

# Mortgage application

Welcome to Northern Rock. Thank you for choosing a Northern Rock mortgage.

The first thing we would like to know is your intended completion date (date of entry if in Scotland) if this is a house purchase loan:

Please can you also tell us your intended date for exchange of contracts (if applicable):

Thank you

We aim to make it as easy as possible for you to apply for your mortgage, so please read the following notes before you start. If you have any questions, our staff will be pleased to help you. Our helpline number is

**Important customer information:**

- If you provide all the information we ask for it will speed up the application process - only when this form and your valuation/administration fees have been received by Northern Rock, can we process your application
- You may not have to answer all the sections in this form depending on your requirements or circumstances - we will be happy to advise you about this
- Please use block capitals and black ink and initial any alterations you need to make
- For joint mortgage applications you will need to complete both columns where necessary
- If you need extra space you may use Part 15: Additional Information
- If you are a Guarantor and not a borrower, you will need to complete Parts 1-5, and sign Part 16
- If there are more than two Applicants and/or Guarantors, you will need to complete an extra mortgage application form
- If you are applying for a Buy to Let or Lifetime mortgage, you will need to complete a different application form - please refer to Northern Rock or your Adviser
- Intermediaries/Advisers, please make sure that you complete the Intermediary/Adviser section at the beginning of this form

Please note that it is an offence to knowingly give false, inaccurate or misleading information when applying for a mortgage. If you give such information, you may face criminal prosecution and/or civil action for the recovery of any losses incurred by Northern Rock

Northern Rock is committed to providing customers with a quality service. If you have a disability, we can offer you facilities that may help you conduct your business with us. If you have any special requirements or need information in an alternative format, for example Braille, audio tape, large print or interpreter services, please call our Disability Awareness Team on 0191 279 4402 or 0191 279 5507. Alternatively our text phone number is 0191 279 8505 or you can contact us at [disability.awareness@northernrock.co.uk](mailto:disability.awareness@northernrock.co.uk)

**Mortgage application summary** (to give us a quick overview of your requirements)

- a Please give your Northern Rock Key Facts Illustration number if you have one that relates to this application
- b Have you already been given a decision in principle?  
If Yes: please also give the reference number
- c Is this a new purchase or a remortgage?
- d Where is the property you are buying/remortgaging located?
- e Please give full details of the product you are applying for

<input style="width: 100%; height: 20px;" type="text"/>													
<input type="checkbox"/> Yes		<input type="checkbox"/> No		<input style="width: 90%; height: 20px;" type="text"/> Ref No.									
<input type="checkbox"/> New purchase				<input type="checkbox"/> Remortgage									
<input type="checkbox"/> England				<input type="checkbox"/> Wales				<input type="checkbox"/> Scotland					
<input type="checkbox"/> Northern Ireland													
<input style="width: 100%; height: 20px;" type="text"/> Full name (e.g. Together, 5 year Fixed Rate)													
<input style="width: 90%; height: 20px;" type="text"/> Initial interest rate						%		<input style="width: 90%; height: 20px;" type="text"/> Product code (if known)					

## For Intermediary/Adviser use only

You should be aware that Northern Rock is unable to process applications from Intermediaries who are not authorised by the Financial Services Authority to carry out mortgage business.

The following must be fully completed to help us to comply with our obligations under the Financial Services Authority's (FSA's) Mortgage Conduct of Business (MCOB) rules.

### Non-verification

Northern Rock may process mortgage applications without verification of income provided that:

- this form is fully completed and signed
- the property is valued at a minimum of £100,000 (please note that cases in excess of £500,000 should be referred via your Business Development Manager)
- the loan product required is not a 'Lifetime' or 'Together' mortgage
- the Applicant(s) is/are not first time buyers
- a medium or high credit score result is/has been achieved
- the Loan to Value must not exceed 85% (80% for loans over £500,000) and is based upon the lower of the valuation or purchase price. If the Applicant increases the loan size from the original proposal, or requires further borrowing at a future date which takes total borrowing above 85% LTV (80% for loans over £500,000), we will undertake our normal status verification
- where the Applicant(s) elects to take any optional Unsecured Cash Reserve on offer, the LTV limit stated above applies to the combined borrowings of secured and unsecured loans.

### Level of service

- a What level of service was provided to the Applicant(s) in relation to the mortgage? Tick one box only

Advice was given and a recommendation made that the Applicant(s) apply for the mortgage product indicated ( <b>Advised Sale</b> )	<input type="checkbox"/>
No advice was given and no recommendation made that the Applicant(s) apply for the mortgage product indicated ( <b>Non-Advised Sale</b> )	<input type="checkbox"/>

### Confirmation of affordability

- b Please confirm the total amount that the Applicant(s) have available for monthly mortgage payments The Applicant(s)' income details can be found in Part 4 and/or Part 5, and their outgoings in Part 3

Average total monthly income after tax	£		pm
Less: total average monthly outgoings	-	£	pm
<b>TOTAL available</b>	=	<b>£</b>	<b>pm</b>

- c Please calculate how much the monthly mortgage payment would be at each of these rates

Calculated at the % rate given in the KFI document: Section 6	£	pm
Standard Variable Rate (as given in KFI: Section 6)	£	pm
Standard Variable Rate + 1% (as given in KFI: Section 7)	£	pm

### Confirmation of identity

Please note, for face-to-face verification one piece of name ID and one piece of address ID is required. For non face-to-face verification, an additional piece of ID (either name or address) will also be required.

- d **Money Laundering:** please confirm how you verified the Applicant(s) identity

First Applicant			Second Applicant		
Face-to-face	Non face-to-face		Face-to-face	Non face-to-face	

- e **Details verification:** please confirm what documentation you have seen to confirm the identification of the Applicant(s) Please note that a driving licence or state pension/benefits book may be used as evidence for address OR identity, but not both.

Photocopies are acceptable, but must be certified as 'originals seen', signed and dated.

If 'other', please specify

First Applicant			Second Applicant		
<b>Name verification:</b>			<b>Name verification:</b>		
Current signed passport or EEA Member State Identity Card			Current signed passport or EEA Member State Identity Card		
Current UK/EEA photocard, or old style current UK full driving licence			Current UK/EEA photocard, or old style current UK full driving licence		
Shotgun or firearms certificate			Shotgun or firearms certificate		
Inland Revenue tax notification			Inland Revenue tax notification		
State pension or benefits book			State pension or benefits book		
Sub Contractors Certificates CIS4 and CIS6			Sub Contractors Certificates CIS4 and CIS6		
Other			Other		
<b>Address verification:</b>			<b>Address verification:</b>		
Most recent mortgage statement			Most recent mortgage statement		
Council Tax/Local Rates bill			Council Tax/Local Rates bill		
Bank/building society statement			Bank/building society statement		
Utility bill (not mobile phone)			Utility bill (not mobile phone)		
Current UK/EEA photocard, or old style current UK full driving licence			Current UK/EEA photocard, or old style current UK full driving licence		
State pension or benefits book			State pension or benefits book		
Other			Other		

(continued)

**Fees**

- f What fee are you charging your client(s) for arranging this mortgage?
- g When is this due to be paid, or when was it paid?
- h Please tell us how much of these fees would be refunded to your client(s) following completion of this mortgage, and also state the circumstances under which this would happen
- i How much of any procurement fee that you expect to receive do you intend to pass on to your client?

£
/ /
£
£

**Insurance**

- j Northern Rock would like to offer your client(s) "Cover Me" Buildings and Contents Insurance and "Paysafe" Mortgage Payment Protection Insurance. Please indicate whether you require Northern Rock to provide a quotation or whether you have already arranged cover for your client(s) Please note, where you have not made insurance arrangements, Northern Rock reserve the right to contact your client(s) and provide a quotation

I would like Northern Rock to provide a quotation	"Cover Me"		"Paysafe"	
I have made alternative arrangements for my clients	Buildings & Contents		MPPi	

**Before signing this Declaration, please check the following parts have been fully completed:**

- Part 6 (Mortgage loan details - including question 4, 'Help with Costs', where applicable)
- Part 8 (If the Property to be mortgaged is a new purchase) OR Part 9 (if your property is being remortgaged.)
- Part 12 (Solicitor's details [where applicable])

**Intermediary/Adviser Declaration**

I confirm that in submitting this application, I have read and agree to the Terms & Conditions of Northern Rock's Intermediary Agreement (a copy of this has either been sent to you, can be provided on appointment or can be accessed in the 'Intermediary Useful Downloads' area of Northern Rock's website: www.northernrock.com).

**Confirmation of identity:** I confirm that I have verified the identity of the Applicant(s) named in Part 1 of this form. I have included documents suggested by the anti-Money Laundering Guidelines as acceptable to verify identity and address. This is shown in question e.

**Confirmation of affordability:** I have also discussed the mortgage (and, where appropriate, Unsecured Cash Reserve) payments with the Applicant(s) and confirm that the Applicant(s) can afford these payments. I confirm that I have discussed the plan for the repayment of any 'interest only' element of the loan with the Applicant(s).

I understand that an Offer of Loan (and, where appropriate, a Credit Agreement) cannot be issued without this completed section.

Signature		Date	Name	
			Position	
Firm name and address				
				Postcode
Telephone		Fax		Email
Northern Rock Panel 'P' number		Mortgage Club Reference	Firm's FSA ref. number	
Principal's/Network's FSA ref. number (for standard mortgages if you are an Appointed Representative)				

**Please note:**

Northern Rock reserves the right to seek additional information where we believe the lending risk needs further investigation and to carry out occupation and income reasonability checks on any case, including non-verification applications, at application stage. Northern Rock will, from time to time, seek retrospective confirmation of income for loan performance monitoring purposes. This is in accordance with FSA Best Practice guidelines. These checks will involve contacting employers, accountants or the Inland Revenue in some instances.

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**Account numbers** (for existing Northern Rock customers only)

a Which Northern Rock accounts do you already have?

b Please give the account numbers

First Applicant/Guarantor (delete as applicable)						Second Applicant/Guarantor (delete as applicable)					
Current Account						Current Account					
Savings						Savings					
Residential Mortgage						Residential Mortgage					
Buy to Let Mortgage						Buy to Let Mortgage					
Credit Card						Credit Card					
Unsecured Personal Loan						Unsecured Personal Loan					
				-						-	
				-						-	
				-						-	
				-						-	
				-						-	

**1 Your details**

**About you (all Applicants)**

- Title | Surname  
e.g. Mr, Mrs, Miss, Ms, Dr, Rev, other
- Your first name(s)
- Date of birth in six digits e.g. 06/09/75
- Marital status
- Nationality
- Sex
- Previous name(s), maiden name or any other name(s) by which you are known, or have been known within the last six years
- Do you have any dependents?  
Dependents are people who rely on you for housing; for example your children, parents or siblings  
If Yes: please give their name(s), date(s) of birth and relationship to you
- Permanent address including postcode
- Telephone numbers including STD codes
- Email address

First Applicant/Guarantor (delete as applicable)						Second Applicant/Guarantor (delete as applicable)					
<input type="text"/>						<input type="text"/>					
<input type="text"/>						<input type="text"/>					
<input type="text"/>			<input type="text"/>			<input type="text"/>			<input type="text"/>		
Single		Married		Divorced		Single		Married		Divorced	
Widowed		Separated		Co-habiting		Widowed		Separated		Co-habiting	
<input type="text"/>						<input type="text"/>					
Male		Female				Male		Female			
<input type="text"/>						<input type="text"/>					
Yes		No				Yes		No			
<input type="text"/>						As First Applicant		<input type="text"/>			
<input type="text"/>						As First Applicant		<input type="text"/>			
Postcode						Postcode					
Home						Home					
Mobile						Mobile					
Work						Work					
Preferred contact time:		AM		PM		Preferred contact time:		AM		PM	
<input type="text"/>						<input type="text"/>					
<input type="text"/>						<input type="text"/>					

**1 (continued)**

12 When did you move to your permanent address?

If less than 3 years ago: please tell us your previous address(es) over the last 3 years, and how long you lived there Give your most recent address first; if you need space for more than one previous address, please use Part 15: Additional Information

First Applicant/Guarantor (delete as applicable)	Second Applicant/Guarantor (delete as applicable)
/ /	/ /
	As First Applicant
Postcode	Postcode
From: / / To: / /	From: / / To: / /

**2 Your present residence**

1 At your permanent address, are you: If 'other', please specify

2 Do you have a mortgage on this property?

First Applicant/Guarantor (delete as applicable)	Second Applicant/Guarantor (delete as applicable)
Owner occupier <input type="checkbox"/> Tenant <input type="checkbox"/> Living with family/friends <input type="checkbox"/>	Owner occupier <input type="checkbox"/> Tenant <input type="checkbox"/> Living with family/friends <input type="checkbox"/>
Other	Other
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Questions 3 to 7 are only applicable if you have ticked 'owner occupier' in question 1 above and you have a mortgage on that property

3 Outstanding balance on mortgage

4 What is the current value of the property?

5 Do you intend to sell the property on which this mortgage is secured and repay all of this mortgage before, or at the time of, completing on the new property?  
If No: how will the property be used?

6 Mortgage account number

7 Name and address of mortgage lender

First Applicant/Guarantor (delete as applicable)	Second Applicant/Guarantor (delete as applicable)
£	£
£	£
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	As First Applicant
Postcode	Postcode

**3 Your financial outgoings and credit history**

Please note that it is an offence to knowingly give false, inaccurate or misleading information when applying for a mortgage. If you give such information, you may face criminal prosecution and/or civil action for the recovery of any losses incurred by Northern Rock.

**Your current monthly outgoings (all Applicants)**

Please tell us about all your main monthly outgoings including residential mortgages, Buy to Let mortgages, bank loans, current credit/store cards and hire purchase agreements that need regular payments. We'll use this information to assess whether you can reasonably afford the mortgage payment.

1 Please give the following details about all loans that you have: Space has been given here (and on the next page) for up to four loans. If you need space for more, please use Part 15: Additional Information and give the same details as requested here. If the loan is also in the name of a borrower who is not an Applicant, please give their full name

a	Lender's name
	Borrower(s) First Applicant/Guarantor Second Applicant/Guarantor Other
	Reference/account number
b	Lender's name
	Borrower(s) First Applicant/Guarantor Second Applicant/Guarantor Other
	Reference/account number

continued on the next page

c Lender's name			
Borrower(s)	First Applicant/ Guarantor	Second Applicant/ Guarantor	Other
Reference/account number			

  

d Lender's name			
Borrower(s)	First Applicant/ Guarantor	Second Applicant/ Guarantor	Other
Reference/account number			

2 Outstanding balance on each loan

a	£	b	£	c	£	d	£
---	---	---	---	---	---	---	---

3 Regular monthly loan payments

a	£	pm	b	£	pm	c	£	pm	d	£	pm
---	---	----	---	---	----	---	---	----	---	---	----

4 Date balance(s) due to be repaid

a	/	/	b	/	/	c	/	/	d	/	/
---	---	---	---	---	---	---	---	---	---	---	---

5 Is the loan secured against your current home?

a	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	b	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	c	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	d	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
---	-----	--------------------------	----	--------------------------	---	-----	--------------------------	----	--------------------------	---	-----	--------------------------	----	--------------------------	---	-----	--------------------------	----	--------------------------

6 Assuming that this Northern Rock mortgage is approved, will the balance of the loan/credit have been repaid by then, or be repaid by this mortgage?

a	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	b	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	c	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	d	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
---	-----	--------------------------	----	--------------------------	---	-----	--------------------------	----	--------------------------	---	-----	--------------------------	----	--------------------------	---	-----	--------------------------	----	--------------------------

7 What are the TOTAL regular monthly loan/credit payments that you will still be liable to pay each month in addition to this Northern Rock mortgage? This is the total of the figures given in question 3 (above) plus any further loans that you have detailed in the Additional Information section. Please don't include payments of any loan/credit that will be repaid by that time, or that will be repaid by this mortgage

TOTAL £  pm

**Your other main monthly outgoings (all Applicants)**

Northern Rock will use this information to assess whether you can reasonably afford the new loan payment.

8 Are you liable to pay any maintenance and/or child support payments?

First Applicant/Guarantor (delete as applicable)	Second Applicant/Guarantor (delete as applicable)
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

If Yes: how much do you pay per month?

£  pm + £  pm = TOTAL £  pm

9 On average, what do you spend monthly on your regular household bills? e.g. council tax/rates, electricity, gas, water, telephone

£  pm + £  pm = TOTAL £  pm

10 On average, what do you spend monthly on your other essential outgoings? e.g. insurance, pension, childcare/education, car/travel expenses, shopping

£  pm + £  pm = TOTAL £  pm

11 Add the totals given in questions 7, 8, 9 and 10 to give your overall TOTAL (joint) monthly outgoings

TOTAL £  pm

**Your credit history (all Applicants)**

12 Have you ever had a County Court judgment or any other Court Order for non-payment of a debt made against you?

First Applicant/Guarantor (delete as applicable)	Second Applicant/Guarantor (delete as applicable)
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

If Yes: please give the date(s), the amount(s) involved and tell us whether the judgment/order was satisfied

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13 Have you or your spouse (or Guarantor if applicable) ever incurred mortgage, rent or loan (including credit card) arrears, been refused a mortgage or credit, been declared bankrupt, entered into any arrangements with creditors, or been party to a mortgage where the property has been taken into possession on either a voluntary or enforced basis?  
 If Yes: please give details including dates, lender(s) and the circumstances of the default or loan refusal

First Applicant/Guarantor (delete as applicable)	Second Applicant/Guarantor (delete as applicable)								
<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="padding: 2px;">Yes</td><td style="width: 20px; height: 15px;"></td> <td style="padding: 2px;">No</td><td style="width: 20px; height: 15px;"></td> </tr> </table>	Yes		No		<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="padding: 2px;">Yes</td><td style="width: 20px; height: 15px;"></td> <td style="padding: 2px;">No</td><td style="width: 20px; height: 15px;"></td> </tr> </table>	Yes		No	
Yes		No							
Yes		No							

**4 Your occupation and income details (only applicable to employees [including company Directors/Partners])**

Please note that it is an offence to knowingly give false, inaccurate or misleading information when applying for a mortgage. If you give such information, you may face criminal prosecution and/or civil action for the recovery of any losses incurred by Northern Rock.  
 If you hold 20% or more of the shares in the company that you work for, you must also complete Part 5.

**Your employment details (all Applicants)**

1 What is your employment status?  
 If you are a Director or Partner, please tell us what percentage shareholding you have  
 If Retired, please now go straight to Part 4: Question 19

2 What is your occupation?

3 Employer's name and address

4 Nature of employer's business

5 Employer's telephone number including STD code

6 Is this employment permanent?  
 If No: please tell us the date that the employment period will end

7 If your employment is on a contract basis, will your contract be renewed?  
 If No: please give details

8 If your employment is not permanent, is it on a probationary basis?  
 If Yes: please give details

9 Is the work:

10 When did you start working at this company?

First Applicant/Guarantor (delete as applicable)	Second Applicant/Guarantor (delete as applicable)												
<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="padding: 2px;">Employed</td><td style="width: 20px; height: 15px;"></td> <td style="padding: 2px;">Self employed</td><td style="width: 20px; height: 15px;"></td> <td style="padding: 2px;">Retired</td><td style="width: 20px; height: 15px;"></td> </tr> </table>	Employed		Self employed		Retired		<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="padding: 2px;">Employed</td><td style="width: 20px; height: 15px;"></td> <td style="padding: 2px;">Self employed</td><td style="width: 20px; height: 15px;"></td> <td style="padding: 2px;">Retired</td><td style="width: 20px; height: 15px;"></td> </tr> </table>	Employed		Self employed		Retired	
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Employed		Self employed		Retired									
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Director/Partner		with a shareholding of		%									
Postcode	Postcode												
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Yes		No											
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Full time		Part time											
Full time		Part time											
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**4 (continued)**

	First Applicant/Guarantor (delete as applicable)	Second Applicant/Guarantor (delete as applicable)
11 What is your works/payroll/employee staff number?	<input type="text"/>	<input type="text"/>
12 National Insurance number	<input type="text"/>	<input type="text"/>
13 Your Tax details which can be found on any of your correspondence from the Inland Revenue	Tax office name	Tax office name
	Tax reference number	Tax reference number
14 What is your gross annual salary? (before tax)	£ <input type="text"/> pa	£ <input type="text"/> pa
15 How much guaranteed gross overtime do you get per year? (before tax)	£ <input type="text"/> pa	£ <input type="text"/> pa
16 How much regular gross overtime do you get per year? (before tax)	£ <input type="text"/> pa	£ <input type="text"/> pa
17 How much guaranteed gross bonus and commission do you get per year? (before tax)	£ <input type="text"/> pa	£ <input type="text"/> pa
18 What is your net average total monthly income? (after tax)	£ <input type="text"/> pm	£ <input type="text"/> pm
19 If you receive any other regular income, please give the gross amount you receive per year and the source of the income e.g. from a second job, pension, property, investment income	£ <input type="text"/> pa	£ <input type="text"/> pa
	<input type="text"/>	<input type="text"/>
	£ <input type="text"/> pa	£ <input type="text"/> pa
	<input type="text"/>	<input type="text"/>
20 What is your anticipated retirement age (if applicable)? If this will be before the end of the mortgage term: please tell us how you intend to pay your monthly mortgage payments, from the date of retirement until the end of the mortgage term	<input type="text"/> years	<input type="text"/> years
	<input type="text"/>	<input type="text"/>

If you hold 20% or more of the shares in the company that you work for, please now also complete Part 5

**5 Your self-employed income details (only applicable to self-employed and Directors with a shareholding of 20% or more)**

Please note that it is an offence to knowingly give false, inaccurate or misleading information when applying for a mortgage. If you give such information, you may face criminal prosecution and/or civil action for the recovery of any losses incurred by Northern Rock.

If you hold 20% or more of the shares in the company that you work for, you must also have completed Part 4.

	First Applicant/Guarantor (delete as applicable)	Second Applicant/Guarantor (delete as applicable)
1 Company name, address and contact details	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
	Telephone	Telephone

	First Applicant/Guarantor (delete as applicable)	Second Applicant/Guarantor (delete as applicable)																								
2 Nature of business	<input type="text"/>	<input type="text"/>																								
3 On what basis do you trade?	<table border="1"> <tr> <td>Sub-contracted</td><td><input type="checkbox"/></td> <td>Sole trading</td><td><input type="checkbox"/></td> <td>Partnership</td><td><input type="checkbox"/></td> </tr> <tr> <td>Limited company</td><td><input type="checkbox"/></td> <td colspan="4"></td> </tr> </table>	Sub-contracted	<input type="checkbox"/>	Sole trading	<input type="checkbox"/>	Partnership	<input type="checkbox"/>	Limited company	<input type="checkbox"/>					<table border="1"> <tr> <td>Sub-contracted</td><td><input type="checkbox"/></td> <td>Sole trading</td><td><input type="checkbox"/></td> <td>Partnership</td><td><input type="checkbox"/></td> </tr> <tr> <td>Limited company</td><td><input type="checkbox"/></td> <td colspan="4"></td> </tr> </table>	Sub-contracted	<input type="checkbox"/>	Sole trading	<input type="checkbox"/>	Partnership	<input type="checkbox"/>	Limited company	<input type="checkbox"/>				
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Sub-contracted	<input type="checkbox"/>	Sole trading	<input type="checkbox"/>	Partnership	<input type="checkbox"/>																					
Limited company	<input type="checkbox"/>																									
If Limited company: please give details	<table border="1"> <tr><td>Limited company registration number</td></tr> <tr><td>VAT registration number</td></tr> <tr><td>Financial year end date            /        /</td></tr> </table>	Limited company registration number	VAT registration number	Financial year end date            /        /	<table border="1"> <tr><td>Limited company registration number</td></tr> <tr><td>VAT registration number</td></tr> <tr><td>Financial year end date            /        /</td></tr> </table>	Limited company registration number	VAT registration number	Financial year end date            /        /																		
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VAT registration number																										
Financial year end date            /        /																										
4 Date business started	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>																								
5 National Insurance number	<input type="text"/>	<input type="text"/>																								
6 Your Tax details which can be found on any of your correspondence from the Inland Revenue	<table border="1"> <tr><td>Tax office name</td></tr> <tr><td>Tax reference number</td></tr> </table>	Tax office name	Tax reference number	<table border="1"> <tr><td>Tax office name</td></tr> <tr><td>Tax reference number</td></tr> </table>	Tax office name	Tax reference number																				
Tax office name																										
Tax reference number																										
Tax office name																										
Tax reference number																										
7 What is your share of the company's net taxable profit for the last three tax/trading years? Please also enter which tax year each amount refers to	<table border="1"> <tr><td>£ <input type="text"/> pa</td><td>Year ending: <input type="text"/></td></tr> <tr><td>£ <input type="text"/> pa</td><td>Year ending: <input type="text"/></td></tr> <tr><td>£ <input type="text"/> pa</td><td>Year ending: <input type="text"/></td></tr> </table>	£ <input type="text"/> pa	Year ending: <input type="text"/>	£ <input type="text"/> pa	Year ending: <input type="text"/>	£ <input type="text"/> pa	Year ending: <input type="text"/>	<table border="1"> <tr><td>£ <input type="text"/> pa</td><td>Year ending: <input type="text"/></td></tr> <tr><td>£ <input type="text"/> pa</td><td>Year ending: <input type="text"/></td></tr> <tr><td>£ <input type="text"/> pa</td><td>Year ending: <input type="text"/></td></tr> </table>	£ <input type="text"/> pa	Year ending: <input type="text"/>	£ <input type="text"/> pa	Year ending: <input type="text"/>	£ <input type="text"/> pa	Year ending: <input type="text"/>												
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£ <input type="text"/> pa	Year ending: <input type="text"/>																									
8 If you receive a salary in addition to your share of the net taxable profit, how much do you get:																										
a) gross per year? (before tax)	£ <input type="text"/> pa	£ <input type="text"/> pa																								
b) net per month? (after tax)	£ <input type="text"/> pm	£ <input type="text"/> pm																								
9 If you receive any other regular income, please give the gross amount you receive per year and the source of the income e.g. from a second job, pension, property, investment income	<table border="1"> <tr><td>£ <input type="text"/> pa</td></tr> <tr><td><input type="text"/></td></tr> <tr><td>£ <input type="text"/> pa</td></tr> <tr><td><input type="text"/></td></tr> </table>	£ <input type="text"/> pa	<input type="text"/>	£ <input type="text"/> pa	<input type="text"/>	<table border="1"> <tr><td>£ <input type="text"/> pa</td></tr> <tr><td><input type="text"/></td></tr> <tr><td>£ <input type="text"/> pa</td></tr> <tr><td><input type="text"/></td></tr> </table>	£ <input type="text"/> pa	<input type="text"/>	£ <input type="text"/> pa	<input type="text"/>																
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10 Company Accountant's name, address and contact details	<table border="1"> <tr><td><input type="text"/></td></tr> <tr><td><input type="text"/></td></tr> <tr><td><input type="text"/></td></tr> <tr><td><input type="text"/></td></tr> <tr><td>Postcode</td></tr> <tr><td>Telephone</td></tr> </table>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Postcode	Telephone	<table border="1"> <tr><td><input type="text"/></td></tr> <tr><td><input type="text"/></td></tr> <tr><td><input type="text"/></td></tr> <tr><td><input type="text"/></td></tr> <tr><td>Postcode</td></tr> <tr><td>Telephone</td></tr> </table>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Postcode	Telephone												
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11 What is your anticipated retirement age?	<input type="text"/> years	<input type="text"/> years																								
If this will be before the end of the mortgage term: please tell us how you intend to pay your monthly mortgage payments, from the date of retirement until the end of the mortgage term	<input type="text"/>	<input type="text"/>																								

## 6 Mortgage loan details

### Your mortgage loan requirements (all Applicants)

If we have already sent you a mortgage Key Facts Illustration, please check that the details you give below match those detailed in that illustration.

- 1 Please give the full name of the product you require  
e.g. Together, 5 year Fixed Rate
- 2 Initial interest rate as shown on your Key Facts Illustration: Section 4
- 3 Fees that don't have to be paid at the outset of this application can be added to the mortgage. Do you want to do this?  
If No, please see Section 8 of your Key Facts Illustration
- 4 Where applicable, is the 'Help with Costs' option required?  
To find out more about this, speak to your Adviser
- 5 Total amount of mortgage loan required on this property
- 6 Mortgage term/repayment period in years
- 7 Have you applied in the last six months to any other lender for a mortgage on this or any other property?  
If Yes: please give details

%		
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">Yes</td> <td style="width: 50%; text-align: center;">No</td> </tr> </table>	Yes	No
Yes	No	
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">Yes</td> <td style="width: 50%; text-align: center;">No</td> </tr> </table>	Yes	No
Yes	No	
£		
years		
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">Yes</td> <td style="width: 50%; text-align: center;">No</td> </tr> </table>	Yes	No
Yes	No	
Lender		
Outcome		

### Questions 8 to 12 are only applicable if you're applying for a Together Loan or a mortgage with an unsecured credit facility

For applications that offer an unsecured credit facility linked to the mortgage, you will need to specify two key amounts. Please make sure that you read the following questions carefully.

- 8 What is the **total** amount of unsecured loan facility that you require?  
Please give the total amount of unsecured loan facility that you would like to arrange (minimum £1,000). Please note, this overall limit cannot be increased once the mortgage begins
- 9 What is the **initial** unsecured loan amount (if any) to be sent to the solicitor named in Part 12, on completion of the mortgage? Please give the initial unsecured amount that you would like to withdraw (minimum of £500, up to a maximum of the total amount given in question 8). Please note, you will only have to pay interest on any amount(s) that you withdraw
- 10 What is the purpose of the **initial** unsecured loan amount (if applicable)?
- 11 What is the loan term/repayment period in years?  
Please note, this cannot exceed the mortgage term/repayment period, but can be shorter
- 12 **Bank account details and name and address of Bank/Building Society to which further loan amounts are to be transferred on request**  
This information is only needed if the initial unsecured loan amount being withdrawn is less than the total unsecured loan facility being applied for. Please note, if these details are not completed, any funds requested will be sent to the account from which the monthly mortgage payment Direct Debits are taken

£
£
years
Account number
Sort Code
Name(s) of account holder(s)
Bank/Building Society
Address
Postcode

## 7 Your repayment details

1 Which repayment method have you chosen? Tick one only

If part repayment/'part interest only': please tell us how this is to be apportioned

All repayment (capital & interest)		All 'interest only'	
Part repayment/'part interest only'			
Repayment	£	'Interest only'	£

### Question 2 is only applicable if your mortgage is to be arranged on an 'interest only' or 'part interest only' basis

Please note: if your new Northern Rock mortgage is arranged on an 'interest only' or 'part interest only' basis, the monthly payments during the mortgage term, due to us on the 'interest only' portion of the mortgage, will generally cover interest only and will not repay any part of the loan amount. It is your responsibility to make sure that you put in place, maintain and regularly monitor an appropriate 'repayment vehicle(s)' (e.g. a savings plan or endowment policy), which is expected to provide a lump sum sufficient to repay the loan amount (including all the capital still owing on the 'interest only' portion) at the end of the mortgage term.

At the end of the term the loan amount (including all the capital still owing on the 'interest only' portion) will remain owing to us, and should any product intended to repay the loan amount not perform as you currently expect it to, you will then have to find an alternative means of repaying the shortfall. We suggest that you take advice from a Financial Adviser regarding this important aspect of your commitment to the new mortgage application.

Whilst it is not a condition of this loan that you take out life cover, we recommend that any such policy is in force when this loan starts (or on exchange of contracts where you are buying a property) and that you maintain it for so long as you consider it is needed.

You will be responsible for ensuring that any contractual documentation (life policies or contract notes etc) is kept in a safe place.

2 If you're using a repayment vehicle(s) to repay the 'interest only' or 'part interest only' element of your new Northern Rock mortgage, please indicate what it is

**For investment plans, endowment policies, share portfolio or remuneration bonus: please give details of each plan in the boxes opposite** If you need space for more plans, please use Part 15: Additional Information

**For sale of property or other: please give full details below**

Please note, if details are not complete, we will ask you again for the information, which may lead to a delay in the production of the Offer of Loan. We will take into account the payments you must make to maintain these products in assessing whether you can afford this mortgage and you must provide us with the information requested

Investment plan	Endowment policy	Share portfolio
Remuneration bonus	Sale of property	Other

  

Plan type	
Name of provider	
Value/ anticipated value £	Regular monthly payment £
Expected maturity date/payout date (or frequency if remuneration bonus)	

  

Plan type	
Name of provider	
Value/ anticipated value £	Regular monthly payment £
Expected maturity date/payout date (or frequency if remuneration bonus)	

  

Plan type	
Name of provider	
Value/ anticipated value £	Regular monthly payment £
Expected maturity date/payout date (or frequency if remuneration bonus)	

Please note, where you do not intend to use a 'repayment vehicle' to repay the loan amount (including all the capital still owing on the 'interest only' portion), it must be repaid at or before the end of the term, either from proceeds arising from the sale of the property, or from any other resources available to you.

Any unsecured credit facility offered in conjunction with a mortgage product is repayable on a repayment basis.

### Death and/or serious illness cover (all Applicants)

We strongly recommend that your mortgage is protected so that you do not lose your home in the event of death or serious illness.

We have chosen to introduce applicants to Legal & General who offer highly competitive products and can arrange for a qualified adviser to contact you.

3 Would you like us to arrange an introduction to Legal & General to discuss death and/or serious illness cover?

If Yes: please give meeting details

Yes		No	
Date / /		Time	
Outcome			

## 8 If the property to be mortgaged is a new purchase

- 1 Property purchase price
- 2 Deposit amount
- 3 What is the source of the deposit?  
e.g. own personal savings, inheritance, sale of present home, gift
- 4 If you are intending to borrow more than the amount needed to buy the property, please tell us how much and why e.g. for home improvement
- 5 Are you a first time buyer?
- 6 Is it a former or current Local Authority, Northern Ireland Housing Executive, Ministry of Defence or Housing Association property?  
If Yes and it is 'current': what is the Right to Buy valuation?

£							
£							
£							
Reason							
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; padding: 2px;">Yes</td> <td style="width: 25%; padding: 2px;"><input type="checkbox"/></td> <td style="width: 25%; padding: 2px;">No</td> <td style="width: 25%; padding: 2px;"><input type="checkbox"/></td> </tr> </table>		Yes	<input type="checkbox"/>	No	<input type="checkbox"/>		
Yes	<input type="checkbox"/>	No	<input type="checkbox"/>				
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No	<input type="checkbox"/>	Yes (former)	<input type="checkbox"/>	Yes (current)	<input type="checkbox"/>		
£							

## 9 If your property is being remortgaged (changing lender without moving house)

- 1 Original purchase price
- 2 Date of purchase
- 3 Date existing mortgage loan started
- 4 Estimated current property value
- 5 Outstanding balance on the existing mortgage
- 6 Please give details about the existing mortgage
- 7 If there are any other loans secured on this property, please tell us how much the loan(s) is/are and give details. If you have more than one loan, please give the same details in Part 15: Additional Information
- 8 If you're intending to borrow more than the amount required to repay the existing mortgage, please tell us the amount of additional funds and the purpose for which you need them. Please note, if these additional funds are being used for home improvement, please specify what work is to be done and provide plans, estimates and planning consent (where appropriate)
- 9 If you are intending to borrow any additional funds, please indicate whether they are to be used for any of the following purposes: business purposes, share purchase, currency speculation, time share purchase, ASU premiums or tax bills. Tick one box only.  
If additional funds are intended to be used for one of these purposes, please refer to Northern Rock or your Adviser

£	
/ /	
/ /	
£	
£	
Date started / /	
Repayment type	
Purpose of loan	
£	Date started / /
Repayment type	
Purpose of loan	
£	
Purpose of additional funds	
Additional funds are not intended to be used for any of these purposes	
Additional funds are intended to be used for one of these purposes	

## 10 About the property

- 1 Type of property If 'other', please specify
- 2 Description of the property
- 3 Number of garages (if any)
- 4 If the property has allocated parking, is it off-site or on-site?
- 5 Is the property next to or above retail/business premises?  
If Yes, we may not be able to proceed with your application - please give details and refer to Northern Rock or your Adviser

House		Flat/maisonette		Bungalow	
Other					
Detached		Semi-detached		Terraced	
Part of block					
Off-site			On-site		
Yes			No		
Position of premises in relation to your property					
Type of premises					

### Property details (all property types)

- 6 What is the tenure of the property?  
If leasehold: please give details
- 7 Please give details of the accommodation  
Please note that ensembles without a bath, and shower rooms, don't count as bathrooms. Outbuildings are buildings like detached workshops, stables and barns
- 8 Construction type of the walls  
If 'other', we may not be able to proceed with your application - please give details and refer to Northern Rock or your Adviser
- 9 What is the roof made of? If 'other' please specify
- 10 What type of roof does the property have? If 'other' please specify
- 11 Full address of the property
- 12 When was the property built? If you don't know the exact year, please give the approximate year that it was built
- 13 Is the property wholly for your own or your dependents' private residential purposes?  
If No: please give details
- 14 Will this property be your main residence?
- 15 Will at least 40% of the property be used for residential use?  
If No: please indicate what percentage of the property will be used for residential use and tell us for what other purpose the property is used e.g. let to tenants, let to family, part business/part private

Leasehold		Freehold/Absolute owner (Scotland)	
Remaining term		Ground rent per year £	
Number of living rooms	Number of bedrooms	Number of kitchens	
Number of bathrooms	Number of separate toilets	Number of outbuildings	
Other (please specify)			
Stone		Brick	
Other			
Slate or tile		Other	
Flat		Pitched	
Other			
Postcode			
Yes		No	
Yes		No	

### Questions 16 to 20 are only applicable to flats and maisonettes

- 16 If the flat/maisonette is in a block, please give details

Number of flats in block	Number of storeys in block	On what floor is the flat
--------------------------	----------------------------	---------------------------

## 10 (continued)

17 Is the property:

If the property is a studio, we may not be able to proceed with your application - please refer to Northern Rock or your Adviser

18 Does the property have a lift?

19 Is this a former or current Local Housing Authority, Housing Association or Northern Ireland Housing Executive property?

If Yes and the flat is in a block: what approximate percentage of the block is owner-occupied?

20 Does the property have deck access (if applicable)? Deck access is common access to properties on storeys above ground level

If Yes, we may not be able to proceed with your application - please refer to Northern Rock or your Adviser

Converted		Purpose built		Studio	
Maisonette					
Yes		No			
Yes		No			
					%
Yes		No			

**Questions 21 to 23 are only applicable if the property is a new build or under 10 years old**

21 Please give the name of the builders who built, or are building, the property

22 Are these builders registered with the NHBC or Zurich Newbuild Scheme?

If No: please give details of the chartered architects or chartered surveyor who supervised, or are supervising, the build

23 If this is a new build property, are you getting any discounts or incentives as part of the package?

If Yes: please give details

Builders' name	
Yes	No
Architect/surveyor	
Address	
Postcode	
Yes	No

## 11 About the valuation

We usually need to obtain a valuation of the property to be mortgaged, which will be carried out by a valuer instructed by us. Our Mortgage Valuation Report is a limited report intended for our valuation purposes only. We recommend that you have a more detailed 'Homebuyer's Survey and Valuation' or 'Building Survey' report undertaken for your own purposes. For full details of the different types of valuation and survey, please refer to Northern Rock or your Adviser.

### ■ Mortgage Valuation report

This is a limited report and is not a survey of the property.

It is prepared solely for Northern Rock's purposes and as such should not be relied on by you as a report on the property's condition.

### ■ Homebuyer's Survey and Valuation

This is a more detailed report on the general state of repair and condition of the property, produced in a format approved by the RICS. It is produced on your behalf by a chartered surveyor to identify significant defects, repairs and features which affect the property.

If you choose this option, we may be able to arrange for it to be carried out at the same time as the Mortgage Valuation report.

(Please note that a direct contractual relationship exists between yourself and the valuer with this type of survey. You will need to confirm that you accept the standard Conditions of Engagement by signing an acceptance form and returning it to the independent firm of valuers.)

### ■ Building Survey

This is a highly detailed survey report giving a comprehensive review of the property's condition.

Although we may be able to arrange for it to be carried out at the same time as the Mortgage Valuation report, your contract will be directly with the valuer for the Building Survey and you will need to pay them for this.

(Please note that a direct contractual relationship exists between yourself and the valuer with this type of survey. You will need to confirm that you accept the standard Conditions of Engagement by signing an acceptance form and returning it to the independent firm of valuers.)

1 If you have not yet had a valuation, what type of report do you require for your purposes? Please note, if a selection is not made, a Mortgage Valuation report will be carried out on the property

Mortgage Valuation report	Homebuyer's Survey and Valuation	Building Survey
---------------------------	----------------------------------	-----------------

**11 (continued)**

- 2 If this is a Scottish purchase and a valuation has already been carried out on the property, what was the cost of the valuation and what type of valuation report did you have?
- 3 Please tell us the name, address and telephone number of either:  
 a) the person who the valuer can contact to arrange a viewing of the property if a valuation hasn't been carried out yet Please also indicate who the contact is (e.g. estate agent, vendor); or  
 b) for Scottish purchases, the person who carried out the valuation, if it has already been done
- 4 Please give details of the estate agent/selling agent if different from the contact given in question 3

Valuation cost £			
Mortgage Valuation report	Homebuyer's Survey and Valuation	Building Survey	
Postcode			
Telephone			
Who is the contact			
Postcode			
Telephone			

**12 Your solicitor/licensed conveyancer details**

- 1 If you haven't already done so, do you want Northern Rock to appoint a solicitor on your behalf?  
 If No: please give the name and address of the firm and contact details for your solicitor/licensed conveyancer

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Postcode			
Name of solicitor dealing with your case			
Telephone			
Fax			

### 13 "Paysafe" Mortgage Payment Protection

Keep a record of all the information you give us. We can give you a copy of this application if you ask within three months of when you fill it in. You can see a specimen policy if you ask.

#### About you (all Applicants)

	First Applicant	Second Applicant
1 Your full name	<input type="text"/>	<input type="text"/>
2 Date of birth in six digits e.g. 06/09/75	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
3 Contact details	Daytime phone <input type="text"/>	Daytime phone <input type="text"/>
	Email address <input type="text"/>	Email address <input type="text"/>
	Mobile phone <input type="text"/>	Mobile phone <input type="text"/>
4 What is your occupation?	<input type="text"/>	<input type="text"/>
5 Nature of your/employer's business	<input type="text"/>	<input type="text"/>
6 Are you Self Employed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

#### About your cover (all Applicants)

7 Address of mortgaged property	<input type="text"/>	
	Postcode <input type="text"/>	
8 Current address if different to above	<input type="text"/>	
	Postcode <input type="text"/>	
9 Do you already have an existing Northern Rock mortgage?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
10 Do you already have an existing Northern Rock "Paysafe" policy?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If Yes: what is your account number?	<input type="text"/>	
11 What level of cover do you require? Tick one option only	Accident, Sickness and Unemployment <input type="checkbox"/>	Accident and Sickness only <input type="checkbox"/>

#### Questions 12 and 13 are only applicable if you require cover for a single mortgage Applicant (only answer question 12 OR 13)

- 12 If you'd like cover that pays your monthly mortgage payments only: What is your initial total monthly mortgage payment? As shown on your Key Facts Illustration. This is the total amount of monthly mortgage cover you will receive in the event of a claim
- 13 If you'd like cover that pays your monthly mortgage payments plus an additional amount: What is the total monthly cover you require? You can apply for cover up to 200% of the total monthly mortgage payment (up to a maximum of £1,500)

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

#### Questions 14 and 15 are only applicable if you require cover for joint mortgage Applicants (only answer question 14 OR 15)

- 14 If you'd like cover that pays your monthly mortgage payments only: Please can you each confirm the amount of your initial total monthly mortgage payment as shown on your Key Facts Illustration. This is the total amount of monthly mortgage cover you will receive in the event of a claim
- 15 If you'd like cover that pays your monthly mortgage payments plus an additional amount: What is the total monthly cover you each require? Joint Applicants can each apply for 200% of the total joint monthly mortgage payment (up to a maximum of £1,500). For example, if you have a total joint monthly mortgage payment of £300, you can each apply for cover up to £600

First Applicant	Second Applicant
£ <input type="text"/> pm	£ <input type="text"/> pm
£ <input type="text"/> pm	£ <input type="text"/> pm

**Questions 16 to 27 must be completed by all Applicants that require "Paysafe" Mortgage Payment Protection Insurance**

- 16 Are you receiving any medical treatment?
- 17 Do you know of any impending medical treatment?
- 18 Have you suffered from any illness or accidental injury in the last 12 months?
- 19 Have you been off work for more than 30 days in the last six months as a result of an accident, sickness or injury?
- 20 Do you know of any pending unemployment?
- 21 Do you work less than 16 hours per week?
- 22 Are you on a fixed-term contract?
- 23 Do you or any relative own 50% or more of the company for which you work?
- 24 Is the property to be used for any purpose other than a family home?
- 25 Do you permanently live outside the UK?
- 26 Have you failed to pay a monthly mortgage payment in the last six months?
- 27 If Yes to any of questions 16-26: please give details If you need more space, please use Part 15: Additional Information

First Applicant	Second Applicant
No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>

Subject to you satisfying eligibility criteria, Payment Protection is designed to help you make your monthly loan payments in the event of your disability or unemployment. Please now read and sign the "Paysafe" Declaration, and complete the "Paysafe" Direct Debit Instruction

**Signature(s) and Applicant(s) "Paysafe" Declaration**

Before you sign, please check your answers throughout Part 13 to ensure that you have provided all the information we need.

**You agree and declare that:**

- 1 **Disclosure:** The questions on the loan application form, and any other questions which you are specifically asked, relate to facts considered material to the assessment and acceptance of this insurance and should be fully disclosed. If you have answered these questions fully and honestly you will be considered to have fulfilled your duty to disclose material facts. Failure to do so may affect the settlement of a claim or render the policy invalid. Please answer the questions in Part 13 to the best of your knowledge and belief. You should keep a copy, (including copies of letters) of all information supplied for the purpose of entering into the insurance contract. Cover will be issued on the basis of the information provided by you. Please tell us immediately of any changes that affect what you have told us e.g. if the use of the property has changed.
- 2 This insurance cover is underwritten by Pinnacle Insurance UK plc, registered office: Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX (registered in England and Wales No: 1007798) ("Pinnacle").
- 3 You declare that, to the best of your knowledge and belief, the information given in this proposal is true and complete. You understand that cover is not effective until confirmed by Pinnacle and that full details will be sent to you when the insurance commences, but that a copy of the Policy Document is available from Pinnacle at any time.
- 4 You understand that Pinnacle share information with other insurers to prevent fraudulent claims via a Register of Claims, and that a list of participants is available on request.
- 5 The information you supply on this form, together with any other information in the event of a claim, will be provided to the Register and made available to other participants.
- 6 You understand that no benefit is payable for medical conditions (whether or not diagnosed) for which treatment has been received, or a doctor consulted, in the 12 months prior to the start date of the cover.
- 7 You acknowledge that any company within the same group as Pinnacle will process by computer or otherwise information obtained about you as a result of this application, whether or not it proceeds, and also information which relates to any contract you enter into with Pinnacle Insurance plc ("Personal Data").
- 8 You consent to the transfer of your Personal Data to countries outside the

**continued on the next page**

<b>For Office Use Only</b>	B.A. No.	P Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Mortgage Account No.	NR Business area code	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**continued from previous page:**

- European Economic Area and you consent to Pinnacle using the Personal Data to:
- 8.1 enable Pinnacle and its representatives to manage your dealings with Pinnacle Insurance plc.
  - 8.2 carry out market research, statistical analysis and customer profiling; and to contact you by post, telephone, email and any other appropriate means of communication in order to bring to your attention marketing information about Pinnacle products and services that may be of interest to you.
  - 9 Please tick this box if you do NOT wish the Personal Data to be used to send or communicate marketing information about our products as described in 8.2 above:
  - 10 You understand that you have the right to ask for a copy of the Personal Data in return for payment of a small fee and to require Pinnacle to correct any inaccuracies in the Personal Data.
  - 11 You explicitly consent to us using the medical and health information provided in the General Questions section of this form, and any other medical information provided in the course of this application, solely for the purposes of allowing us to underwrite and administer your policy.
  - 12 **Fraudulent Claims Protection:** Insurers and their agents share information with each other to prevent fraudulent claims via a payment protection insurance anti-fraud register of claims, operated by a data administration company. A list of participants is available on request. 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.

**First Applicant**

Signature	Date
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**Second Applicant**

Signature	Date
-----------	------

**Direct Debit for your "Paysafe" Mortgage Payment Protection payments**

This Direct Debit instruction must be fully completed, signed and dated before your "Paysafe" application can be processed.

**Instruction to your Bank or Building Society to pay Direct Debits:**

**northern rock**

Registered Office, Northern Rock House, Gosforth,  
Newcastle upon Tyne NE3 4PL.  
Registered in England and Wales: Company No. 3273685



Originator's Identification Number 

6	7	4	0	2	5
---	---	---	---	---	---

**1 Name and full postal address of your Bank or Building Society branch**

To: The Manager	Bank or Building Society	Postcode
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**2 Name(s) of account holder(s)**

**3 Reference No. (originator use only)**

**4 Branch sort code**

		-			-		
--	--	---	--	--	---	--	--

**5 Bank/Building Society Account No.**

--	--	--	--	--	--	--	--	--	--

**6 Instruction to your Bank or Building Society**

Please pay Northern Rock Payment Protection 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 Northern Rock Payment Protection and, if so, details will be passed electronically to my Bank/Building Society.

Signature	Date	Signature	Date
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**Banks and Building Societies may not accept Direct Debit instructions for some types of account**

**Tear off and keep the Direct Debit Guarantee somewhere safe**

**The Direct Debit Guarantee - this guarantee should be detached and retained by the Payer**

- This Guarantee is offered by all the 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, Northern Rock Payment Protection will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Northern Rock Payment Protection 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 simply contacting your Bank or Building Society. Please also send a copy of your letter to Pinnacle Insurance plc.



DON'T WRITE ON THIS PAGE

## 14 "Cover Me" Buildings and Contents Insurance

It is a condition of your mortgage that your property is adequately insured. Northern Rock can arrange this for you with AXA Insurance UK plc. Please note, if you don't answer questions truthfully or accurately, it's likely that any insurance claim will be declined and the policy cancelled.

### Your insurance requirements (all Applicants must answer questions 1a, 1b and 16 even if insurance cover is not required)

If you need more space for your answers, please use Part 15: Additional Information.

#### 1 a) Buildings Insurance requirements

If the property is Leasehold, the Lessor may be responsible for the Buildings Insurance. If you are unsure about this, we recommend that you check with your legal adviser

#### b) Contents Insurance requirements

If you require Contents Insurance: please also tell us if you want your Contents cover to include Personal Possessions and/or Homemaker's Cover, and for how much cover

Do you require Buildings Insurance?				Yes	No
Do you require Buildings Insurance with Accidental Damage?				Yes	No
Excess level	£50	£100	£150	£300	
Do you require Contents Insurance?				Yes	No
Do you require Contents Insurance with Accidental Damage?				Yes	No
Excess level	£50	£100	£150	£300	
Do you require cover for Personal Possessions?				Yes	No
Sum Insured	£2,000	£3,000	£5,000	£7,500	
Do you require Homemaker's Cover?				Yes	No
Sum Insured		£3,000	£5,000		

If you **don't** require Buildings Insurance OR Contents Insurance, please now go straight to question 16

If you **do** require Buildings and/or Contents Insurance, please continue with question 1c

#### c) Please indicate if you would prefer to pay your premium annually

Otherwise your monthly premium will be included with your loan payment

#### 2 Will this property be your main residence?

If No: please tell us what it is e.g. holiday/second home

#### 3 Is the property to be lent, let or sub-let at any time?

If Yes: please give details or forward the tenancy agreement to us

#### 4 Is your home, or any part of it, used for business, trade or professional purposes?

If Yes: please give details

#### 5 Do all sums insured (as given in question 1b above) represent the full value of your belongings without exceeding policy limits?

If No: please give details

#### 6 Is the property:

a) built of brick, stone or concrete and roofed with slate, tiles, metal asphalt or concrete?

b) in good repair and free from damage or defect of any kind, and will it be so maintained?

c) in an area normally free from flooding, subsidence, ground heave, landslip or river/coastal erosion?

d) free from previous underpinning or any remedial action of any type in connection with subsidence, ground heave, landslip, river/coastal erosion or flood?

If No to any of the above: please give details

#### 7 Is the property:

a) self contained?

b) with its own lockable entrance door?

c) regularly occupied at night and not left unoccupied for more than 60 consecutive days?

If No to any of the above: please give details

Yes	No
Yes	No
Yes	No
Yes	No
Yes	No
Yes	No
Yes	No
Yes	No
Yes	No
Yes	No
Yes	No
Yes	No
Yes	No
Yes	No
Yes	No

8 Will the property be occupied and furnished from the date of mortgage completion?

If No: please give details

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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9 During the last three years have you or any members of your family, or anyone normally residing with you, suffered any loss, destruction or damage, or been liable for an accident involving other persons which may have resulted in a claim under a household insurance policy, whether insured or not?

If Yes: please tell us the amount of the claims, the dates and cause

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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10 Have you or members of your family, or anyone normally residing with you, been subject to any declaration of bankruptcy, been convicted of, received a police caution for, or charged with (but not yet tried for) an offence (other than driving offences)? Please note, convictions spent under the terms of the Rehabilitation of Offenders Act 1974 do not need to be disclosed

If Yes: please give details

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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11 Have you or members of your family, or anyone normally residing with you, been refused any insurance, had a policy withdrawn, had a renewal declined or had special terms applied by an insurer?

If Yes: please give details

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

12 Do you have any single valuable possession in excess of £1,500 which you would like to be included in this policy?

If Yes: please give the value and details of the possession(s)

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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13 Do you have an intruder alarm installed, and maintained annually under contract, by a company recognised by the National Approval Council for Security Systems (NACOSS) or other approved organisations?

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

14 Are your:

- a) final exit doors, or other external doors, fitted with 5-lever mortice deadlocks complying with British Standard 3621?
- b) sliding patio doors, or french doors, fitted with key operated security locks at top and bottom with detachable keys?
- c) ground floor and accessible windows fitted with key operated window locks with detachable keys?
- d) doors, if they are of UPVC construction, fitted with a minimum three point multi-locking system with mushroom deadlocks?

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

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

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

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

15 Are you a member of a Police-approved Neighbourhood Watch Scheme?

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

16 Will you be arranging your own Buildings Insurance?

If Yes: please give the name and address of the insurance company and the amount of buildings cover. If you have not yet chosen an insurance company, please indicate how much cover you will be applying for and forward the company details to us as soon as insurance has been arranged

The details of the proposed company must be approved by Northern Rock. We will make a charge to cover our administration which will be added to your mortgage account. Please note, we reserve the right to refuse any insurance proposal that you have arranged if we do not consider it satisfactory

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

Postcode

Amount of cover £

“Cover Me” is a comprehensive and flexible Household insurance policy underwritten by AXA Insurance UK plc. The cover that will be provided under your “Cover Me” policy will be based on your personal requirements and the details which you give in this application form. If any material information, personal circumstances or your requirements change which may affect your insurance, or if you are unsure, then please contact us.

**15 Additional Information**

Use this section if you need more space to answer any questions

<b>First Applicant/Guarantor</b> (delete as applicable)			<b>Second Applicant/Guarantor</b> (delete as applicable)		
Part no.	Question no.	Further details	Part no.	Question no.	Further details

If there is insufficient space to provide all your additional information, please continue on a separate sheet of paper and attach it to this form.

## 16 Declaration

Before signing the Applicant(s) Declaration on the next page:

- Please ensure that you have read the important customer information at the beginning of this form
- Please check your answers in each section to ensure you have given us all the information we need to process your application. The checklist at the end of this form will help you with this
- The information you give will form the basis of your contract with Northern Rock. If there are any other material facts that could reasonably be construed as likely to influence Northern Rock's decision about this loan application, but which have not been revealed as a result of answering specific questions within this application form, you must tick this box and provide details in Part 15: Additional Information:
- Northern Rock gives no assurance that by the making of an advance, the price agreed to be paid for the property is reasonable

**You agree and declare that:**

**Declaration points 1-24 are applicable to ALL Applicants**

(please note, a figure must be entered in Declaration point 6 before we can process your application)

- 1 A Mortgage Valuation Report will be arranged by Northern Rock. You understand that this report is intended solely for the purpose of Northern Rock in considering this application for a loan, and is not intended to be a detailed inspection of the property.
- 2 Neither Northern Rock nor its valuer warrants that the condition of the property or the price paid is reasonable, and that it is for you to satisfy yourself as to the value and condition of the property. If you require, Northern Rock can introduce you to firms of chartered surveyors you can instruct to carry out a more detailed Homebuyer's Survey and Valuation, or a Building Survey.
- 3 You certify that where the loan is paid by one Applicant, then that payment should be treated as made for, and on behalf of, all Applicants.
- 4 You agree to keep the property fully insured until the loan is fully repaid.
- 5 You are over 18 years of age (over 21 years of age if the main Applicant on an application for a Together loan or other unsecured credit facility).
- 6 You apply for a loan to be made on the security of the property according to Northern Rock's Mortgage Terms & Conditions and have enclosed a cheque for the administration/valuation fee of  or agree that this fee can be debited from your debit/credit card. This fee includes a non-refundable administration charge. Whether or not a loan is made, you will meet the cost of the valuation.
- 7 You accept that one of the terms of applying for a loan is that Northern Rock need not give any reason for declining the application.
- 8 You will not let the property without Northern Rock's prior written consent.
- 9 You understand that where either a payment holiday or refund of overpayments is requested by one Applicant, then it will be treated as made for, and with the agreement of, all Applicants. If Northern Rock becomes aware of a dispute between borrowers, then it reserves the right to suspend the payment holiday or refund of overpayments facility, until it is satisfied that the dispute has been resolved.
- 10 You understand that where the mortgage is in joint names, the authority of only one of you is necessary to request a payment holiday or refund of overpayments.
- 11 You understand that Northern Rock will be the sole arbiter about the method used to send refunds of overpayments.
- 12 Northern Rock Group comprises Northern Rock plc and its subsidiary companies. Your personal information may be used by Northern Rock plc and other companies within Northern Rock Group who will treat it in accordance with this statement.
- 13 If we disclose your personal information to a third party, as detailed below, this may include any previous or subsequent names.
- 14 You can obtain (on payment of a fee) a copy of your personal information held by us, or details of the credit and fraud agencies used by us, by writing to the Data Protection Officer, Northern Rock plc, Freepost NT45, PO Box 2, Newcastle upon Tyne NE3 4BR.
- 15 We will make searches about you at the Council of Mortgage Lenders' Possession Register and 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 the application proceeds. We may use credit-scoring methods to assess this application and to verify your identity. Credit searches and other information 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 organisations 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. 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.
- 16 To prevent or detect fraud, or to assist in verifying your identity, we may make searches of Group records and at fraud prevention agencies and the Inland Revenue who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect us 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 Group, and other organisations 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, life or any other insurance facilities. It may also be used for tracing and claims assessment and the prevention of money laundering. We, the credit reference agencies and fraud prevention agencies will use your information for statistics, research and analysis about credit, insurance and fraud.
- 17 We may supply information on this form, or otherwise provided, to your valuer, solicitor, intermediary, relevant insurance company for general insurance, pension and life assurance purposes, individuals waiving rights of occupancy, any individual or company formally appointed by us to prepare or despatch mortgage or insurance related documents such as, but not limited to, Key Facts or other mortgage illustrations, statements or other documents on our behalf, to any person having a legal right to this information or to the Financial Services Authority for compliance monitoring purposes. If you want us to accept any other security for your liabilities, we may provide the person(s) giving the security (or their legal adviser) with a copy of this application form and with any relevant information relating to the mortgage account if they ask.
- 18 Information on this form and on any claim you make may be supplied to a data administration company so that it can be made available to other insurers. You also agree that, in response to any searches we may make in connection with this application or any claim, such data administration company may supply information it has received from other insurers about other claims you have made.
- 19 We may make enquiries which we consider necessary in respect of this application, including the taking of references from your employer, accountant, banker, lender, landlord, insurer, broker or solicitor. You will meet any costs incurred.
- 20 You consent to Northern Rock plc and other Group companies using your information for marketing purposes (including details of other companies' products and services, but we will not disclose your details to them) by post, fax, telephone, e-mail or other electronic means. Please tick this box if you do not wish to receive this information:
- 21 You declare that you are entitled to disclose information about your joint Applicant and/or anyone else referred to by you and to authorise us to search, link and/or record information at credit reference agencies about you and anyone else referred to by you. By signing this application you are consenting to this.
- 22 You consent to us using the information contained within the Mortgage Valuation Report for statistical/database purposes on both an exclusive and non-exclusive third party basis.
- 23 You authorise Northern Rock or any solicitor/licensed conveyancer appointed by us to obtain account information (including repayment figures) from your lender.
- 24 If you wish you may arrange your insurance through another nominated insurance company. The details of the proposed insurance company must be approved by Northern Rock and we will give reasonable consideration to such a proposal. However, we will make a charge to cover the additional administration involved and the cost of reviewing the proposed policy and terms of cover. This will be charged to your mortgage account. Northern Rock reserves the right to refuse to accept any proposed insurance policy to be arranged by you. Household policies are currently only placed with AXA Insurance UK plc.

**Declaration points 25-32 are only applicable to Together, Flexible Mortgage Product and Unsecured Credit Facility applicants**

- 25 You understand that where either a payment holiday or refund of overpayments is requested by one Applicant, then it will be treated as made for, and with the agreement of, all Applicants. If Northern Rock becomes aware of a dispute between borrowers, then it reserves the right to suspend the payment holiday or refund of overpayments facility until it is satisfied that the dispute has been resolved.

- 26 You understand that where the mortgage is in joint names, the authority of only one of you is necessary to request a payment holiday or a refund of overpayments.
- 27 You understand that Northern Rock will be the sole arbiter about the method used to send refunds of overpayments.
- 28 You agree to the transfer of funds from your unsecured credit facility to your nominated bank account shown in Part 6: Question 12.
- 29 You agree that you cannot make use of the unsecured credit facility until Northern Rock has completed the mortgage on your residential property and has a first charge registered on it.

- 30 You understand that where the unsecured credit facility is in joint names, the authority of only one of you is necessary to transfer funds to the nominated bank account shown in Part 6: Question 12.
- 31 You understand that each transfer of funds (excluding any initial sum sent to your solicitor/licensed conveyancer) will only take place after consent has been given by Northern Rock.
- 32 You accept that the written consent of all Applicants is required to change the nominated bank account shown in Part 6: Question 12.

**Declaration points 33 and 34 are only applicable to "Cover Me" Home Insurance applicants**

33 **Disclosure:** The questions on the loan application form, and any other questions which you are specifically asked, relate to facts considered material to the assessment and acceptance of this insurance and should be fully disclosed. If you have answered these questions fully and honestly you will be considered to have fulfilled your duty to disclose material facts. Failure to do so may affect the settlement of a claim or render the policy invalid. Please answer the questions in Part 14 to the best of your knowledge and belief. You should keep a copy, (including copies of letters) of all information supplied for the purpose of entering into the insurance contract. Cover will be issued on the basis of the information provided by you. Please tell us immediately of any

changes that affect what you have told us e.g. if the use of the property has changed.

34 **Claims and Underwriting Exchange:** Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database services Ltd (IDS Ltd).The aim is to help us to check information provided and also to prevent fraudulent claims. When you tell us about an incident (such as a fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. You can ask for more information about this. You should show this notice to anyone who has an interest in the property insured under this policy.

**Declaration points 35-39 are applicable to ALL Applicants**

35 You understand that Northern Rock may transfer, or otherwise dispose of, the benefit of the proposed loan, mortgage and other security for the loan to any person without further reference to you. By signing this application form you will be giving your general consent to Northern Rock to transfer, or otherwise dispose of, the proposed loan, mortgage and other security for the loan should Northern Rock so wish.

material changes that may be made to the application in order that they can provide you with a revised Key Facts Illustration.

36 You understand that Northern Rock may disclose information and documents relating to you, the property, the mortgage and the conduct of the mortgage account to any transferee or potential transferee.

- **Applications made direct to Northern Rock** - Northern Rock is bound by the FSA's Mortgage Conduct of Business (MCOB) rules. Where you have asked us for advice and a recommendation about a mortgage product, we are responsible for any advice we give or any recommendation we make.

37 **Regulated Mortgage Contracts:** The Financial Services Authority (FSA) regulates most new mortgage contracts entered into in the UK. Mortgages where less than 40% of the land used as security is used as or in connection with a residential dwelling, and all unsecured loans, are not classed as FSA Regulated Mortgage Contracts, although all unsecured loans will be regulated under the provisions of the Consumer Credit Act 1974.

38 **Guarantors:** If you are completing this form in your capacity as Guarantor(s), you are reminded that you may have to pay Northern Rock any amount which the borrower(s) owes us instead of, or as well as, the borrower(s). This amount may be greater than the original sum advanced although an unlimited guarantee will not be taken. For further information about your obligations as Guarantor(s), you should also refer to the Guarantors Confirmation declaration form which you have been/will be asked to sign. You are advised to obtain independent legal advice regarding this transaction so that you fully understand the commitment that you are undertaking and the potential consequences of it.

Before entering into a new mortgage contract with us we will tell you whether it is an FSA Regulated Mortgage Contract.

39 **Contacting you during unsocial hours:** Normally we would prefer to contact you between 9.00am-9.00pm, Monday to Saturday. Occasionally, throughout the term of the mortgage, we may need to contact you outside these hours. Please tick this box if you do not want us to contact you outside the times stated:

- **Applications via mortgage intermediaries** - where you have asked an intermediary for advice and a recommendation about a mortgage product, the intermediary is responsible to you for any advice they give or any recommendation they make. You should notify the intermediary of any

**Signature(s) and Applicant(s)/Guarantor(s) Declaration**

Before you sign, please check your answers throughout this form to ensure that you have provided all the information we need.

You declare that the statements and particulars given in this application are, to the best of your knowledge and belief, true and complete and that you have read the notes headed "Disclosure" and "Claims and Underwriting Exchange" (in the Insurance section if applicable). You agree that the insurance will not be in force until the application has been accepted by the Insurer.

By signing this application form you will be agreeing that any person interested now, or in the future, in the loan, the mortgage and other security may rely upon the truth and accuracy of the information contained in this application and any supporting documentation, information or security.

It is an offence to knowingly give false, inaccurate or misleading information when applying for a mortgage. If you give such information you may face criminal prosecution and/or civil action for recovery of any losses incurred by Northern Rock.

**First Applicant/Guarantor** (delete as applicable)

**Second Applicant/Guarantor** (delete as applicable)

Signature	Date
-----------	------

Signature	Date
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DON'T WRITE BELOW THIS LINE

## 17 Payment details

### Valuation/administration fees (all Applicants)

Your valuation/administration fees can be paid by cheque, debit or credit card (we don't accept cash payments). Please note that we cannot process your application until the cheque or debit/credit card details are received by Northern Rock.

- If you're paying by cheque, please make it payable to 'Northern Rock plc' and enclose it with your application
- If you're paying by debit/credit card, please give your card details and sign below. Please note, Northern Rock does not accept American Express or Diners cards.

Card type (e.g. Switch, Maestro, Visa, Mastercard)	Card number		
Name(s) as printed on card	Start date /	Expiry date /	Issue no. (Switch/Maestro only)
I/we authorise Northern Rock to debit my/our debit/credit card as appropriate Signature(s):			

### Direct Debit for your monthly mortgage payments (all Applicants)

This Direct Debit instruction must be fully completed, signed and dated before your application can be processed.

If you complete this form, your mortgage payments will be collected from your bank account by Direct Debit and you will not need to set up a Standing Order. Direct Debit payments are collected on the 1st day of each calendar month, except for the first payment which will be collected on the 7th day of the first month after completion of the mortgage.

#### Instruction to your Bank or Building Society to pay Direct Debits:

**northern rock**

Registered Office, Northern Rock House, Gosforth,  
Newcastle upon Tyne NE3 4PL.  
Registered in England and Wales: Company No. 3273685



Originator's Identification Number 

9	3	0	4	1	0
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#### 1 Name and full postal address of your Bank or Building Society branch

To: The Manager	Bank or Building Society	
		Postcode

#### 2 Name(s) of account holder(s)

#### 3 Reference No. (originator use only)

#### 4 Branch sort code

		-			-		
--	--	---	--	--	---	--	--

#### 5 Bank/Building Society Account No.

--	--	--	--	--	--	--	--	--	--

#### 6 Northern Rock Mortgage Account No.

								-					
--	--	--	--	--	--	--	--	---	--	--	--	--	--

#### 7 Instruction to your Bank or Building Society

Please pay Northern Rock plc 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 Northern Rock plc and, if so, details will be passed electronically to my Bank/Building Society.

Signature	Date	Signature	Date
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**Banks and Building Societies may not accept Direct Debit instructions for some types of account**

Tear off and keep the Direct Debit Guarantee somewhere safe

#### The Direct Debit Guarantee - this guarantee should be detached and retained by the Payer

- This Guarantee is offered by all the 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, Northern Rock plc will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Northern Rock plc 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.



## Checklist

To help us process your application more quickly, please check the following as an incomplete form can cause delays. Photocopies can be sent if original documents are unavailable. **Please do not enclose copies of any illustrations you have been given** - you should retain these for future reference.

**All Applicants** please check that you have:

- signed and dated the **Declaration** in Part 16
- signed and dated the **Direct Debit instruction(s)** in Part 17
- included your **Valuation/administration fee cheque** OR **completed the Debit/Credit card** details in Part 17
- included your **last 3 months' bank statements** (only applicable if your loan is for £500,000 or more)
- included your current lender's **annual mortgage statement** (only applicable if you already have a mortgage)
- included your **current P60 form** (end of tax year statement)

**If you are an employee** please check that you have:

- included your **latest 3 months' salary slips** (or **last 8 weeks' wage slips** if paid weekly)

**If you are self-employed** please check that you have:

- included copies of your **last three years' audited accounts**

**If the property is being remortgaged** please check that you have:

- included any **plans/estimates and planning consent** for work to be done to your home (only applicable if funds are being borrowed for Home Improvements)

**Intermediaries ONLY** please check that you have:

- included documentation for **confirmation of address and identity**

Thank you for completing this application for a Northern Rock mortgage.

If you have an Adviser, please give your completed application to them. Otherwise, send it to us at:  
Northern Rock plc, Northern Rock House, Gosforth, Newcastle upon Tyne NE3 4PL

Assuming your application includes all the information we have asked for and is approved, we will contact you to confirm this.

**For Northern Rock staff only**

Is this mortgage FSA regulated?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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If Yes: tell us on what basis the mortgage was sold Tick one box only

Advice given and a recommendation made by Northern Rock on the mortgage	<input type="checkbox"/>	No advice given and no recommendation made by Northern Rock on the mortgage	<input type="checkbox"/>
Application introduced by an Intermediary and neither advice given, nor a recommendation made by Northern Rock on the mortgage		<input type="checkbox"/>	

Print staff name	Signature	Date
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What is the product code?

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Part of the Recommend a Friend Scheme?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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The details given in this section have been completed and confirmed by:

Name	Signature
Date / /	
Sales Person no.	Branch/Originating Unit no.

The relevant FSA reference number(s) shown in the Intermediary/Adviser section at the beginning of this form have been confirmed by:

Name	Signature
Date / /	

Registered office: Northern Rock House, Gosforth, Newcastle Upon Tyne NE3 4PL

www.northernrock.com

0845 600 60 50