THAT</b> I have verified the identity and address of the Applicant named above and having:</p> <p>a) seen the original documents;                  b) checked that any requiring a signature were pre signed; and                  c) confirmed that any associated photograph of the applicant bore a good likeness to the applicant, have included the relevant reference information or certified documentary evidence on/with this certificate.</p>	<p>Signature* <input type="text"/></p> <p>Name <input type="text"/></p> <p>Position <input type="text"/></p> <p>Date <input type="text"/></p> <p>Tel. <input type="text"/></p>	<p><b>Company Address</b></p> <p><input type="text"/></p> <p><input type="text"/></p> <p><input type="text"/></p> <p><input type="text"/></p> <p>†FSA/NACFB Ref No. <input type="text"/></p>
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# Application Check List

Please complete each section in block capitals

## A Broker details (if applicable)

Company name

Contact name

Address

  


Postcode

Telephone number

Code

Mobile number

Code

Fax number

Code

Email address

### THIS SECTION MUST BE COMPLETED

Regulatory status (✓)

Directly authorised  Appointed representative

Your FSA number

Postcodes at which number is registered, if different from above

Principal's FSA number

Name of Principal

Postcode of Principal

### APPOINTED REPRESENTATIVES ONLY

Level of service provided to the customer?

Advised  Non-advised

Broker fee

(This covers all fees charged by the broker for arranging the mortgage)

£

Please specify any conditions

(eg. if refundable, when payable, if fee based on current rates which may change, if fee is an estimate)

  


Valuation fee

(Packaged cases or Scottish properties only – if the valuation is not being instructed via Mortgage Express, please enter the correct valuation fee to enable us to calculate the APR accurately)

£

Please name any 3<sup>rd</sup> parties

(eg. your Principal or introducers) who will be paid a share of the fee we will pay on completion of this mortgage

## B Product details

Decision in principle (if known)

Which intermediary group/network are you submitting this case under? (List only one)

Loan required

£  Purchase price £

Term required

Years

Product (✓)

Standard  Self Cert  100%+  Max130

FlexAbility  Other

(for Buy-to-Let or Lifetime, please fill in a separate application form)

Will the property be the client's main residence? (✓)

Yes  No

Will this property be used solely as private accommodation and not for any business purposes? (✓)

Yes  No

## B Product details (cont)

Purpose of loan? (✓)

Purchase  Remortgage  Remortgage & debt consolidation

If remortgaging, do you have an existing mortgage with Mortgage Express? (✓)

Yes  No

Do you wish to transfer your existing rate to a new property? (✓)

Yes  No

The existing mortgage may be ported as per your existing conditions. Please refer to Mortgage Express for more details.

Interest rate

Normal variable rate  %  
 Discount of  % for  years Fixed rate at  % until   
 Other

Repayment method (✓)

Please note part interest/part repayment mortgages are not permitted

Repayment  Interest only – Endowment backed  Interest only – PEP/Pension/ISA backed

How did you hear about Mortgage Express?

Have you had a previous mortgage with Mortgage Express? (✓)

Yes  No  If yes, please give your Mortgage Express account number

Have you had a previous mortgage with Bradford & Bingley? (✓)

Yes  No  If yes, please give your Bradford & Bingley account number

Please indicate if you are an employee of the Bradford & Bingley Group? (✓)

Yes  No

## Mortgage Application

### 1 Personal details

**First applicant**  
(Applicant with highest income)

**Second applicant**

Please complete all white areas in block capitals and tick where applicable in black ink.

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

First names

Surname

Previous surname

Previous title  
(Mr/Mrs/Miss/Ms/Other)

Date of birth

Current address

Postcode

Postcode

Date moved into current address

What are you going to do with this property? (✓)

Selling  Not selling  Already sold  
 Letting  Transfer of title  N/A

Selling  Not selling  Already sold  
 Letting  Transfer of title  N/A

Correspondence address if different

Postcode

Postcode

**1 Personal details (cont)**

**First applicant  
(Applicant with highest income)**

**Second applicant**

**Current residential status (✓)**

Owner     Council Tenant     Other Tenant  
 Living with parents     Other

**Home telephone number**

Code

**Work telephone number**

Code

**Can we call you at work? (✓)**

Yes     No

**Mobile telephone number**

Code

**If less than 3 years give previous address(es)**  
(if more than one, please use the additional information sheet at the back)

Postcode

**Date moved into previous address**

**Date moved out of previous address**

**Previous residential status (✓)**

Owner     Council Tenant     Other Tenant  
 Living with parents     Other

**Nationality**

**Are you a UK resident? (✓)**

Yes     No

**If no, state country of residence**

**Sex (✓)**

Male     Female

**Marital status (✓)**

Single     Married     Separated  
 Divorced     Widowed

**State relationship between applicants**

**Do you have any dependants? (✓)**

Yes     No

**How many?**

**If anyone over the age of 17 is to reside in the property other than the applicant(s), please give details**  
(if more than three please use the additional information sheet at the back)

**Full name**

**Relationship to applicant(s)**

**Date of birth**

**Full name**

**Relationship to applicant(s)**

**Date of birth**

**Full name**

**Relationship to applicant(s)**

**Date of birth**

Owner     Council Tenant     Other Tenant  
 Living with parents     Other

Code

Code

Yes     No

Code

Postcode

Owner     Council Tenant     Other Tenant  
 Living with parents     Other

Yes     No

Male     Female

Single     Married     Separated  
 Divorced     Widowed

Yes     No

## 2 Employment details

### First applicant (Applicant with highest income)

### Second applicant

#### 2a For employees (and company directors who hold less than 20% shares in the company)

Note: A 3-year consecutive employment history is required

Occupation



Payroll number



Employer's name



Employer's full address  
(Please provide an address where we can request an employer's reference)

  
  
  
 Postcode

  
  
  
 Postcode

Employer's telephone number

 Code 
 Code 

Employer's fax number

 Code 
 Code 

If director or (part) owner please indicate share

 %

 %

Start date with current employer?

(If you have been with your current employer less than 3 years, please give previous employment details. If more than one please use the additional information sheet at the back. Please advise if previously employed or self-employed.)

 Start date

 Start date

 Name

 Name

 Address  
  
 Postcode

 Address  
  
 Postcode

Start date & end date with previous employer?

 Start date

 Start date

 End date

 End date

Number of jobs in the last 12 months?



If you are a contractor please provide the following details:

Length of contract

 Years  Months

 Years  Months

Time remaining on contract

 Years  Months

 Years  Months

Is the contract renewable (✓)

 Yes  No

 Yes  No

Please send us your last three months' wage slips and last P60 (certified copies).  
Self Certification: Employed Self Cert applicants do not need to provide proof of income but must complete all sections below (see also section 3).

Basic annual gross pay/wage  
(ie before tax is deducted)

 £  pa

 £  pa

Regular annual gross bonus/commission

 £  pa

 £  pa

Regular annual gross overtime

 £  pa

 £  pa

Mortgage subsidy/rent allowance

 £  pa

 £  pa

Car allowance

 £  pa

 £  pa

Total annual gross income

 £  pa

 £  pa

Total monthly take-home pay

 £  pa

 £  pa

2b

For self-employed  
(and company directors who hold 20%  
or more shares in the company)

**First applicant**  
(Applicant with highest income)

**Second applicant**

We may require certified/audited accounts or an income tax schedule D notice

Name of business

Full address

Business telephone

Business fax number

Nature of business

If director or (part) owner please  
indicate share

Date since you have owned your current  
business/date business established?  
(whichever is shorter)

If less than 3 years ago, please give details with  
start date & end date of previous employment here:  
(If more than one, please use the additional  
information sheet at the back. Please advise if  
previously employed or self-employed.)

If you are a contractor please  
provide the following details:  
Length of contract

Time remaining on contract

Is the contract renewable? (✓)

**FOR SELF CERTIFICATION  
PLEASE GO TO SECTION 2c**

Name of accountant

Accountant's full address

Accountant's registration number

Accountant's qualification

Accountant's telephone number

Accountant's fax number

List your pre-tax annual income from  
business over the last 3 years

When is your year end?

  
  
  
 PostcodeCode Code  % Start date End dateName   
Address   
  
 Postcode Years  Months Years  Months Yes  No  
  
 PostcodeCode Code Net profit year ending  £   
Net profit year ending  £   
Net profit year ending  £ Day  Month   
  
 PostcodeCode Code  % Start date End dateName   
Address   
  
 Postcode Years  Months Years  Months Yes  No  
  
 PostcodeCode Code Net profit year ending  £   
Net profit year ending  £   
Net profit year ending  £ Day  Month

<b>2c For self-employed</b> <small>(Self Certification basis)</small>	<b>First applicant</b> <small>(Applicant with highest income)</small>	<b>Second applicant</b>
<b>List your pre-tax annual income from main business</b>	£ <input style="width:90%;" type="text"/>	£ <input style="width:90%;" type="text"/>

<b>3 Other Income</b>		
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Please complete this section if you are currently receiving any regular income from a source other than your main employment as detailed in section 2.

**Self Cert:** Applicants should also complete this section if applicable. Please give a breakdown of your income from other sources.

**Details of additional income**

£  Gross annual amount  
 Source

£  Gross annual amount  
 Source

£  Gross annual amount  
 Source

**Details of additional income**

£  Gross annual amount  
 Source

£  Gross annual amount  
 Source

£  Gross annual amount  
 Source

<b>4 Existing financial commitments</b>		
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<b>4a Hire purchase/loans/overdrafts</b>		
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**Have you any overdrafts or hire purchase/loan agreements with more than 12 months to run? (✓)**     Yes     No    If no proceed to Section 4b

**If yes please give details:** Type of commitment (eg personal loan)

**1st Agreement**    Whose name is it in?  
 Name of lender  
 Purpose of loan (eg car)

Amount borrowed    £

Balance owing    £

Monthly payment    £

Date of final payment   

Is the loan to be repaid from the proceeds of your house sale or remortgage? (✓)     Yes     No

**2nd Agreement**    Type of commitment (eg personal loan)  
 Whose name is it in?  
 Name of lender  
 Purpose of loan (eg car)

Amount borrowed    £

Balance owing    £

Monthly payment    £

Date of final payment   

Is the loan to be repaid from the proceeds of your house sale or remortgage? (✓)     Yes     No

Yes     No    If no proceed to Section 4b

£

£

£

Yes     No

£

£

£

Yes     No

## 4b Credit/charge cards

Have you a cheque guarantee card? (✓)

Have you any credit/debit cards? (✓)

If yes which of the following do you have? (✓)  
(If balance is cleared in full each month please set present balance to zero).

### First applicant (Applicant with highest income)

<input type="checkbox"/>	Yes	<input type="checkbox"/>	No		
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	(if no go straight to 4c)	
		Time Held		Present	Limit
		Years	Months	Balance	
<input type="checkbox"/>	Mastercard	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/>	American Express	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/>	Barclaycard/ Visa	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/>	Storecards	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/>	Other	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/>	Delta/ Switch	<input type="text"/>	<input type="text"/>		

### Second applicant

<input type="checkbox"/>	Yes	<input type="checkbox"/>	No		
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	(if no go straight to 4c)	
		Time Held		Present	Limit
		Years	Months	Balance	
<input type="checkbox"/>	Mastercard	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/>	American Express	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/>	Barclaycard/ Visa	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/>	Storecards	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/>	Other	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/>	Delta/ Switch	<input type="text"/>	<input type="text"/>		

## 4c Maintenance payments

Do you make maintenance payments? (✓)

If yes, please specify amount of monthly maintenance payments

Yes  No If no proceed to Section 4d

£

Yes  No If no proceed to Section 4d

£

## 4d Court judgements/decrees/insolvency/bankruptcy/credit defaults

Have you ever been insolvent, bankrupt, sequestrated, made arrangements with your creditors or been involved in any court proceedings for debt? (✓)  
If yes please give details (including how many County Court Judgements or Bankruptcy Undertakings, if any) on the additional information sheet at the back

CCJ  Yes  No

Bankruptcy/insolvency/sequestrated  Yes  No

Credit defaults  Yes  No

CCJ  Yes  No

Bankruptcy/insolvency/sequestrated  Yes  No

Credit defaults  Yes  No

## 5 Current cheque account details

Bank/building society name

Full address

Sort code and account number

Time with bank

Including the one above which other bank/building society accounts do you have?  
Please tick (✓)

Postcode

Sort code  Account no.

Years  Months

Current  Deposit  High interest cheque

Business  Loan (Have you declared this in section 47?)

Other (please specify)

Postcode

Sort code  Account no.

Years  Months

Current  Deposit  High interest cheque

Business  Loan (Have you declared this in section 47?)

Other (please specify)

Please send us your last three months' bank statements.  
(Not required for Self Cert, Standard & FlexAbility.)

## 6 Property details

**Address of property to be mortgaged**  
(full postcode is required)

	Postcode

**Type of property**  
(please tick one box only) (✓)

Detached house   
  Semi-detached house   
  Terraced house   
  Bungalow   
  Flat/Maisonette

Other (please specify)

**Is the property a new build (under construction)?** (✓)

Yes     No

**Is the property within the M25 motorway?** (✓)

Yes     No

**Is the property converted into self contained flats?** (✓)

Yes     No    If yes, how many?

**Is, or was, the property built or owned by the local authority or a housing association?** (✓)  
(If yes, this may be unacceptable. Please check with us for exceptions.)

Yes     No

**Approximate year built**

**Number of bedrooms**

**If the property is less than 10 years old, is it covered under any of the following warranties?** (✓)

NHBC     Zurich Municipal     HAPM     Premier Guarantee     Architects Certificate     Other     None

**Property tenure** (✓)

Freehold     Leasehold     Feudal (Scotland only)     Commonhold

**Do you, or will you, own the whole of the freehold?** (✓)

Yes     No

**If leasehold please give:**

Number of years remaining on lease	Annual maintenance charge	Annual ground rent or rent charge
<input type="text"/> Years	<input type="text"/> £	<input type="text"/> £

**Construction of walls** (✓)

Brick     Stone     Timber frame – durable outer leaf     Other

**Roof construction** (✓)

Slate tile     Concrete tile     Flat felt     Thatch     Other

**If the property is a flat or maisonette is it purpose built?** (✓)

Yes     No     Number of floors in the block     Number of flats in the block     Number of lifts in the block

**Is it above or adjacent to commercial premises?** (✓)

(If yes, then normally this will be unacceptable. Please check with us for exceptions.)

Yes     No

## 7 Property purchase

**Purchase price of property**

£

**Source of funds** (✓)

<input type="checkbox"/> Equity in present property	£ <input type="text"/>
<input type="checkbox"/> Applicant(s) – own savings	£ <input type="text"/>
<input type="checkbox"/> Builder's incentive scheme	£ <input type="text"/>
<input type="checkbox"/> Gift from family/inheritance	£ <input type="text"/>
<input type="checkbox"/> Previous property sale	£ <input type="text"/>
<input type="checkbox"/> Loan	£ <input type="text"/>
<input type="checkbox"/> Other source <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/> N/A	£ <input type="text"/>

**FOR MAX130 PLEASE ENSURE YOU COMPLETE SECTION 10**

Total £

## 8 Valuation

Who will arrange the access to the property? (✓)

Vendor/Applicant  Other

Name of agent or person with whom Mortgage Express valuer can arrange to inspect the property

Full address

  


Telephone number

Code   Fax number Code

What type of report do you require (✓)

Mortgage Valuation  Mortgage Valuation & Homebuyers/Scheme 2

The Mortgage Valuation is a report for Mortgage Express' own purposes to allow the amount of any mortgage advance to be determined. It is not, and therefore must not be treated or relied upon as, a detailed report or survey on the existing or future condition of a property. Neither Mortgage Express nor the valuer accept any responsibility towards any prospective purchaser or other third party to whom the report may be disclosed in respect of anything which may be contained in the report. Mortgage Express strongly recommends that any prospective purchaser considers instructing a more comprehensive type of inspection on his /her own behalf.

## 9 Remortgage

Original amount borrowed for house purchase

£

Current estimated value

£

Existing balance

£

Total new loan required

£

## 10 Remortgage or Max130

Please explain how you will use the additional funds in excess of the existing balance or property value (✓)

Property/land purchase  Consolidation of overdraft  Lifestyle (eg. car, holiday)  
 Bankruptcy commitments  Consolidation of personal loans  Luxury item (eg. jewellery)  
 Business expansion  Equity buy-out  Repaying gambling debts  
 Cash injection – ailing business  Holiday homes abroad  Staircasing  
 Consolidation of business loans  Home improvements  Other legal purpose  
 Consolidation of credit cards  Investment opportunity  Remortgage £ for £

## 11 Residential status

**First applicant**  
(Applicant with highest income)

**Second applicant**

### 11a Details of existing mortgage

Are you a first time buyer? (✓)

Yes  No

Yes  No

Have you had a mortgage in the last 2 years? (✓)

Yes  No

Yes  No

If yes, name your existing/previous mortgage lender



Lender's full address  
(leave blank if your current mortgage is with us)

  
  
  
 Postcode
 
  
  
  
 Postcode
 

Telephone number

Code

Code

Fax number

Code

Code

Existing/Previous mortgage account number

11a Details of existing mortgage (cont)	First applicant (Applicant with highest income)	Second applicant
Original mortgage amount	£	£
Mortgage outstanding	£	£
Monthly payment	£	£
Start date of the mortgage?		
<b>Do you have any other mortgages? (✓)</b> If yes, please give details on the additional information page, together with the addresses of the property(ies).	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Have you ever been more than 1 month in arrears in the last 12 months? If so, please give details</b>		
<b>Is your property used as security for any other loan (including business overdrafts)? (✓)</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>If yes please give details:</b> Purpose of loan		
<b>Please send us your latest itemised mortgage statements plus proof of payment to date.</b>		

11b Details of tenancy		
<b>Please specify (✓)</b>	<input type="checkbox"/> Council	<input type="checkbox"/> Management/Letting agent
	<input type="checkbox"/> Housing association	<input type="checkbox"/> Private landlord
<b>Name</b>		
<b>Full address</b>		
		Postcode
<b>Monthly rent payments</b>	£	£

12 Property insurance	
<b>THIS SECTION MUST BE COMPLETED.</b>	<b>Evidence of suitable property insurance must be provided to your solicitor before completion of your loan.</b>
<b>Please tick the appropriate box and provide details and evidence of the cover to your solicitor. (✓)</b>	<input type="checkbox"/> Arranging own insurance <input type="checkbox"/> Insurance arranged by freeholder (leasehold/commonhold only)

## 13 Solicitor's details

Name of solicitor or licensed conveyancer acting for you

Name of firm

Full address

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

Telephone number

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

Fax number

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

DX address

  

DX number

Please note – we may use our own solicitor to act on our behalf. In such circumstances you will be responsible for our solicitor's costs as well as those of your own solicitor.

**IMPORTANT:  
PLEASE ENSURE YOU HAVE SIGNED AND DATED THE DECLARATION  
TO AVOID ANY DELAYS IN PROCESSING YOUR APPLICATION**

**Please use the space below to detail any additional information**

If you need more space please attach additional sheets.

# Signature Summary

Case Reference No.

Name of first applicant	Name of second applicant
Property Address	
Postcode	

## Declaration

### I/We declare and agree that:

- I/We are applying for the loan detailed in this application.
- The information in this application is true, accurate and complete.
- Should the loan be made, all the information I/we have given to you will form part of the terms of the loan contract.
- I/We have read any answers that have been completed by anyone else.
- I/We have disclosed any information which is material to my/our application.
- I/We undertake to make good any loss that you may suffer by relying on any information I/we have given you.
- I/We understand that you may require additional information and I/we undertake to supply this to you.
- Before completion of the loan, I/we undertake to ensure that all information that I/we have given to you is and remains true, accurate and complete, and if it is not I/we will immediately notify you in writing.
- I/We authorise you or your agents to make enquiries of any person including current and previous lenders, employers, landlords, accountants, bankers, the Land Registry and/or the Inland Revenue as you consider necessary in connection with this application to confirm the truth, accuracy and completeness of the above information and for credit reference purposes. Any costs incurred will be my/our responsibility.
- I/We undertake to pay any legal, valuation fees and other disbursements incurred by you whether or not a loan completes.
- I/We agree that in the event of a loan being made to

- me/us you may insure at my/our cost the property against loss or damage by fire and such other risks and in which amounts you consider necessary under the terms of a household policy in the event of appropriate insurance protection not being provided.
- I/We understand that any introducer is not authorised to make any representation or give any undertaking on your behalf whether in relation to the loan or otherwise and therefore you will not be bound by, or liable for, any such representation or undertaking.
  - I/We authorise you to disclose details of the progress of my/our application to be sent to any introducer/packager named in this application.
  - I/We give irrevocable authority for any introducer/packager named on this form to make written representations in relation to this application or written amendments to this application on my/our behalf.
  - I/We agree that you may send a copy of this application to my/our conveyancer.
  - I/We irrevocably authorise my/our conveyancer to send their entire file relating to the whole transaction (not just the loan) to you at your request.
  - I/We consent to you:
    - giving any information in this application to the persons or bodies set out below;
    - obtaining any information relating to this application from those persons or bodies;
    - giving to, or receiving from, the persons or bodies set out below, any information about the conduct of my account (whether or not in default).

The relevant persons or bodies are:

- One or more credit reference agencies (which will

- retain a record of the search).
  - Insurance companies.
  - The Council of Mortgage Lenders Possessions Register.
  - Operators of fraud prevention systems accessed by other lenders all of whom may in turn make it available to other lenders and insurers for the purpose of assessing further applications for credit or other financial services, by me and members of my household and for occasional debt tracing, arrears management and fraud prevention.
  - Any person acting as or on behalf of any guarantor.
  - I/We are strongly advised to take independent legal advice.
  - My/our personal information may be processed as detailed below.
  - I/We have read and understand the explanation of 'Transfers of Mortgages' and consent to any transfer of your interest.
  - I/We consent to my/our loan/mortgage being securitised or used to back the issue of a covered bond.
  - If the loan is to be regulated by the FSA, I/we have received a Key Facts Illustration for the loan detailed in this application.
  - Where the case has been submitted online and this declaration does not have the full paper application attached, I/We confirm that the information supplied to you online under the "case reference number" on this declaration is true, accurate and complete.
- "You/Your" in this declaration means Mortgage Express and its successors, assignee or transferees.

### Mortgage Express and Securitisation

In common with many major mortgage lenders worldwide, we may securitise some of our mortgages in the future. The following is an explanation of what this means.

#### What is securitisation and why do lenders do it?

All financial institutions have limits on the amount they are allowed to lend, based on the amount of their capital (eg shareholders' funds invested with them). In order to release capital for future lending, an interest in the loan/mortgages may be transferred to an investor, rather than using the more traditional methods of capital raising such as issuing new shares. This method of raising capital is known as securitisation and has now become usual in capital markets throughout the world.

The investors in securitisations are generally institutional investors such as major banks and other financial institutions as well as multinational companies.

#### If Mortgage Express were to securitise your mortgage, how would it affect you?

Other than in circumstances which Mortgage Express considers very unlikely to arise, you should not notice any effect if your loan/mortgage were to be securitised, because Mortgage Express would continue to administer it, including setting interest rates, and you would still deal with Mortgage Express in relation to your loan/mortgage. When you sign the declaration you are giving consent to the securitisation of your loan/mortgage.

### Mortgage Express and Covered Bonds

We may also use some of our mortgages (especially those with a low loan to value ratio) as security for the issue of covered bonds to investors. The issue of covered bonds is a more recent development than securitisation, but is well developed in a number of other European countries and is now being used by major mortgage lenders in the United Kingdom as an alternative means of raising funds. There are a number of technical differences between securitisation and the issue of covered bonds: for example, mortgages which we use to back the issue of covered bonds would stay on our balance sheet and so (unlike securitisation) would not release capital for future lending. As with securitisation, however, Mortgage Express considers that, except in circumstances which it considers very unlikely to arise, you should not notice any effect if your loan/mortgage is used to back the issue of a covered bond, because Mortgage Express would continue to administer it, including setting interest rates, and you would still deal with Mortgage Express in relation to your loan/mortgage.

When you sign the declaration, you are giving consent to your loan/mortgage being used to back the issue of a covered bond.

### Data Protection Notice

#### Data Protection Act 1998

Mortgage Express will use your personal information for the purposes of processing your application, managing your account, risk assessment, marketing, statistical research and

for analysing your transactions. Where necessary we may need to disclose your information to our service providers and agents.

We may use your information to make credit scoring decisions. To enable us to do this we may make enquiries about you with licensed credit reference agencies who will keep a record of the search. This information may be shared with other lenders for the purpose of making lending decisions about you and for occasional debt tracing and fraud prevention. We may from time to time require to process personal data about you which the Data Protection Act 1998 defines as sensitive, such as health data or criminal convictions. By providing this data you signify your consent to such data being processed by Mortgage Express and its service providers and agents for the above purposes.

For marketing purposes Mortgage Express and other Bradford & Bingley plc group companies, together with third parties with whom we have business relationships would like to contact you by mail, telephone, e-mail or fax with offers of goods or services which may interest you.

If you do not wish to be contacted for marketing purposes please tick this box

I/we confirm that Mortgage Express and other Bradford & Bingley plc group companies or their agents may contact me by telephone for mortgage marketing purposes

You have the right to apply for a copy of your information (subject to the payment of a small fee) and to ask for any inaccuracies to be corrected.

### 1st Applicant

Signature
Date

### 2nd Applicant

Signature
Date

This form must be signed and dated for us to be able to proceed with the application.

For limited company applications all directors must sign the application form.

# Direct Debit Instruction (instruction to your Bank or Building society to pay direct debits)

Please fill in the whole form using a ball point pen and send it to:



**MORTGAGE EXPRESS**  
Endeavour House  
1 Lyonsdown Road  
New Barnet  
Herts  
EN5 1HU

Name(s) of Account Holder(s)

Bank/Building Society account number

Branch Sort Code

 -  - 

Originator's Identification Number

Instruction to your Bank or Building Society

Please pay Mortgage Express 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 Mortgage Express and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

Name and full postal address of your Bank or Building Society

To the Manager Bank/Building Society

Address

  
  

Postcode

Telephone number

Purchase property address

  
  

Postcode

Reference Number

On which day of each month would you like the mortgage payment to come out of your account

(1st - 28th, if a date is not inserted we will assume the 3rd).

Banks and Building Societies may refuse to accept instructions to pay Direct Debits from some types of accounts

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 an error is made by Mortgage Express or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- If the amounts to be paid or the payment dates change, Mortgage Express will notify you 14 days in advance of your account being debited or as otherwise agreed.
- 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.

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

**Mortgage Express**

Endeavour House  
1 Lyonsdown Road  
New Barnet  
Hertfordshire  
EN5 1HU

**Contact Centre 0500 0500 20**

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Mortgage Express is authorised and regulated by the Financial Services Authority.



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