

# Mortgage Application

we are  
**Preferred**  
the specialist mortgage people

## CASE SUBMISSION

Team \_\_\_\_\_ Packaged  Unpackaged  (app form/ID dec and val fee)

### PACKAGER Complete as applicable

Name of Firm \_\_\_\_\_  
 Contact Name \_\_\_\_\_  
 Tel No \_\_\_\_\_ Fax No \_\_\_\_\_  
 Name of Network/Mort Club (if applicable) \_\_\_\_\_  
 Preferred Accreditation No \_\_\_\_\_  
 FSA Registration No \_\_\_\_\_  
 Your Ref \_\_\_\_\_

### BROKER/INTRODUCER Point of sale broker details required

Name of Firm \_\_\_\_\_  
 Contact Name \_\_\_\_\_  
 Tel No \_\_\_\_\_ Fax No \_\_\_\_\_  
 Name of Network/Mort Club (if applicable) \_\_\_\_\_  
 Preferred Accreditation No \_\_\_\_\_  
 FSA Registration No \_\_\_\_\_  
 Your Ref \_\_\_\_\_

## APPLICATION DETAILS

**Level of Advice Provided** Advised Sale  Non-Advised Sale  **Type of Transaction** RMC  CCA  Non-Reg

Fees payable (as per KFI)		Added to Loan	Deducted from Loan	Paid on application	Refundable	If yes please provide circumstances:
Broker Fee	£	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	_____
Arrangement Fee	£	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	_____
Valuation Fee	£	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	_____
Legal Fees	£	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	_____
HLC	£	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	_____
Building Insurance	£	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	_____
Telegraphic Transfer Fee	£	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	_____
Title Insurance Fee	£	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	_____
*Other Fees	£	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	_____
<b>TOTAL</b>	<b>£</b>	_____				

\*Please provide details of all other fee(s) payable: \_\_\_\_\_

If applicable please also provide breakdown of fee(s) included with Broker Fee: \_\_\_\_\_

**Procuration Fees Payable:** Please provide the details of all parties (including packagers) who will receive payment should this mortgage complete:

Name \_\_\_\_\_ £ \_\_\_\_\_  
 Name \_\_\_\_\_ £ \_\_\_\_\_  
 Name \_\_\_\_\_ £ \_\_\_\_\_

**Insurance:** Please provide details of insurance(s) sold with this mortgage:

Insurance Type (description)	Premium £	Frequency (e.g. annual premium)	Deducted from loan?	
_____	_____	_____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
_____	_____	_____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
_____	_____	_____	Yes <input type="checkbox"/>	No <input type="checkbox"/>

## DOCUMENTATION ENCLOSED APPLICANT 1 APPLICANT 2 APPLICANT 1 APPLICANT 2

	APPLICANT 1	APPLICANT 2		APPLICANT 1	APPLICANT 2
Application Form signed	<input type="checkbox"/>	<input type="checkbox"/>	Documentary Evidence Form	<input type="checkbox"/>	<input type="checkbox"/>
Proof of Identification	<input type="checkbox"/>	<input type="checkbox"/>	Proof of Residency	<input type="checkbox"/>	<input type="checkbox"/>
Self Certification - Self Employed	<input type="checkbox"/>	<input type="checkbox"/>	Self Certification - Employed	<input type="checkbox"/>	<input type="checkbox"/>
Latest Payslip	<input type="checkbox"/>	<input type="checkbox"/>	Employment Reference OR P60 (Latest Year)	<input type="checkbox"/>	<input type="checkbox"/>
Accountants Reference/Statement	<input type="checkbox"/>	<input type="checkbox"/>	Bankruptcy Discharge Certificate	<input type="checkbox"/>	<input type="checkbox"/>
Section 125 - Right to Buy only	<input type="checkbox"/>	<input type="checkbox"/>	Rent Reference Statement (confirming last 12 months payments)	<input type="checkbox"/>	<input type="checkbox"/>
IVA Reference/Statement	<input type="checkbox"/>	<input type="checkbox"/>			
Mortgage Reference/Statement (confirming last 12 months payments)	<input type="checkbox"/>	<input type="checkbox"/>			

Valuation Report  Specialist Reports

**Introducer Declaration(Point of sale broker):** I hereby confirm that full details and a KFI for the product specified has been provided to all applicant(s), and that I have undertaken a detailed assessment of the applicant(s) needs, circumstances and affordability, prior to the submission of this application form.

Signed \_\_\_\_\_ Name \_\_\_\_\_ Date \_\_\_\_\_

## 1. PURPOSE OF LOAN

Purchase  Remortgage  Right to Buy  Buy to Let  Let to Buy  Amount of additional capital being raised £ \_\_\_\_\_  
 Remortgage of Right to Buy property within Pre-Emption period? Yes\*  No  Original purchase date \_\_/\_\_/\_\_  
 If Buy to Let, will more than 40% of the property be occupied by a relative? Yes  No   
 If Remortgage or Right to Buy please state reason for any additional funds: Home improvements  Debt Consolidation   
 Combination of both or Other  (please specify) \_\_\_\_\_  
 Will all applicants benefit equally from the mortgage advance? Yes  No   
 \*Where Right to Buy Remortgage within Pre-Emption, Title Insurance will be compulsory

## 2. LOAN REQUIRED

Loan amount £ \_\_\_\_\_ LTV \_\_\_\_\_ % Amount of deposit £ \_\_\_\_\_ Source of deposit \_\_\_\_\_ Term \_\_\_\_\_ Years

## 3. REPAYMENT METHOD

Capital and interest  Interest only  Part & Part  Interest only element £ \_\_\_\_\_  
 If Interest only or Part & Part please state how the mortgage is to be repaid and provide details in 'Additional Information', section 18:  
 ISA  Endowment  Investment Policy  Pension Policy  Sale of Property   
 Other (please specify) \_\_\_\_\_

**If you select an interest only repayment method for all or part of your mortgage loan you will need to make provision for repayment of the original amount borrowed, plus any accrued or unpaid interest, on or before the end of the term. We strongly recommend that you take independent financial advice to ensure that your provisions for repayment of the loan are adequate.**

## 4. PRODUCT REQUIREMENT

### Core Range

Near Prime  Near Prime Extra  Extra Light  Select Light  Select Mid  Select Unlimited   
 Discount – No. of years  **OR** Fixed Rate – No. of years

### Other Products

Shared Ownership  Exclusive Product  No. \_\_\_\_\_

## 5. INCOME VERIFICATION

Verified  Self Cert Self Employed  Self Cert Employed

Where Self Certification of income is to be used please state reason and provide details of why income cannot be evidenced.

App 1 \_\_\_\_\_ App 2 \_\_\_\_\_

## 6. PERSONAL DETAILS

<b>First Applicant</b> Title Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/>	<b>Second Applicant</b> Title Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/>
Surname _____	Surname _____
Forename(s) _____	Forename(s) _____
Have you ever been known by another name? Yes <input type="checkbox"/> No <input type="checkbox"/>	Have you ever been known by another name? Yes <input type="checkbox"/> No <input type="checkbox"/>

**If yes, please provide previous name, date of change, and reason for change in 'Additional Information', section 18**

Date of birth __/__/__	Date of birth __/__/__
Present address _____	Present address _____
_____	_____
_____ Postcode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	_____ Postcode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Time at present address _____ Years _____ Months	Time at present address _____ Years _____ Months

PERSONAL DETAILS CONTINUED ON NEXT PAGE

## 6. PERSONAL DETAILS continued from previous page

### If less than 3 years, please provide previous address

Previous address \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode

Time at previous address \_\_\_\_\_ Years \_\_\_\_\_ Months

Residential status at previous address e.g. owner, tenant  
 \_\_\_\_\_

### If less than 3 years, please provide previous address

Previous address \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode

Time at previous address \_\_\_\_\_ Years \_\_\_\_\_ Months

Residential status at previous address e.g. owner, tenant  
 \_\_\_\_\_

### If you have lived at any other address(es) in the last 3 years please provide details in 'Additional Information', section 18

Work telephone no. STD ( ) \_\_\_\_\_

Home telephone no. STD ( ) \_\_\_\_\_

Mobile telephone no. \_\_\_\_\_

email address \_\_\_\_\_

Single  Married  Widowed  Separated  Divorced

Nationality \_\_\_\_\_

Are you paying maintenance? Yes  No

If yes, how much? £ \_\_\_\_\_ per month

Work telephone no. STD ( ) \_\_\_\_\_

Home telephone no. STD ( ) \_\_\_\_\_

Mobile telephone no. \_\_\_\_\_

email address \_\_\_\_\_

Single  Married  Widowed  Separated  Divorced

Nationality \_\_\_\_\_

Are you paying maintenance? Yes  No

If yes, how much? £ \_\_\_\_\_ per month

### First Applicant

Living with partner Yes  No

No. of dependants/children

Have you ever been declared bankrupt, had a sequestration order made against you? Yes  No

Have you ever been subject to an IVA or Trust Deed Yes  No

Have you ever had any County Court Judgements, Defaults or Decrees recorded against you? Yes  No

Have you been party to a mortgage where possession or a voluntary surrender took place? Yes  No

Have you ever been turned down for credit or had a mortgage application refused? Yes  No

### Second Applicant

Living with partner Yes  No

No. of dependants/children

Have you ever been declared bankrupt, had a sequestration order made against you? Yes  No

Have you ever been subject to an IVA or Trust Deed Yes  No

Have you ever had any County Court Judgements, Defaults or Decrees recorded against you? Yes  No

Have you been party to a mortgage where possession or a voluntary surrender took place? Yes  No

Have you ever been turned down for credit or had a mortgage application refused? Yes  No

### If you have answered 'yes' to any of the above questions, please provide details in 'Additional Information', section 18

## 7. BANK DETAILS (UK bank account held in name of one or both applicants)

### First Applicant Name and address of bank

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode

Sort Code \_\_\_\_\_ Account No. \_\_\_\_\_

No. of years this account has been held \_\_\_\_\_ years

### Joint Applicant Name and address of bank

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode

Sort Code \_\_\_\_\_ Account No. \_\_\_\_\_

No. of years this account has been held \_\_\_\_\_ years

## 8. PRESENT HOUSING

### First Applicant

Residential status Owner  Tenant  Living with parents

First Time Buyer Yes  No

Name and address of lender or landlord

\_\_\_\_\_

\_\_\_\_\_

Postcode

Mortgage/rent payment £ \_\_\_\_\_ Weekly  Monthly

Have you had any arrears? Yes  No

Please confirm number of months missed payments in each period

Arrears outstanding at application  payments outstanding

Last 0-3 months  payments missed

Months 4-6  payments missed

Months 7-9  payments missed

Months 10-12  payments missed

Have you been in 3 or more months arrears

with any existing/previous secured or unsecured loan in the last 24 months? Yes  No

Has the mortgage/tenancy been DSS/DWP assisted in the last 6 months? Yes  No

#### If you have answered 'yes' to any of the above

Value of current arrears (if applicable) £ \_\_\_\_\_

Maximum value of arrears in last 12 months £ \_\_\_\_\_

#### If you currently have a mortgage

Balance outstanding (including arrears) £ \_\_\_\_\_

How long with lender? \_\_\_\_\_ years \_\_\_\_\_ months

Account/Roll no. \_\_\_\_\_

Will you be redeeming this mortgage on or before completion of this loan? Yes  No

Do you have or have you had any other secured loans/mortgages on this or any other property within the last 12 months? Yes  No

### Second Applicant

Residential status Owner  Tenant  Living with parents

First Time Buyer Yes  No

Name and address of lender or landlord

\_\_\_\_\_

\_\_\_\_\_

Postcode

Mortgage/rent payment £ \_\_\_\_\_ Weekly  Monthly

Have you had any arrears? Yes  No

Please confirm number of months missed payments in each period

Arrears outstanding at application  payments outstanding

Last 0-3 months  payments missed

Months 4-6  payments missed

Months 7-9  payments missed

Months 10-12  payments missed

Have you been in 3 or more months arrears

with any existing/previous secured or unsecured loan in the last 24 months? Yes  No

Has the mortgage/tenancy been DSS/DWP assisted in the last 6 months? Yes  No

#### If you have answered 'yes' to any of the above

Value of current arrears (if applicable) £ \_\_\_\_\_

Maximum value of arrears in last 12 months £ \_\_\_\_\_

#### If you currently have a mortgage

Balance outstanding (including arrears) £ \_\_\_\_\_

How long with lender? \_\_\_\_\_ years \_\_\_\_\_ months

Account/Roll no. \_\_\_\_\_

Will you be redeeming this mortgage on or before completion of this loan? Yes  No

Do you have or have you had any other secured loans/mortgages on this or any other property within the last 12 months? Yes  No

**If you have answered 'yes' to any of the above questions, please provide details in 'Additional Information', section 18**

## 9. PROPERTY TO BE MORTGAGED

Address of property to be mortgaged \_\_\_\_\_

Postcode

Estimated value £ \_\_\_\_\_ If already owned, original date of purchase and price paid Date \_\_\_\_\_ Price £ \_\_\_\_\_

Purchase price £ \_\_\_\_\_ Are you purchasing as a sitting tenant? Yes  No

Are you purchasing privately? (i.e. not through an estate agent) Yes  No

Is the property being purchased from a relative? Yes  No  Is a deed of gift involved? Yes  No

Property description House  Bungalow  Flat  Maisonette  Other (specify) \_\_\_\_\_

No. of bedrooms  No. of kitchens

If a flat/maisonette, no. of storeys in building? \_\_\_\_\_ Is it above commercial premises? Yes  No

Tenure Freehold  Commonhold  Leasehold  If leasehold, unexpired lease term \_\_\_\_\_ yrs\*.

\*Note: the unexpired lease term years must be a minimum of 50 yrs (England and Wales) or 99 yrs (Northern Ireland) at the end of the mortgage term.

Property usage Owner occupied  Tenanted  Non-owner occupied  Will you reside in the property? Yes  No

Is the property ex-council? Yes  No  Is/will the property be part of a shared ownership scheme? Yes  No

Is the property to be used for business purposes? Yes  No

PROPERTY TO BE MORTGAGED CONTINUED ON NEXT PAGE

## 9. PROPERTY TO BE MORTGAGED continued from previous page

Will there be any other person aged 17 or over living at the property? Yes  No

Name \_\_\_\_\_ Age \_\_\_\_\_ Relationship \_\_\_\_\_

Name \_\_\_\_\_ Age \_\_\_\_\_ Relationship \_\_\_\_\_

**If you have answered 'yes' to the above question, and you need more space, provide full details in 'Additional Information', section 18**

Year of construction \_\_\_\_\_ (State 'new' if being constructed) If less than 10 years old, is there an NHBC or Architects Certificate? Yes  No

Type Detached  Semi-detached  Terraced  Other \_\_\_\_\_

Walls Brick  Stone  Other \_\_\_\_\_

Roof Tile  Slate  Other \_\_\_\_\_

**If you have answered 'other' to any of the above questions, please provide details in 'Additional Information', section 18**

## 10. EMPLOYMENT DETAILS

### First Applicant

Status Employed  Self employed  None

If employed, is position: Permanent  Temporary  Contract

If self employed, can income be verified by way of an accountant's certificate? Yes  No

Time in employment/self employment \_\_\_\_\_ years \_\_\_\_\_ months

### Second Applicant

Status Employed  Self employed  None

If employed, is position: Permanent  Temporary  Contract

If self employed, can income be verified by way of an accountant's certificate? Yes  No

Time in employment/self employment \_\_\_\_\_ years \_\_\_\_\_ months

**If less than 1 year, please provide full details of previous employment in 'Additional Information', section 18**

Employee payroll number \_\_\_\_\_

If a shareholder, % shareholding \_\_\_\_\_ %

Occupation if employed or nature of current business if self employed \_\_\_\_\_

Name and address of employer or current business address if self employed \_\_\_\_\_

Postcode

## 11. INCOME DECLARATION

**If verifying income please proceed to section 13. Self certification applicants are required to complete this section and sign the declaration (then please proceed to section 13 and complete accountant's details).**

### First Applicant

Total earned income \_\_\_\_\_ £ \_\_\_\_\_ p.a.

Total other income\* \_\_\_\_\_ £ \_\_\_\_\_ p.a.

### Second Applicant

Total earned income \_\_\_\_\_ £ \_\_\_\_\_ p.a.

Total other income\* \_\_\_\_\_ £ \_\_\_\_\_ p.a.

**I/We confirm that my/our total personal income is as stated above and is sufficient to service the loan requested**

Signature \_\_\_\_\_ Date \_\_\_\_\_

## 12. LENDING INTO RETIREMENT

### First Applicant

Anticipated retirement age \_\_\_\_\_ years

### Second Applicant

Anticipated retirement age \_\_\_\_\_ years

**Where the mortgage settlement date falls after my/our expected retirement date(s), I/We confirm that I/We will have sufficient financial resources, either through a pension or other income, to meet the mortgage payments as they fall due**

Signature \_\_\_\_\_ Date \_\_\_\_\_

**PLEASE NOTE: FALSIFYING INCOME IS CONSIDERED TO BE MORTGAGE FRAUD  
IMPORTANT: MAKE SURE YOU CAN AFFORD YOUR MORTGAGE IF YOUR INCOME FALLS**

The FSA's information sheet 'You can afford your mortgage now, but what if ... ?' will help you consider the risks.  
You can get a free copy from [www.fsa.gov.uk/consumer](http://www.fsa.gov.uk/consumer), or by calling 0845 606 1234

### 13. INCOME DETAILS N.B. Employed: state basic salary. Self employed: state net income/net profit

#### First Applicant

Annual income \_\_\_\_\_ £ \_\_\_\_\_ p.a. Other income\* \_\_\_\_\_ £ \_\_\_\_\_ p.a.  
 Accountant details \_\_\_\_\_  
 Telephone No \_\_\_\_\_

#### Second Applicant

Annual income \_\_\_\_\_ £ \_\_\_\_\_ p.a. Other income\* \_\_\_\_\_ £ \_\_\_\_\_ p.a.  
 Accountant details \_\_\_\_\_  
 Telephone No \_\_\_\_\_

**\*Please provide source and amount of additional income and state whether guaranteed or not in 'Additional Information', section 18**

### 14. OTHER COMMITMENTS Please list any other secured/unsecured commitments (e.g. hire purchase, bank loans, credit card, catalogue etc.)

Lender	Account number	Balance now	Monthly payments	Loan date	End date	Secured		To be repaid from advance		Applicant 1, 2 or joint	Is this a business loan?	
						Yes	No	Yes	No		Yes	No
		£	£	/ /	/ /	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
		£	£	/ /	/ /	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
		£	£	/ /	/ /	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
		£	£	/ /	/ /	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
		£	£	/ /	/ /	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
		£	£	/ /	/ /	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
		£	£	/ /	/ /	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
		£	£	/ /	/ /	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
		£	£	/ /	/ /	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>

**Please provide details of any additional committed outgoings in 'Additional Information', section 18**

**WARNING: THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

### 15. ARRANGEMENTS FOR PROPERTY INSPECTION

Name of person to be contacted \_\_\_\_\_ Name of vendor \_\_\_\_\_  
 Address of person to be contacted \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode   
 Telephone No. STD ( ) \_\_\_\_\_  
 Name of Selling Agent (if any) \_\_\_\_\_  
 Address of Selling Agent \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode   
 Telephone No STD ( ) \_\_\_\_\_

### 16. SOLICITOR

**PLEASE NOTE (ENGLAND AND WALES ONLY): We will only instruct solicitors to act for us where there are a minimum of 2 practising partners. The firm must be registered with The Law Society. If the solicitors nominated by you do not meet our criteria, we may instruct solicitors to act on our behalf. You will be liable for all legal costs, even if two sets of solicitors have been instructed.**

Name of your solicitor's firm \_\_\_\_\_ Number of partners \_\_\_\_\_  
 Contact name \_\_\_\_\_  
 Address of your solicitor \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode   
 Telephone No. STD ( ) \_\_\_\_\_ Fax No. STD ( ) \_\_\_\_\_ DX No. \_\_\_\_\_



# INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY BY DIRECT DEBIT



Please complete the whole form and return it to:

**Preferred Mortgages Limited**  
**Oakfield House, 35 Perrymount Road**  
**Haywards Heath, West Sussex RH16 3BX**



## Name and full postal address of your Bank or Building Society

To the Manager

\_\_\_\_\_ Bank/Building Society

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode

## Name(s) of Account Holder(s)

\_\_\_\_\_

\_\_\_\_\_

## Originator's Identification number

753606

**For Preferred Mortgages Collections Ltd official use only.** This is not part of the instruction to your Bank or Building Society.

## Instruction to your Bank or Building Society

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

Signature (s) \_\_\_\_\_

Date \_\_\_\_\_

Banks and Building Societies may not accept Direct Debit Instructions for some types of account

## Bank/Building Society Account number

## Branch sort code

## Reference Number, to be completed by Preferred Mortgages

This guarantee should be detached and retained by the Payer

## THE DIRECT DEBIT GUARANTEE



- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change Preferred Mortgages Collections Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Preferred Mortgages Collections Limited or 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.

**HELPLINE 01444 447755**



## CUSTOMER DECLARATION AND CONSENT

Please read this document carefully, before going ahead with your application.

### 1. OUR DETAILS

- In this document “we” are Preferred Mortgages Limited (the mortgage lender).
- We are authorised and regulated by the Financial Services Authority.
- Registered in England and Wales No. 3137809 at Oakfield House, 35 Perrymount Road, Haywards Heath, West Sussex RH16 3BX.

### 2. CONTACTING EACH OTHER

#### 2.1 How to give instructions and get information

- You must give us written instructions unless we say you can give us instructions by phone.
- You can ask for information about your mortgage loan by calling or writing to us.
- If you call us, you must go through our security procedures before we give you confidential information or follow your instructions.
- You can write to ask us to let someone else call us to get your confidential information or give instructions for you. They will also have to go through our security procedures to do so.
- We may monitor and record calls. We can do this for security purposes, and to help improve our service.

#### 2.2 Our contact details (unless we tell you otherwise)

- To write to us, please email us at [info@preferredmortgages.com](mailto:info@preferredmortgages.com) or write to us at Oakfield House, 35 Perrymount Road, Haywards Heath, West Sussex RH16 3BX.
- To call us, please phone 01444 447700.

#### 2.3 Your contact details

- We will contact you using the latest contact details you have given us. You must tell us if they change.

### 3. IF TWO OR MORE OF YOU ARE APPLYING

(If more than two of you are applying, when we say “both” of you below, we mean all of you.)

- Where required we will open a **joint** loan account in both your names.
- Each of you will make the declarations, and give the consents, below.
- You are each responsible for following your obligations in this document and in the mortgage terms and conditions we send you. And, if one of you breaks such an obligation, we can take action against one of you alone or both (or any) of you together.
- We will not follow any kind of instruction about your account unless given by both of you in writing.
- Where reasonable, we may give information about your account to one of you, rather than both.

### 4. APPLYING FOR YOUR MORTGAGE LOAN

#### 4.1 Mortgage intermediary

- You must use a mortgage intermediary (for example, your financial adviser or a mortgage broker) if you wish to apply for a loan from us. The intermediary may also be able to help you complete your application.
- Unless you are applying for a Buy to Let mortgage, the intermediary must, **before** you complete your application, give or send you documents headed:
  - “key facts about our mortgage services” (or “key facts about our services”); plus
  - “key facts about this mortgage”.
- You must sign this declaration and consent document and either give it to your intermediary or send it to us with your application.
- If you agree to the intermediary sending us your application electronically, he may get your confirmation and agreement to this document (and tell us electronically that he has done so) before asking you to sign a paper copy.
- Please note the intermediary does not work for us and cannot commit us to giving you a loan.

#### 4.2 We need complete information

- When completing your application, the intermediary will collect information from you to help us decide about lending to you.
- You must give us true, complete, accurate and up-to-date information with your application and whenever you contact us afterwards. This means you must mention everything you think may be relevant.
- For example, in your application you must tell us about all other money you owe, and whether you have been cautioned, convicted or charged with any crime (other than minor driving offences or relating to spent convictions).
- If you have to give us information about someone else, you must have his permission first.
- We will rely on the information you give the intermediary and us to decide about lending to you and (after we give you a loan) to manage our relationship with you. Where we give the information to others, they will also rely on it for their purposes.
- If any of the information you give us changes before we give you a loan, you must write to us (or tell the intermediary who sent us your application). This may affect our decision about lending to you.

#### 4.3 Further information

- We (or others for us) may gather information we think is reasonably needed to decide whether to lend to you.
- As part of this, we can seek information and references about you from, for example, your past and current employers, solicitors, intermediaries, debt counsellors, lenders, landlords, accountants, banks, tax offices and insurers.

#### 4.4 Fees

- We will tell you about any fees you have to pay in relation to your application and loan.

### 5. VALUATIONS

#### 5.1 Initial valuation

- We will arrange a valuation of your property to help us decide about lending to you. This means the valuation is for our benefit, not yours, and you should not rely on it.
- And, if we lend to you, this doesn't mean we are guaranteeing the value or condition of your property in any way.
- Please arrange your own survey if you wish to rely on it as to the value or condition of your property.

#### 6. MAKING YOUR REPAYMENTS

- If we give you a loan, you must make all your repayments on time. We can make arrangements with others to protect us against you not doing so.
- You may consider making arrangements to make sure you can keep up your repayments if you have an accident, fall ill or become unemployed.
- Please speak to your mortgage intermediary or a consumer advice service if you would like help with such arrangements.

### 7. WE MAY TRANSFER OUR RELATIONSHIP WITH YOU

- We may transfer our relationship with you (or part of it) to someone else.
- For example, we may sell or assign your loan (and any mortgage and other security we have for your repayments) to another business without telling you.
- In this document “we” will also mean anyone to whom we transfer our relationship with you (or part of it).

### 8. USING INFORMATION ABOUT YOU

- 8.1 We get information about you in different ways.** For example, from:
  - information you give us or other companies in our group when you apply for a loan or at other times;
  - what we or other companies in our group learn from our relationship with you;
  - public records like the Electoral Register, County Court Judgements and bankruptcies;

- people mentioned in section 4.3 above; and
- people who give us information to help check your identity and credit history, check for crime (such as fraud and money laundering) and carry out regulatory checks.

#### 8.2 We can use information about you to:

- carry out the checks we just mentioned, and prevent crime;
- decide whether to give you a loan and (later) whether to increase your loan or offer you other products;
- set up and run our relationship with you, and collect your payments;
- help run and improve our business; and
- refresh the information we already have about you.

#### 8.3 We may give information about you to:

- others to do similar checks to us (or to people who store and share information to help others do such checks);
- other businesses in our group, to use in the same ways as us;
- people giving you or us services (for example intermediaries, solicitors, valuers, insurers, debt counsellors, debt collectors and people funding us or running your account for us), to use as reasonably needed for those services;
- anyone to whom we may transfer our relationship with you (or part of it), to prepare for the transfer and, if the transfer goes ahead, to use in the same ways as us;
- anyone we reasonably think we should (or can) give the information by law; and
- if you have a joint account, we may give information about one of you to the other (or others) of you.

Please note, if we give someone information about you, we will (as appropriate) ask them to keep the information confidential and safe.

#### 8.4 Credit reference agencies (“CRAs”) and fraud prevention agencies (“FPAs”)

- We may check your details with CRAs and FPAs, both when you apply to us for a loan (or for an increase in your loan) or other product, and occasionally afterwards until you have repaid us.
- The CRAs and FPAs will record our searches through them.
- We may tell CRAs how you run your relationship with us, including whether or not you make your loan repayments on time.
- We will check the information you provide for your application with FPAs (and they will record that information). For example, we will search for similar applications you have made to other lenders and, if fraud is suspected, we may get further information from those other lenders and share other relevant details with them.
- If false or inaccurate information is provided and fraud is identified, details will be passed to FPAs.
- Law enforcement agencies may access and use the information recorded with FPAs.
- We and other organisations may also access and use the information recorded with FPAs to prevent fraud and money laundering, for example, when:
  - checking details on applications for credit and credit related or other facilities;
  - managing credit and credit related accounts or facilities;
  - recovering debt;
  - checking details on proposals and claims for all types of insurance; or
  - checking details of job applicants and employees.
- We and others may also access and use CRA records about you on similar occasions, both for similar purposes and to check your credit history.
- Please contact our Data Protection Officer if you want to receive details of the relevant FPAs and CRAs.
- We and other organisations may access and use from other countries the information recorded by FPAs and CRAs.
- If we repossess your property, we may give details to the Council of Mortgage Lenders Repossessions Register.

- 8.5 Insurance database registers:** We may give information about you (and any incident you tell us about) to insurance database registers to share with other insurers. The insurance database registers may also give us information from other insurers about incidents involving you.

#### 8.6 Your financial associates

- We, other businesses in our group, CRAs and FPAs may link you (or may already have linked you) in our records with others who are financially “associated” with you. They may include, for example:
  - anyone applying jointly with you now or in the past;
  - your husband, wife or partner (and maybe, as appropriate, other members of your family and household); or
  - your business, if you are a director or partner in a small business.
- You will stay linked to a financial associate until you (or your financial associate) successfully apply to the record keepers for “disassociation”.
- Whenever we get, use or give others information about you, we may do the same (for related purposes) with information about your financial associates.

- 8.7 Transferring information overseas:** All countries in the European Economic Area (including the UK) have similar standards of legal protection for information about you. We may give the information to people outside the European Economic Area but, if we do, we will require them to protect it to at least UK standards.

- 8.8 Automated decisions:** We may use automated decision-making systems to check your identity, help us decide whether to lend to you and (later) to run our relationship with you.

- 8.9 Your rights:** The Data Protection Act gives you rights to find out what information we have about you and who we have given it to. You can do this by writing to our Data Protection Officer, **enclosing a cheque for £10.** We may increase this fee (if the Act lets us) to help cover our costs, and we will tell you if we do.

**Please tick here**  if you would like us to tell you about other financial products that may suit you, and give information about you to other people to do the same. We (or they) may do this by post, email, SMS, phone or fax. If you change your mind, please write to our Data Protection Officer.

**By signing below:** (1) you confirm the above declarations, and agree to the above terms, for both before and after we lend to you; and (2) you confirm you have given full and true information for your application, including mentioning everything you think may be relevant.

**WARNING: Make sure you can afford your mortgage if your income falls.**

Name of first applicant	Signature	Date
.....	.....	.....

Name of second applicant	Signature	Date
.....	.....	.....

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

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