

Mortgage Application Form

mortgagesplc - mortgage application

Supplementary Form

MUST be fully completed for all applications. Please enclose a copy of the Decision in Principle.

Applicant 1	Forename:	Surname:
Applicant 2	Forename:	Surname:

	MORTGAGE ADVISER (MANDATORY)	PACKAGER (IF APPLICABLE)
Firm name:		
Address:		
Postcode:		
Mplc ref:		
Tel:		
Fax:		
Contact name:		
Email:		
FSA No (Directly Auth'd):		
Mortgage Club		
FSA No (Appointed Rep):		
Principal FSA (FRN) No.:		
Principal name & address:		
Please detail any links between these firms:		

SOLICITOR DETAILS (MINIMUM 2 PARTNERS OR ON MORTGAGES PLC NORTHERN IRELAND SOLICITOR PANEL)

Company:	Contact name:
Address:	Postcode: DX:
Tel:	Fax:

MORTGAGE DETAILS (PLEASE TICK ALL THAT APPLY)

Total Advance required: £	(Net)	Term: Years	1st line of address of property:
Purchase <input type="checkbox"/>	Remortgage <input type="checkbox"/>	Full Status <input type="checkbox"/>	Self Certification <input type="checkbox"/>
Product: Standard Residential <input type="checkbox"/>	Right To Buy <input type="checkbox"/>	Buy To Let <input type="checkbox"/>	House To Let <input type="checkbox"/>
Near Prime Plus <input type="checkbox"/>	Near Prime <input type="checkbox"/>	Super Light <input type="checkbox"/>	Light <input type="checkbox"/>
LTV Band: >65% <input type="checkbox"/>	>70% <input type="checkbox"/>	>75% <input type="checkbox"/>	>80% <input type="checkbox"/>
Discount / Fixed rate period	1 year disc <input type="checkbox"/>	2 year disc <input type="checkbox"/>	3 year disc <input type="checkbox"/>
Arrangement charge *	1.5% <input type="checkbox"/>	£599 <input type="checkbox"/>	Initial Interest Rate: % Revert to Rate %
HLC free range	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Any arrears with non-conforming lenders? Yes <input type="checkbox"/>
Repayment: <input type="checkbox"/>	Split £	Interest only: <input type="checkbox"/>	Split £

* Refer to our product guide for products with the option of 1.5% arrangement charge.

For Buy to Let applications only: Will any of the applicant's immediate family be living in the property? Yes No

MPLC CHARGES PAYABLE BY THE APPLICANT(S)

All charges should be added to the loan <input type="checkbox"/>	(May include Title Insurance, Completion Charge, Higher Lending Charge, Buildings Insurance Elsewhere Charge, Telegraphic Transfer Charge)
All charges should be deducted from the loan <input type="checkbox"/>	

OTHER KFI FEES INFORMATION REQUIRED

Valuation fee £	Other fee (please specify) £	Packager fee £
Broker advice fee: £	Included in total advance required? (Y / N)	
Which fees are refundable if the application does not proceed?		

PARTICULARS OF THE SALE

Was the mortgage sale? Advised <input type="checkbox"/> Non-advised <input type="checkbox"/>
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SELF CERTIFICATION - REASON APPLICANT(S) CANNOT PROVE INCOME

1. Self Employed / contractor	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
2. Earned income from various sources	<input type="checkbox"/>	<input type="checkbox"/>
3. Investment income	<input type="checkbox"/>	<input type="checkbox"/>
4. Other (please specify reasons)	<input type="checkbox"/>	<input type="checkbox"/>

ESTIMATED RETIREMENT AGE OF APPLICANT(S)

Applicant 1	Applicant 2	(Attach details of retirement income if term extends into retirement)
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To be completed by intermediary responsible for the sale:

I confirm that the firm conducting the sale of this mortgage holds the relevant permission(s) given by the Financial Services Authority. I confirm that the customer has been supplied with a Key Facts Illustration prior to making this application.

Name: _____ Position: _____

Signature: _____ Date: _____

mortgagesplc - mortgage application

1 PERSONAL DETAILS	FIRST APPLICANT (applicant with highest income)	SECOND APPLICANT
Title (Mr/Mrs/Miss/Ms/Other)	<input type="text"/>	<input type="text"/>
First Name	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Maiden / Previous surname	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
National Insurance Number (mandatory)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Current address	<input type="text"/> <input type="text"/> <input type="text"/> Postcode	<input type="text"/> <input type="text"/> <input type="text"/> Postcode
When did you move to this address?	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
If less than three years give all previous address(es) up to three years <small>(if more than two addresses, please use the additional information sheet at the back)</small>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode	<input type="text"/> <input type="text"/> <input type="text"/> Postcode
Correspondence address if different	<input type="text"/> <input type="text"/> <input type="text"/> Postcode	<input type="text"/> <input type="text"/> <input type="text"/> Postcode
Current residential status (✓)	<input type="checkbox"/> Private Tenant <input type="checkbox"/> Local Authority/Letting Agent Tenant <input type="checkbox"/> Owner <input type="checkbox"/> Living with parents <input type="checkbox"/> Other (please specify) <input type="text"/>	<input type="checkbox"/> Private Tenant <input type="checkbox"/> Local Authority/Letting Agent Tenant <input type="checkbox"/> Owner <input type="checkbox"/> Living with parents <input type="checkbox"/> Other (please specify) <input type="text"/>
Contact telephone number	<input type="text"/>	<input type="text"/>
Type	<input type="checkbox"/> Personal <input type="checkbox"/> Mobile <input type="checkbox"/> Work	<input type="checkbox"/> Personal <input type="checkbox"/> Mobile <input type="checkbox"/> Work
Residential status (✓)	<input type="checkbox"/> Private Tenant <input type="checkbox"/> Local Authority/Letting Agent Tenant <input type="checkbox"/> Owner <input type="checkbox"/> Living with parents <input type="checkbox"/> Other (please specify) <input type="text"/>	<input type="checkbox"/> Private Tenant <input type="checkbox"/> Local Authority/Letting Agent Tenant <input type="checkbox"/> Owner <input type="checkbox"/> Living with parents <input type="checkbox"/> Other (please specify) <input type="text"/>
Time at previous address	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
	<input type="text"/> <input type="text"/> <input type="text"/> Postcode	<input type="text"/> <input type="text"/> <input type="text"/> Postcode
Residential status (✓)	<input type="checkbox"/> Private Tenant <input type="checkbox"/> Local Authority/Letting Agent Tenant <input type="checkbox"/> Owner <input type="checkbox"/> Living with parents <input type="checkbox"/> Other (please specify) <input type="text"/>	<input type="checkbox"/> Private Tenant <input type="checkbox"/> Local Authority/Letting Agent Tenant <input type="checkbox"/> Owner <input type="checkbox"/> Living with parents <input type="checkbox"/> Other (please specify) <input type="text"/>
Time at this address	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Nationality	<input type="text"/>	<input type="text"/>
Are you a UK resident? (✓) <small>If Non-EU, we will require proof of permanent right to reside</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If no, state country of residence	<input type="text"/>	<input type="text"/>
Gender (✓)	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
State relationship between applicants	<input type="text"/>	
	If you are applying for an investment mortgage, this section does not apply.	
Do you have any dependents? (✓)	<input type="checkbox"/> Yes <input type="checkbox"/> No	
How many?	<input type="text"/>	
Age(s)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
	Please indicate all persons other than the applicant(s) aged 17 or over who will reside in the property. <small>If more than two, please use the additional information sheet at the back.</small>	
Full name	<input type="text"/>	
Relation to applicant(s)	<input type="text"/>	
Full name	<input type="text"/>	
Relation to applicant(s)	<input type="text"/>	

2**EMPLOYMENT DETAILS**

Note: a one-year consecutive employment history is required

**FIRST APPLICANT
(applicant with highest income)****SECOND APPLICANT****2a****FOR EMPLOYEES ONLY**

Note: if you have more than a 25% shareholding, please go to section 2b For Self-Employed

Occupation	<input type="text"/>	<input type="text"/>
Employer's name	<input type="text"/>	<input type="text"/>
Employer's full address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Employer's telephone number	<input type="text"/>	<input type="text"/>
Employer's fax number	<input type="text"/>	<input type="text"/>
Person to contact for reference	<input type="text"/>	<input type="text"/>
Is the position permanent? (✓)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	If no please explain on additional information sheet at the back	If no please explain on additional information sheet at the back
Basic annual gross salary	£ <input type="text"/> pa	£ <input type="text"/> pa
Guaranteed / Regular gross bonus	£ <input type="text"/> pa	£ <input type="text"/> pa
Guaranteed / Regular gross overtime	£ <input type="text"/> pa	£ <input type="text"/> pa
TOTAL ANNUAL GROSS INCOME	£ <input type="text"/> pa	£ <input type="text"/> pa
Date employment commenced	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
	If less than one year please give previous employer(s). If more than one, please use additional information sheet at the back	If less than one year please give previous employer(s). If more than one, please use additional information sheet at the back
Previous employer's name	<input type="text"/>	<input type="text"/>
Previous Employment Status	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Position Held	<input type="text"/>	<input type="text"/>
Date with this employer	Start date <input type="text"/> / <input type="text"/> / <input type="text"/> End date <input type="text"/> / <input type="text"/> / <input type="text"/>	Start date <input type="text"/> / <input type="text"/> / <input type="text"/> End date <input type="text"/> / <input type="text"/> / <input type="text"/>

2b**FOR SELF-EMPLOYED
AND EMPLOYEES WITH A 25%
OR MORE SHAREHOLDING**

Name of business	<input type="text"/>	<input type="text"/>
Company address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Business telephone number	<input type="text"/>	<input type="text"/>
Nature of business	<input type="text"/>	<input type="text"/>
Job title	<input type="text"/>	<input type="text"/>
Shareholding (if applicable)	<input type="text"/> %	<input type="text"/> %
Date business established	<input type="text"/>	<input type="text"/>
How long have you been self-employed in this business?	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Personal annual income from business (ie, before tax is deducted)	<input type="text"/>	<input type="text"/>
Name of accountant	<input type="text"/>	<input type="text"/>
Accountant's qualification	<input type="text"/>	<input type="text"/>
Full practice name and address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode	Postcode

**FOR SELF-EMPLOYED
(cont)**

Telephone number

Fax number

**FIRST APPLICANT
(applicant with highest income)****SECOND APPLICANT****2c****OTHER INCOME**

Please complete this section if you are currently receiving any regular income from a source other than your main employment as detailed above. Please note that if the income quoted is needed to support your mortgage application we may ask you for evidence of this income.

Gross amount of other income

£

Source

1. Investment income

2. Employment

3. Other(please specify)

If income derived from employment

Occupation

Employers name, job title and address

Employers telephone number

Start date with this employer

£

1. Investment income

2. Employment

3. Other(please specify)

Occupation

Employers name, job title and address

Employers telephone number

Start date with this employer

3**SELF-CERTIFICATION****Only to be completed where no evidence of income is being provided**

Reason for self-certification

1. Self employed/contractor

2. Earned income from various sources

3. Investment income

4. Other(please specify reasons)

1. Self employed/contractor

2. Earned income from various sources

3. Investment income

4. Other(please specify reasons)

4**EXISTING FINANCIAL
COMMITMENTS****4a****EXISTING/
PREVIOUS MORTGAGES**

Dependent upon the product selected, we may require proof of the last 12 months' payments on all mortgages held.

How many existing mortgages do you have?

Name of existing mortgage lender

Lender's full address

Postcode

Telephone number

Fax number

Existing mortgage account number(s)

Original mortgage amount

£

Mortgage outstanding

£

Monthly payment

£

Expected sale price

£

Date loan taken out

 d d m m y y

Will this be redeemed upon completion?

 Yes No

Please give details of any previous mortgages held within the last 2 years

Previous lender's name

Address and postcode

Postcode

Postcode

£

£

£

£

 d d m m y y Yes No

Postcode

EXISTING FINANCIAL COMMITMENTS CONT.

FIRST APPLICANT (applicant with highest income)

SECOND APPLICANT

EXISTING/ PREVIOUS MORTGAGES CONT.

Mortgage account number

Original mortgage amount

Mortgage outstanding

Monthly payment

Date loan taken out

Date paid off

Is your property used as security for any other loan (including business overdrafts)? (✓) (please see section 4c)

 Yes No

 Yes No

Should you require additional space, please photocopy this page and attach it to the completed application.

1. Property Address:	<input type="text"/>			Postcode:	<input type="text"/>	Property Value:	£
Current Mortgage Balance outstanding:	£	Mortgage repayment p.c.m.:	£	Rental received p.c.m.:	£		
Lender & Account Number:	<input type="text"/>			Owner	<input type="text"/>		

2. Property Address:	<input type="text"/>			Postcode:	<input type="text"/>	Property Value:	£
Current Mortgage Balance outstanding:	£	Mortgage repayment p.c.m.:	£	Rental received p.c.m.:	£		
Lender & Account Number:	<input type="text"/>			Owner	<input type="text"/>		

3. Property Address:	<input type="text"/>			Postcode:	<input type="text"/>	Property Value:	£
Current Mortgage Balance outstanding:	£	Mortgage repayment p.c.m.:	£	Rental received p.c.m.:	£		
Lender & Account Number:	<input type="text"/>			Owner	<input type="text"/>		

4. Property Address:	<input type="text"/>			Postcode:	<input type="text"/>	Property Value:	£
Current Mortgage Balance outstanding:	£	Mortgage repayment p.c.m.:	£	Rental received p.c.m.:	£		
Lender & Account Number:	<input type="text"/>			Owner	<input type="text"/>		

5. Property Address:	<input type="text"/>			Postcode:	<input type="text"/>	Property Value:	£
Current Mortgage Balance outstanding:	£	Mortgage repayment p.c.m.:	£	Rental received p.c.m.:	£		
Lender & Account Number:	<input type="text"/>			Owner	<input type="text"/>		

6. Property Address:	<input type="text"/>			Postcode:	<input type="text"/>	Property Value:	£
Current Mortgage Balance outstanding:	£	Mortgage repayment p.c.m.:	£	Rental received p.c.m.:	£		
Lender & Account Number:	<input type="text"/>			Owner	<input type="text"/>		

7. Property Address:	<input type="text"/>			Postcode:	<input type="text"/>	Property Value:	£
Current Mortgage Balance outstanding:	£	Mortgage repayment p.c.m.:	£	Rental received p.c.m.:	£		
Lender & Account Number:	<input type="text"/>			Owner	<input type="text"/>		

8. Property Address:	<input type="text"/>			Postcode:	<input type="text"/>	Property Value:	£
Current Mortgage Balance outstanding:	£	Mortgage repayment p.c.m.:	£	Rental received p.c.m.:	£		
Lender & Account Number:	<input type="text"/>			Owner	<input type="text"/>		

9. Property Address:	<input type="text"/>			Postcode:	<input type="text"/>	Property Value:	£
Current Mortgage Balance outstanding:	£	Mortgage repayment p.c.m.:	£	Rental received p.c.m.:	£		
Lender & Account Number:	<input type="text"/>			Owner	<input type="text"/>		

10. Property Address:	<input type="text"/>			Postcode:	<input type="text"/>	Property Value:	£
Current Mortgage Balance outstanding:	£	Mortgage repayment p.c.m.:	£	Rental received p.c.m.:	£		
Lender & Account Number:	<input type="text"/>			Owner	<input type="text"/>		

4b

DETAILS OF EXISTING/ PREVIOUS TENANCIES

Name of landlord or letting agent

Landlord's full address

Rent payment

How often do you pay your rent?

Date of tenancy

FIRST APPLICANT (applicant with highest income)

Please provide details of any previous tenancies held within the last year. If more than one, please give details on the additional information page.

_____ Postcode

£ _____

From _____ To _____

SECOND APPLICANT

_____ Postcode

£ _____

From _____ To _____

4c

HIRE PURCHASE/ LOANS

Have you any hire purchase
loan agreements? (✓)

If yes, please give details:

(i) Type of commitment
(eg, personal loan, secured loan)

Whose name is it in?

Name of lender

Lender's address

Account number

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? (✓)

(ii) Type of commitment
(eg, personal loan, secured loan)

Whose name is it in?

Name of lender

Account number

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

_____ Postcode

£ _____

£ _____

£ _____

_____|_____|_____

Yes No

_____ Postcode

£ _____

£ _____

£ _____

_____|_____|_____

Yes No

_____ Postcode

£ _____

£ _____

£ _____

_____|_____|_____

Yes No

_____ Postcode

£ _____

£ _____

£ _____

_____|_____|_____

Yes No

_____ Postcode

£ _____

£ _____

£ _____

_____|_____|_____

Yes No

_____ Postcode

£ _____

£ _____

£ _____

_____|_____|_____

Yes No

_____ Postcode

£ _____

£ _____

£ _____

_____|_____|_____

Yes No

_____ Postcode

£ _____

£ _____

£ _____

_____|_____|_____

4d

CREDIT/CHARGE CARDS

Please list your credit and charge cards.

NAME OF COMPANY	PRESENT BALANCE	LIMIT	TO BE REPAID FROM PROCEEDS Y/N?
_____	£ _____	£ _____	_____
_____	£ _____	£ _____	_____
_____	£ _____	£ _____	_____
_____	£ _____	£ _____	_____
_____	£ _____	£ _____	_____

NAME OF COMPANY	PRESENT BALANCE	LIMIT	TO BE REPAID FROM PROCEEDS Y/N?
_____	£ _____	£ _____	_____
_____	£ _____	£ _____	_____
_____	£ _____	£ _____	_____
_____	£ _____	£ _____	_____
_____	£ _____	£ _____	_____

Please give details of any other loans/hire purchase/card commitments on the additional information sheet at the back.

4e MAINTENANCE PAYMENTS

Do you make maintenance payments? (✓)

If yes, please give details: Amount

How often do you make these maintenance payments? (eg, weekly, monthly)

FIRST APPLICANT (applicant with highest income)

Yes No (If no proceed to Section 4f)

£

SECOND APPLICANT

Yes No (If no proceed to Section 4f)

£

4f CREDIT HISTORY

- Have you ever had a judgement for debt recorded against you? Or if self-employed/controlling director, against your company?
- Have you ever been insolvent, bankrupt or made a composition with your creditors or is there an unsatisfied statutory demand in bankruptcy against you?
- Have you failed to keep up your payments under any present or previous mortgage or secured loan within the last 12 months?
- Have you ever been convicted, or have any prosecutions pending, for any criminal offence (other than motoring offences)?
- Have you ever been party to a mortgage where possession or voluntary surrender took place?

FIRST APPLICANT (applicant with highest income)

Yes No

Yes No

Yes No

Yes No

Yes No

SECOND APPLICANT

Yes No

Yes No

Yes No

Yes No

Yes No

NB. If you have answered yes to Q4 or Q5 please give details on the additional information sheet

If you have answered yes to Q1, Q2 or Q3 please give details in the following section

4g Please complete the details below for all County Court Judgements/decrees/bankruptcy orders registered against you and all other financial problems.

Amount	Date	By whom	Date satisfied
1			
2			
3			
4			

Continue on additional information sheet if necessary.

5 PRESENT BANK ACCOUNT DETAILS

Bank/building society name

Full address

Sort code / Account number

Account Ref. No (if applicable)

FIRST APPLICANT (applicant with highest income)

Postcode

SECOND APPLICANT

Postcode

6 PROPERTY DETAILS

Address of property to be mortgaged (full postcode required)

Postcode

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

House Bungalow Flat Maisonette No. of floors in the block

Other (please specify)

Is, or was, the property built or owned by the local authority or a housing association or Ministry of Defence? (✓)

Yes No

Property Age

6

PROPERTY DETAILS CONT.

If yes, is the property currently within the Right to Buy pre-emption period?

Yes No

If the property is less than 10 years old is it covered under an NHBC agreement or recognised warranty? (✓)

NHBC Other (please specify)

Property tenure (✓)

Freehold Leasehold Feudal (Scotland only)

If leasehold, please give:

Number of years remaining on lease Annual maintenance charge Annual ground rent or rent charge

Years £ £

If the property is in the course of construction, will the loan be required in instalments? (✓)

Yes No

Will the property be your main residence? (✓)

If no please explain on additional information sheet at back

Yes No

Is any part of the property to be used for commercial purposes?

Yes No

Is the property connected to or situated above commercial premises?

Yes No

Is the property a single dwelling unit?

Yes No

Number of living rooms, bedrooms, kitchens, bathrooms, WCs, garages, basements

Living rooms bedrooms kitchens bathrooms WCs garages basements

Type of tenancy agreement in place

Intended type of tenancy

Projected monthly rental income for the property

£

7

MORTGAGE DETAILS

Please ensure you have received and read a Key Facts Illustration prior to completing this application

Fees to be added to loan (✓)

Yes No

Fees payable (✓)

Mortgage completion fee (can be added to the loan if within LTV limit) Telegraphic transfer fee
 Buildings insurance elsewhere fee Higher lending charge Title insurance (Required for Right to Buy / Gifted Deposit)

Total advance required £ Broker advice fee £ Tick box if included in total advance amount

Purchase Remortgage
 Repayment Split % Interest Only Split %
 Full Status Self Certification
 Buy to Let Right to Buy House to Let

Product Max LTV: % Initial Interest Rate: % Revert to Rate: %

Product name

For Buy to Let applications only:

Will any of the applicant's immediate family be living in the property?

Yes No

Is the application one of the following:

further advance transfer of equity porting

8

PURCHASE

Purchase price of property

£ Improvement costs if applicable £

Funds provided from your own resources

£ Source

Funds provided from any other source

£ Source

Total loan required

£ Term (years)

9

VALUATION

Name and telephone number of vendor

Name	Telephone
------	-----------

Are you related to the vendor?

Yes No

Name, telephone number and address of selling agent, if different from vendor

Name	Telephone
------	-----------

Address
Postcode

Name and telephone number and address of contact with whom the valuer should arrange call (if different to the above)

Name	Telephone
------	-----------

Address
Postcode

Access arrangements

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VALUATION REPORT

Mortgages plc will instruct a suitably qualified person to furnish such a Report. The Standard Mortgage Valuation Report will not be detailed and will be based on a limited inspection. Mortgages plc interest in the property is solely to assess its suitability as security for your obligation to repay the loan together with interest. Mortgages plc therefore needs much less thorough and detailed advice about the property to enable it to decide how much (if anything) it is prepared to lend, than you need as a prospective owner and occupier of the property. The Report is not considered suitable to indicate the condition of the structure, or that the purchase price is reasonable or otherwise, as this is not the purpose of the Report.

The Standard Mortgage Valuation Report will be carried out in accordance with 'Mortgage Valuation Guidance for Valuers' published by the Royal Institute of Chartered Surveyors (RICS) and the Incorporated Society of Valuers and Auctioneers (ISVA) in October 1995. The conditions of engagement between Mortgages plc and the Valuer will be in accordance with those issued by the RICS and ISVA.

No legal responsibility to you or any other person will be implied or accepted by the valuer or Mortgages plc as to the condition or value of the property, even if the Valuer or Mortgages plc has been at fault. The Applicant should be aware that the Standard Mortgage Valuation Report might be prepared by a Panel Valuer, and not by a Valuer employed directly by Mortgages plc. There might be serious defects in the property not revealed by the Standard Mortgage Valuation Report, or there might be omissions or inaccuracies, that do not matter to Mortgages plc but which would to you. It is important that you, in deciding whether or not to proceed with the purchase, should not rely in any way on Mortgages plc having had a valuation carried out.

Mortgages plc strongly recommends that you obtain your own more detailed report on the condition and value of the property, based on a fuller inspection, to enable you to decide whether the property is suitable for your purposes as both an investment and a residence. If you do not do this, you proceed entirely at your own risk.

10

REMORTGAGE

If you are remortgaging an existing property, date of original purchase

Original amount borrowed for house purchase

£

Amount required to repay existing mortgage

£

Amount to repay any second or subsequent charge(s)

£

Loan required

£

Purpose of raising additional capital

<input type="checkbox"/>	Loan consolidation
<input type="checkbox"/>	Home Improvements
<input type="checkbox"/>	Second Property
<input type="checkbox"/>	Purchase Equity
<input type="checkbox"/>	Other

11

BUILDINGS AND CONTENTS INSURANCE

It is a condition of the mortgage that buildings insurance must be maintained under a householder building policy for a sum not less than that specified as the reinstatement value by our valuer. The property will normally be insured through Mortgages plc's block policy and the sum insured will be based upon an estimate of current rebuilding costs and will be increased in line with the House Rebuilding Cost Index prepared by RICS. You should always ensure, however, that the sum insured is an accurate reflection of the cost of rebuilding your home. Our combined buildings and contents plan is available under a block policy "no proposal" arrangement, and details will be sent to you with a note of the premium rate with your mortgage offer.

Building insurance required ?

Yes No

Building insurance only (✓)

Building and contents insurance (✓)

Available on the buildings only or buildings & contents plan is Accidental Damage cover.

If you require this, please tick the box (✓)

(Please note a charge of £25 will be made on Completion and an annual charge thereafter of £25 to cover administration and contingency necessary to maintain a policy outside the block scheme.)

If the property is leasehold and the lease requires cover through an insurance company specified by the landlord, then cover must be effected in accordance with the lease. In all cases where the property will be insured under an external policy, confirmation will be required from your solicitor, prior to completion, that adequate Buildings Insurance is in place, as per the Buildings Insurance condition on the mortgage offer.

12 DISCLOSURE OF MATERIAL FACTS - DECLARATION

Have you or any member of your household permanently residing with you:

1 Ever been refused insurance or had any special terms or conditions imposed by any insurer? Yes No

Details

2 Made any claims or suffered any losses for property stolen, lost or damaged, or had any claims made against you in the last 5 years, whether insured or not? If yes, please provide dates, amounts and type of each loss. Yes No

Details (inc dates, amounts and type of each loss)

3 Ever been convicted, or have an prosecutions pending, for any criminal offence (other than motoring offences)? Yes No

Details

If you have answered yes to any of the questions, please provide full information on the additional information sheet at the back.

DISCLOSURE

Any other facts known to you which are likely to affect acceptance or assessment of the insurance cover you are requesting must be disclosed. Should you be in any doubt about what you should disclose, do not hesitate to tell us. We recommend that you keep a record (including copies of letters) for your future reference, of any additional information given. Making sure we are informed is for your own protection, as failure to disclose may mean that your policy will not provide you with the cover you require, or perhaps will invalidate the policy altogether.

13 REPAYING YOUR MORTGAGE

Estimated retirement age (for each applicant)

Applicant 1 Applicant 2

Details of retirement income if term extends into retirement

Complete the remainder of this section if your mortgage is interest only

If your mortgage is interest only it is important that you check regularly that your savings plan/investment is on track to repay the mortgage by the end of the term.

How do you intend to repay the capital amount of your mortgage at the end of the term?

Sale of property
 Endowment/PEP/ISA
 Savings
 Investments
 Change to repayment mortgage
 Other

Please detail any policies/ investment plans you intend to use to repay the capital amount of your mortgage

	POLICY 1	POLICY 2	POLICY 3	POLICY 4
Company	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Type (PEP, pension, endowment)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Policy number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Policy holder(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Year of maturity	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Projected value/death benefit	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Monthly premium	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

IMPORTANT – YOUR INFORMATION

- 1** The details of this application, any loan we make to you, any supporting documentation which you have or will supply, any documents relating to the title to the property or security provided in connection with the loan or history or conduct of your account(s) with us as well as certain account performance data, may be held on our computer, manual and other records and processed by us (or by the third parties listed below, as the case may be) for the proper conduct of the loan and our business generally including assessing credit risk, identity verification, managing your account, statistical analysis, market research, administration and testing, management information, debt tracing, and fraud and money laundering prevention. They may be disclosed, subject to the provisions of the Data Protection Act 1998, to:
- a.) Any licensed credit reference agency where they will be stored and used by other lenders for making credit decisions about you and other members of your household and occasionally for fraud prevention;
 - b.) Members of the Mortgages plc group of companies who may contact you in writing, from time to time, about products and services offered by them or a third party that we believe may be of interest to you. If you do not wish to receive marketing from us or other group companies, please tick this box:
 - c.) Any insurer or prospective insurer under the Mortgage to help them decide whether to offer cover and for processing claims;
 - d.) Collection agents, to assist in the collection of any arrears and / or administrators to assist in administration of the Mortgage;
 - e.) Market research organisations for use for research by the Mortgages plc group of companies;
 - f.) Third party providers;
 - g.) Our regulators;
 - h.) Our lawyers, auditors and external advisers; and
 - i.) Any agent acting on our behalf.

- 2** We will make searches about you at credit reference agencies who will supply us with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. We may use 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. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account. To prevent or detect fraud, or to assist in verifying your identity, we may make searches of the records of the Mortgages plc group of companies and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this.

We, members of the Mortgages plc group of companies and other companies may use this information if decisions are made about you or others at your address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.

3 For Sole Applicants

Information held about you by the Credit Reference Agencies may be linked to records relating to your partner. For the purposes of this application you and your partner are financially independent and you request that your application be assessed without reference to any “associated” records, although you recognise that this may adversely affect the outcome of your application. You believe that there is no information relating to your partner that is likely to affect our willingness to offer financial services to you. You authorise us to check the validity of this declaration with Credit Reference Agencies and if we discover any associated records, which would affect the accuracy of this declaration we may decide not to proceed with the application on this basis.

However, for the purposes of this application you may be treated as financially linked and if you wish for your application to be assessed with reference to any “associated records”, please tick this box:

For Joint Applications

An “association” between the joint applications and / or any individual identified as your financial partner, with be created Credit Reference Agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other’s information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a “disassociation” at the Credit Reference Agencies.

- 4** Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.
- 5** You consent to us, and / or any assignee, transferee or chargee of the whole or any part of our right, title and interest in and to the Mortgage passing to any actual or potential transferee, assignee, provider of funds or other interested or contracting party, the details contained in this application, any supporting documents that are accompanied by the application or may afterwards be provided, or any other documentation relating to the title of the property, the loan, the Mortgage, any collateral security, the history or conduct of your account(s) or any other information or documents involving you or the property.
- 6** Please contact Mortgages plc on 0141 204 6800 or at Spectrum Building, 4th Floor, 55 Blythswood Street, Glasgow G2 7AT if you require details of the credit reference agencies and fraud prevention agencies from whom we obtain and to whom we pass information about you. You have a legal right to these details. You also have a right, on written request and payment of a fee, to receive a copy of the information held about you.
- 7** In paragraphs 1 to 6 above, “we” and “us” means Mortgages plc and any subsidiary or associated company of Mortgages plc that makes the loan to you.

DECLARATION In signing below each applicant accepts each of the following declarations.

- 1 I understand that any loan made to me as a result of this application will be made by a subsidiary or associated company of Mortgages plc and that Mortgages plc will process my application and will manage my loan on behalf of the Lender. Any notification to be given by me to the Lender is to be given to Mortgages plc on the Lender's behalf. References in this declaration to "the Lender" are references to such subsidiary or associated company of Mortgages plc as may make the loan, and where the context admits, include Mortgages plc so acting on the Lender's behalf. I make this declaration to the Lender and to Mortgages plc.
- 2 I confirm that the information given is true and not misleading and forms part of the terms of my Mortgage. I will notify the Lender right away of any changes that may occur before I complete the Mortgage.
- 3 I authorise the Lender to make all enquiries the Lender feels necessary (including within the Inland Revenue, any past/present employer(s), lender(s), banker(s), landlord(s), accountant(s) or credit reference agency or agencies) for deciding whether to proceed with this application.
- 4 I confirm any solicitor or licensed conveyancer acting for me may disclose to the Lender any information he or the Lender consider relevant to the lender's decision to lend and I waive any duty of confidentiality or privilege which may otherwise exist.
- 5 a.) I authorise the Lender and Mortgages plc, upon receipt of this declaration, to instruct a qualified valuer ("valuer") to carry out a valuation, at my cost, of the property on which the Mortgage is to be secured;
b.) I acknowledge that neither the Lender, Mortgages plc nor the valuer are under any liability for negligence or on any other basis whatsoever to me as purchaser in respect of the value or the state or condition of the property. The inspection of the property will be confidential to the Lender and Mortgages plc and will not include a detailed survey of the structure unless specifically requested by me;
c.) I understand that the valuer is not the agent of the Lender or Mortgages plc and that neither the Lender nor Mortgages plc, nor the valuer warrants, represents or gives any assurance to me that the statements, conclusions and opinions expressed or implied in the valuer report and mortgage valuation are accurate or valid and that any copy of the report will be supplied without any responsibility by the Lender, Mortgages plc or the valuer to me.
- 6 I will make all payments by direct debit. I understand that the amount I pay each month may change or that the date that I make the monthly payment may change and that in either case the Lender will give me notice in writing before this happens.
- 7 I accept any arrangements made by the Lender for any buildings insurance and authorise the deduction of monthly insurance premiums to be included in the monthly direct debit payable to the Lender.
- 8 If there are more than one of us, then we agree that our liabilities and obligations hereunder are joint and several. Payments in respect of the Mortgages are paid for and on behalf of all borrowers whose borrowings are secured by the Mortgage.
- 9 I acknowledge that part of the application fee paid by me with this application will be used for the costs of any initial assessment by the Lender of my application. If the application is declined or does not proceed before the valuer has been instructed, the application fee paid may be refunded net of any such costs. I further acknowledge that once a valuer has been instructed, no refund of the valuation fee paid can be allowed.
- 10 I confirm any Additional Security Fee arrangements are for the Lender's benefit only and that I have no right or claim in relation to them.
- 11 I confirm the Lender may decline this application without stating a reason.
- 12 I understand that the Lender may in due course wish to dispose of or to raise finance on any Mortgage that is entered into in consequence of this application by way of securitisation or otherwise. Accordingly, I consent to:
a.) The Lender transferring, assigning, securitising, charging or otherwise, disposing of the whole or any part of the Lender's right, title and interest in and to the Mortgage, together with any collateral security provided with it;
b.) The Lender entering into any contract relating to the funding of the Mortgage with any person; and
c.) Any of the persons referred to in Paragraph 5 of the section entitled Important – Your Information above relying upon the truth and accuracy of the information and the consents contained in this application.
- 13 I / We confirm that where income has been self-certified, the amounts disclosed within this application are true and accurate and are sufficient to pay the monthly mortgage payments stated within the Key Facts Illustration.
- 14 I / We acknowledge the way an interest only mortgage works and that the balance of my / our mortgage will not reduce over the term of the mortgage and it will be my responsibility to repay the loan from other sources at maturity of the loan. I / We acknowledge that we have also considered the impact on my / our monthly payment of increases in interest rates, as illustrated in the Key Facts Illustration. (This applies only to applicants who are taking out an interest only mortgage).
- 15 I have read and understood the section entitled "Important Information" above. By signing this declaration, I agree that the Lender and those third parties listed in that section can use my information in the ways outlined.

All applicants to the Mortgage are required to sign below.

Signature _____ Print name _____ Date _____

Signature _____ Print name _____ Date _____

SELF-CERTIFICATION DECLARATION – Only to be completed where no evidence of income is being provided.

I / we confirm that my / our total personal income is as stated in the application form and is sufficient to service the loan requested and that I / we have considered the impact of rises in interest rates on my / our monthly mortgage payment after the expiry of any period in which the interest rate is discounted or fixed.

Signature _____ Print name _____ Date _____

Signature _____ Print name _____ Date _____

The taking of a Mortgage is probably the largest and most important financial commitment that you will ever undertake. To protect you and your family we strongly recommend you arrange adequate life assurance cover to satisfy the Mortgage debt in the event of your death.

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

Mortgages plc and the Lender accept no responsibility for any representations made by any employee or agent of Mortgages plc, the Lender or any person unless these are incorporated in the Offer of Advance or are subsequently confirmed by Mortgages plc or the Lender in writing.

Mortgages plc, Merrill Lynch Financial Centre, 2 King Edward Street, London, EC1A 1HQ Telephone 0845 60 50 40 2

REGISTERED IN ENGLAND AND WALES UNDER COMPANY NUMBER 3320975

Send signed declaration form to: Mortgages plc, Spectrum Building, 4th Floor, 55 Blythswood Street, Glasgow, G2 7AT

mortgagesplc - mortgage application

Customer Verification Form

TO BE COMPLETED BY FSA REGISTERED INTRODUCERS ONLY*

It is a requirement of law to verify an applicant's name and address. Please see the Verification Requirements section below for specific requirements.

Verification Requirements (please tick appropriate box)

Face-To-Face

Please indicate **two** methods of identification for each applicant, one from section A **and** one from Section B.

Non-Face-To-Face

Please indicate **three** methods of identification for each applicant, one from section A **and** one from Section B, plus **one further** document from either section.

Applications From Expatriates

Please ensure that the document submitted from Section B confirms the applicant's current address abroad and is dated within the last three months.

Mortgages plc reserves the right to request alternative and/or additional identification/information as appropriate.

CONFIRMING APPLICANT(S) IDENTITY & RESIDENCY

Please complete the appropriate sections to confirm you have seen the original document. You should send the original or a copy of the original, certified by yourself, a Financial Services Authority registered introducer.

Please note:

- Items may be used to evidence proof of name or residency but not both.
- The person certifying the copy must include the following:
Signature, name, company, date and a statement confirming it is a true copy of the original document.
- Where a new residential address cannot be verified, as the address may be temporary or the applicant has been at the current address for less than 3 months and verification evidence is not yet available, then the applicant's previous address must be verified.
- Failure to fully complete this form will delay the application.

APPLICANT 1

FULL NAME:

DATE OF BIRTH:

APPLICANT 2

FULL NAME:

DATE OF BIRTH:

SECTION A – PROOF OF NAME

Current Full Signed Passport	Current Full UK Photo Driving Licence (both paper and photo section required)
Current Full UK Driving Licence (Old Style)	Current Provisional UK Photo Driving Licence (both paper and photo section required)
Current Police Photo Warrant Card	Current HM Customs and Excise Photo Card
Current Inland Revenue 714 Photo Card	Inland Revenue notice of coding
Current Firearms Certificate	State Pension or Benefits Book / Original Benefit Letter (dated within the last 3 months)
Known Employer ID Photo Card (card style must be known to Mortgages plc staff)	

*or unregulated intermediary for Buy to Let

SECTION A – PROOF OF NAME**PLICANT 1**

Proof of Name Document	Document Reference/Account No	Issuing Authority/ Country/Employer	Date of Expiry/Issue	Certified Copy Attached
				<input type="checkbox"/>
				<input type="checkbox"/>

APPLICANT 2

Proof of Name Document	Document Reference/Account No	Issuing Authority/ Country/Employer	Date of Expiry/Issue	Certified Copy Attached
				<input type="checkbox"/>
				<input type="checkbox"/>

SECTION B – PROOF OF RESIDENCY

Applicant on current Voters Roll	Utility Bill – less than three months old (not mobile phone)
Medical Cards	Current Local Authority Tax Bill (valid for current year)
HP Agreements	Bank/Building Society Statement (less than three months old)
Credit Card Statement (less than three months old)	Current Full UK Photo Driving Licence (both paper and photo section required)
Current Full UK Driving Licence (Old Style)	Current Provisional UK Photo Driving Licence (both paper and photo section required)
Inland Revenue notice of coding	

APPLICANT 1

Proof of Residency Document	Document Reference/Account No/Sort Code	Name of Utility/Creditor/ Authority/Company	Address (delete as applicable)	Date of Expiry/Issue	Certified Copy Attached
			Current / Previous		<input type="checkbox"/>
			Current / Previous		<input type="checkbox"/>

APPLICANT 2

Proof of Residency Document	Document Reference/Account No/Sort Code	Name of Utility/Creditor/ Authority/Company	Address (delete as applicable)	Date of Expiry/Issue	Certified Copy Attached
			Current / Previous		<input type="checkbox"/>
			Current / Previous		<input type="checkbox"/>

Declaration

I/We certify that I/we have verified the identity of the Applicant(s) and have:

- 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; and
- D) Included the relevant reference information and certified documentary evidence with this certificate.

Full name of regulated firm:

FSA reference no:

Signed*:

Full name:

Position:

Date:

* Note: This declaration must be signed by the person who has seen the original documentary evidence.

