



mortgage application form

FOR INTERMEDIARY USE ONLY

MORTGAGE DETAILS

Mortgage Product

Initial Interest rate

INTERMEDIARY DETAILS

Intermediary Name

Company Name

Contact Name

Address

post code

Tel Number

Fax Number

Mobile Number

Email Address

FSA Registration Number

CCL Number

Please tick to indicate if the application was taken

Face to Face

Non face to face

Advised

Not Advised

SOURCE OF INTRODUCTION (Packager or Network)

Company Name

Contact Name

Address

post code

Tel Number

Fax Number

Mobile Number

Email Address

FSA Registration Number

CCL Number

MORTGAGE DETAILS

	Product Code	Purchase Price/ Estimated Valuation	LoanRequired	Terms in years
	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>
Expected Retirement Age	<input type="text"/>	If the mortgage extends beyond the retirement age please provide details of how mortgage payments will be maintained in retirement		<input type="text"/>
Mortgage Purpose	First Time Buyer <input type="checkbox"/>	House purchase <input type="checkbox"/>	Remortgage <input type="checkbox"/>	
	RTB <input type="checkbox"/>	Buy to Let <input type="checkbox"/>	Let to Buy <input type="checkbox"/>	
	Status <input type="checkbox"/>	Self Certification <input type="checkbox"/>		
Repayment method	Interest Only <input type="checkbox"/>	Repayment <input type="checkbox"/>	Part Repayment/Interest <input type="checkbox"/>	
Split required amounts	Interest Only	£ <input type="text"/>	Repayment	£ <input type="text"/>
If interest only selected please select how the loan will be repaid at the end of the term:				
	Savings <input type="checkbox"/>	Investment income/vehicle <input type="checkbox"/>	Sale of Property <input type="checkbox"/>	
Type of Survey	Mortgage Valuation Report <input type="checkbox"/>	Homebuyers Report <input type="checkbox"/>		

FEES

Type	Amount	Refundable		Proportion Refundable
Broker Fee	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="text"/>
Application Fee	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="text"/>
Valuation Fee	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="text"/>
Legal Fee	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="text"/>
Other (please detail)	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="text"/>
Rooftop's Fee				
Type	Amount	Added to Loan (where Rooftop permits this)		
Arrangement Fee	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Funds Transfer Fee	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Title Insurance Fee	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	

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

Name	<input type="text"/>	FSA Number	<input type="text"/>	£ <input type="text"/>
Name	<input type="text"/>	FSA Number	<input type="text"/>	£ <input type="text"/>
Name	<input type="text"/>	FSA Number	<input type="text"/>	£ <input type="text"/>

INTERMEDIARY DECLARATION

To be completed by point of sale intermediary

I hereby certify that if the mortgage is for a regulated loan, I have supplied a Key Facts Illustration (KFI) to all applicants for the mortgage product applied for in this application

Signed	<input type="text"/>
Name	<input type="text"/>
Date	<input type="text"/>

1. PERSONAL DETAILS

	First Applicant	Second Applicant
Title Mr/Mrs/Miss/Ms/Other	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Surname	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Forename	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Previous surname/other names/aliases	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Date of birth	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Nationality	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
How long have you lived in the UK	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Do you have permanent UK residency rights?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have Diplomatic Immunity?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Sex	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Marital status	Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Settlement Agreed? Y / N Separated <input type="checkbox"/> Settlement Agreed? Y / N Widowed <input type="checkbox"/>	Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Settlement Agreed? Y / N Separated <input type="checkbox"/> Settlement Agreed? Y / N Widowed <input type="checkbox"/>
(If a settlement has been agreed, please give details, in section 12)		
Please state number and age of dependants	Number <input type="text"/> Ages <input type="text"/>	Number <input type="text"/> Ages <input type="text"/>
Present Address	<div style="border: 1px solid #ccc; height: 60px; width: 100%;"></div> <p style="text-align: center;">Postcode</p>	<div style="border: 1px solid #ccc; height: 60px; width: 100%;"></div> <p style="text-align: center;">Postcode</p>
Date moved to present address	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Residential status	Owner <input type="checkbox"/> Living with family <input type="checkbox"/> Living with friends <input type="checkbox"/> Tenant (Local Authority) <input type="checkbox"/> Tenant (company Landlord) <input type="checkbox"/> Tenant (private Landlord) <input type="checkbox"/> Other* <input type="checkbox"/>	Owner <input type="checkbox"/> Living with family <input type="checkbox"/> Living with friends <input type="checkbox"/> Tenant (Local Authority) <input type="checkbox"/> Tenant (company Landlord) <input type="checkbox"/> Tenant (private Landlord) <input type="checkbox"/> Other* <input type="checkbox"/>
Telephone Number (home inc STD Code)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Telephone Number (work inc STD Code)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Mobile number	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
If less than 3 years please provide previous addresses and residential status. Continue in section 12 if necessary.	<div style="border: 1px solid #ccc; height: 60px; width: 100%;"></div> <p style="text-align: center;">Postcode</p>	<div style="border: 1px solid #ccc; height: 60px; width: 100%;"></div> <p style="text-align: center;">Postcode</p>
How long at this address?	Date from <input type="text"/> To <input type="text"/>	Date from <input type="text"/> To <input type="text"/>
Residential status	Owner <input type="checkbox"/> Living with family <input type="checkbox"/> Living with friends <input type="checkbox"/> Tenant (Local Authority) <input type="checkbox"/> Tenant (company Landlord) <input type="checkbox"/> Tenant (private Landlord) <input type="checkbox"/> Other* <input type="checkbox"/>	Owner <input type="checkbox"/> Living with family <input type="checkbox"/> Living with friends <input type="checkbox"/> Tenant (Local Authority) <input type="checkbox"/> Tenant (company Landlord) <input type="checkbox"/> Tenant (private Landlord) <input type="checkbox"/> Other* <input type="checkbox"/>

**if other, please explain in section 12*

2. INCOME DETAILS

First Applicant

Second Applicant

State if you are: Employed Retired Employed Retired
 Self Employed Unemployed Self Employed Unemployed

Make sure you can afford your mortgage if your income falls

2a. EMPLOYED APPLICANTS

Employer's Name	<input type="text"/>	<input type="text"/>
Employer's full address	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Telephone number (inc STD code)	<input type="text"/>	<input type="text"/>
Fax Number (inc STD code)	<input type="text"/>	<input type="text"/>
Job Title	<input type="text"/>	<input type="text"/>
Nature of Business	<input type="text"/>	<input type="text"/>
Person to contact for references	<input type="text"/>	<input type="text"/>
Time with current employer	Date from <input type="text"/> To <input type="text"/>	Date from <input type="text"/> To <input type="text"/>
National Insurance Number	<input type="text"/>	<input type="text"/>
Tax Office/Reference Number	<input type="text"/>	<input type="text"/>
Payroll/Staff Number	<input type="text"/>	<input type="text"/>
Is your employment Permanent	Permanent <input type="checkbox"/>	Permanent <input type="checkbox"/>
	Temporary <input type="checkbox"/>	Temporary <input type="checkbox"/>
	Contracted <input type="checkbox"/>	Contracted <input type="checkbox"/>
Contract Type	<input type="text"/>	Contract Type <input type="text"/>
Contract end date	<input type="text"/>	Contract end date <input type="text"/>
	Probationary <input type="checkbox"/>	Probationary <input type="checkbox"/>
% shareholding or partnership interest	<input type="text"/> %	<input type="text"/> %
(if over 25% please complete self-employed details)	<input type="text"/>	<input type="text"/>
Basic Salary	£ <input type="text"/> per annum	£ <input type="text"/> per annum
Overtime/Bonus/Commission	£ <input type="text"/> per annum	£ <input type="text"/> per annum
Please give names and addresses of previous employers over the last 12 months (continue in section 12 if necessary)	<input type="text"/>	<input type="text"/>
Job Title	<input type="text"/>	<input type="text"/>
Nature of Business	<input type="text"/>	<input type="text"/>
Person to contact for references	<input type="text"/>	<input type="text"/>
Length of employment	Date from <input type="text"/> To <input type="text"/>	Date from <input type="text"/> To <input type="text"/>
Other sources of income	Source Amount	Source Amount
	<input type="text"/> £ <input type="text"/> per annum	<input type="text"/> £ <input type="text"/> per annum
	<input type="text"/> £ <input type="text"/> per annum	<input type="text"/> £ <input type="text"/> per annum
	<input type="text"/> £ <input type="text"/> per annum	<input type="text"/> £ <input type="text"/> per annum

2b. SELF EMPLOYED APPLICANTS / COMPANY DIRECTORS

	First Applicant	Second Applicant
Name of Business	<input type="text"/>	<input type="text"/>
Nature of Business	<input type="text"/>	<input type="text"/>
Your position in Business	<input type="text"/>	<input type="text"/>
Company/Business address	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Business Tel No (include STD code)	<input type="text"/>	<input type="text"/>
Business Fax No (include STD code)	<input type="text"/>	<input type="text"/>
Date Business established	<input type="text"/>	<input type="text"/>
When was business acquired by applicant?	<input type="text"/>	<input type="text"/>
% Shareholding in Business	<input type="text"/>	<input type="text"/>
How long has Business been owned by applicant?	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
<i>(If less than 1 year please give details of previous employment in section 12 of this form)</i>		
Tax details	Office <input type="text"/>	Office <input type="text"/>
	District <input type="text"/>	District <input type="text"/>
	Ref <input type="text"/>	Ref <input type="text"/>
	NI No <input type="text"/>	NI No <input type="text"/>
	VAT No <input type="text"/>	VAT No <input type="text"/>
	Co Reg No <input type="text"/>	Co Reg No <input type="text"/>
Accountant's Name & Address	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Person acting	<input type="text"/>	<input type="text"/>
Accountant's telephone number	<input type="text"/>	<input type="text"/>
Accountant's fax number	<input type="text"/>	<input type="text"/>
Accountant's qualification (Chartered/Certified)	<input type="text"/>	<input type="text"/>
How long have they been acting for you?	<input type="text"/>	<input type="text"/>

2c. IF FULL STATUS SELF EMPLOYED (Please complete)

Last 3 years share of net profit	200	£	<input type="text"/>	200	£	<input type="text"/>
	200	£	<input type="text"/>	200	£	<input type="text"/>
	200	£	<input type="text"/>	200	£	<input type="text"/>
Do you have 3 years accounts	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
Other income <i>(give details, continue in section 12)</i>	<input type="text"/>			<input type="text"/>		

3. SELF-CERTIFICATION FOR EMPLOYED & SELF-EMPLOYED

	Applicant 1	Applicant 2
Total Gross Income being certified	£ <input type="text"/> per annum	£ <input type="text"/> per annum
Reason for Self Certification	Self employed contractor <input type="checkbox"/> Income derived from various sources <input type="checkbox"/> Investment Income <input type="checkbox"/> Speed of Service <input type="checkbox"/> Other - please detail <input type="text"/>	Self employed contractor <input type="checkbox"/> Income derived from various sources <input type="checkbox"/> Investment Income <input type="checkbox"/> Speed of Service <input type="checkbox"/> Other - please detail <input type="text"/>
	<input type="text"/>	<input type="text"/>

Make sure that you can afford your mortgage if your income falls

I/We confirm that I/we have fully completed this section of the application form and the amounts disclosed above are true and accurate and are sufficient to pay the monthly repayments on the loan requested.

Signature	<input type="text"/>	<input type="text"/>
Date	<input type="text"/>	<input type="text"/>

4. EXISTING FINANCIAL COMMITMENTS

4A. DETAILS OF EXISTING/PREVIOUS MORTGAGES/TENANCIES

	First Applicant	Second Applicant
Are you a first time buyer?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Name of existing Mortgage lender/Landlord	<input type="text"/>	<input type="text"/>
Lender/Landlord Full address	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Existing Mortgage account number	<input type="text"/>	<input type="text"/>
Date commenced	<input type="text"/>	<input type="text"/>
Original Mortgage amount	<input type="text"/>	<input type="text"/>
Mortgage outstanding	<input type="text"/>	<input type="text"/>
Monthly payment	<input type="text"/>	<input type="text"/>
Has the mortgage/tenancy been DWP assisted in the last 12 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you intend to sell current property on/or before the release of your mortgage advance?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, what is the sales price?	£ <input type="text"/>	£ <input type="text"/>
If no, please explain	<input type="text"/>	<input type="text"/>
Value of current property	£ <input type="text"/>	£ <input type="text"/>

4. EXISTING FINANCIAL COMMITMENTS (cont.)

Please provide the lenders name & address for any previous mortgages held with the last 12 months.

Postcode

Postcode

Mortgage account number

Have the mortgages been repaid?

Yes

No

Yes

No

Do you currently own or part own any other properties? (if yes give details in section 12).

Yes

No

Yes

No

4b. APPLICANTS BANK DETAILS

First Applicant

Second Applicant

Name of Bank

Full address

Name of Bank

Postcode

Postcode

Telephone number (inc STD code)

Account number

Sort Code

How long have you had this account?

Years

Months

Years

Months

Joint account

Yes

No

Yes

No

4c. OTHER COMMITMENTS AND LOANS

Applicant

1	2	Lender & account number	Balance	Monthly Payment	Purpose of loan	Secured		To be repaid from the proceeds of this mortgage		How much of the debt is to be repaid?
						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"/>	£

4d. CREDIT/CHARGE CARDS

First Applicant

Second Applicant

Do you have any credit/charge cards

Yes

No

Yes

No

First Applicant

Second Applicant

If yes, which of the following do you have?

	Time Held	Present Balance	Monthly Payment	Credit Limit	To be repaid prior to or on completion		Time Held	Present Balance	Monthly Payment	Credit Limit	To be repaid prior to or on completion	
MasterCard/access	yrs <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	yrs <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
American Express	yrs <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	yrs <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Visa	yrs <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	yrs <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Store card	yrs <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	yrs <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Other	yrs <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	yrs <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

If any loans or credit cards are to be redeemed on completion, please provide account number in section 12.

4e. MAINTENANCE PAYMENTS

	First Applicant		Second Applicant	
Do you make maintenance payments?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If Yes, amount paid & frequency	£ <input type="text"/>		£ <input type="text"/>	

5. CREDIT HISTORY

1. Have you ever been refused a mortgage on the property to be mortgaged, or any other property	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
2. Have you ever been convicted of or charged with any offence other than a driving offence?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
3. Have you any other mortgages or do you own any other property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
4. Have you ever had a judgement for debt recorded against you (County Court Judgement)? Or if self-employed/controlling director, against your company	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
5. Have you ever been subject to insolvency proceedings, bankruptcy/sequestration or made a formal agreement with your creditors. Is there an outstanding bankruptcy/sequestration petition against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
6. Have you ever failed to keep up your payments under any present or previous mortgage, rental or loan agreement? Details in section 12.	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
7. Have you previously owned any property which has been repossessed or voluntarily surrendered?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
8. Have your mortgage or rent payments been DWP assisted in the last 12 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
9. Have you had a cumulative total of 3 months or more arrears on any secured or unsecured loan at any time in the last 2 years?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

If you have answered Yes to any of the above questions, please provide details in section 12

6. LOAN DETAILS

IF YOU ARE PURCHASING

In whose name will the property be purchased?

Purchase price of property

£

Are you purchasing as a sitting tenant?

Yes

No

Are you purchasing under a shared ownership scheme?

Yes

No

Are you purchasing under a Right to Buy Scheme?

Yes

No

Will the balance of the purchase price be provided from your own resources without recourse to further borrowing?

Yes

No

(If Yes, please advise source of deposit, If No, please give details)

Will you receive any discounts or incentives as part of the purchase?

Yes

No

If yes please give details opposite

Is your existing property being sold?

Yes

No

If so,

Selling price

£

Existing Mortgage

£

Is your existing mortgage being redeemed upon completion?

Yes

No

(If no give details)

Is the mortgage being obtained for the equal benefit of all named applicants?

Yes

No

If not, please state for whose benefit the mortgage is being obtained.

IF YOU ARE REMORTGAGING

Current mortgage outstanding

£

Estimated value of property

£

PURPOSE OF ADDITIONAL LOAN

Capital raising
(please give details in section 12)

£

Home improvements

£

Debt consolidation

£

Other (give details)

£

Date of Original Purchase

/ /

Original Purchase Price)

£

Is the mortgage being obtained for the equal benefit of all named applicants? If not, please state for whose benefit the mortgage is being obtained.

Yes

No

Who currently owns the property being mortgaged?

Are there any second charges?

Yes

No

Will second charges be repaid on completion?

Yes

No

Original Amount Borrowed

£

7. PROPERTY DETAILS

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

Postcode

Type of property

Detached House

Semi-Detached House

Terraced House

Bungalow

Flat/Maisonette

Ex Local Authority

Other

(if other, give details)

If Flat/Maisonette

Conversion?

Purpose built?

Above commercial Property?

Number of floors in block

Which floor is property on?

7. PROPERTY DETAILS (cont.)

Accommodation: Number of
 Living rooms Bedrooms Kitchens
 Bathrooms WC's Garages
 Basement Floors (excluding basement)

Will the property be your primary residence? Yes No
 (If No, give details)

Will you occupy the property immediately on completion of the mortgage? Yes No
 (If No, give details)

Approximate year built

Property tenure Freehold Leasehold Feudal (Scotland only)
 If leasehold, please give: Years remaining on lease Maintenance/service charge/costs £ Ground rent £
 Construction of property Brick walls Stone walls Tiled roof
 Slate roof

If none of the above, what materials have been used? Walls Roof

Will any part of the property be used for business purposes or be subject to any tenancies? (If Yes, give details) Yes No

Do you intend to let any part of the property? Yes No Estimated monthly rent £
 (If Yes, give details, including the type of tenancy)

Will the property be let to a relative? Yes No
 If Yes what is the relationship?

8. SOLICITORS DETAILS

Name and address of your solicitor

 Postcode

Solicitor acting for and no. of partners in firm Name No.
 Telephone number (inc STD code)
 Fax number (inc STD code)
 DX Number

9. VALUATION

This section **must** be completed even if a valuation has been instructed.

Name, telephone number (inc STD code), and address of estate agent or other contact for access.

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

<input type="text"/>	Postcode
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Name of vendor/builder

10. OTHER OCCUPANTS

Please indicate all persons aged 17 or over other than the applicant (s) who will reside in the property

	Occupants full name	Date of Birth	Relationship to applicant
1	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>

11. INSURANCE DETAILS

Was any Single Premium Insurance Policy sold with the mortgage?

Yes

No

If yes, please provide the following details for each single premium insurance policy sold:

Was the Insurance Premium added to the mortgage loan?

Yes

No

If YES, the Insurance Premium Amount

The Name of the Insurer

The Term of the Insurance Policy

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

Has the property insurance relating to the property to be mortgaged been sold at a distance, that is by telephone, post, facsimile or Internet?

Yes

No

13. DECLARATION

To the Lender, it's agents or any successor in and Title or assignee,

I/We declare

- 1 to carry out a credit search against me/us which will include a search against the electoral register;
- 2 check my/our identity to prevent money laundering and other fraud and theft prevention;
- 3 for processing this application and any subsequent mortgage;
- 4 for checking the accuracy of the information in this application;
- 5 for research and analysis;
- 6 for credit scoring;

I/We accept that in order to process my/our data for the above purposes you will need to disclose the data I/we have provided and exchange data held with credit reference agencies, fraud prevention agencies, the Council of Mortgage Lenders Possessions Register, Insurers, Guarantors, Landlords, current and previous Lenders, Employers, the Inland Revenue and the HM Land Registry and I/we hereby consent to such disclosure and any other disclosure reasonably necessary for or incidental to the above purposes. I/we accept that Rooftop Mortgages Limited is part of a group of companies and that information relating to this application and the administration of this application and any subsequent mortgage may be accessed by other members of the Rooftop group of companies or agents authorised by you to carry out any of the application or mortgage administration functions.

Where my/our information is passed to companies located outside the European Economic Area, you will ensure that you have an agreement in place, in which those companies give equivalent assurances relating to the processing of information as found in the Data Protection Act 1998. I/we consent to you disclosing my/our personal information in this way.

We will make searches about you at credit reference agencies who will supply us with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. We may use credit scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by Rooftop Mortgages Limited and other companies if credit decisions are made about you, or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account. To prevent or detect fraud, or to assist in verifying your identity, we may make searches of Group records and with Hunter II the fraud prevention agency who will supply us with information.

We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We, members of the Group, and other companies may use this information if decisions are made about you or others at your address (es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.

Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records.

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. You have the right of access to your personal records held by credit and fraud agencies. We will supply their names and addresses upon request to Rooftop Mortgages Limited, PO Box 522, Ipswich IP1 3YE.

I/we agree that the information you hold may be used by you and other companies within your group or organisations that you have carefully selected for marketing purposes and you may provide us with information about your services and products. Please tick the box below if you not want to receive marketing information from us or alternatively you can write to Rooftop Mortgages Limited at any time quoting your mortgage reference number.

Tick here if you DO NOT want to receive marketing information:-

By post by telephone

If you want to receive marketing information
by e-mail please provide your e-mail address here:

Signature 1

Date

I/we understand that you will periodically remind me/us that I/we can request not to have marketing information sent to me/us.

I/we understand that I/we have the right, on payment of a fee, to receive a copy of all the personal data you currently hold of me/us and to request that it be changed if it is incorrect.

I/we understand that I/we have the right to access my/our personal records held by any credit or fraud agencies you use. You will supply their names and addresses on request.

I/we understand and consent to my/our telephone calls to you being recorded and monitored for security, quality and/or training purposes.

I/we acknowledge that you may want to assign or transfer your interest in any mortgage for security or otherwise and consent to disclosure of my/our data to the transferee or assignee and allow the transferee or assignee to process my/our data as if this declaration was given to them.

General Declaration

In addition to the above data protection declaration I/we declare and agree that:-

- 1 I/we are 18 years of age and over;
- 2 the information I/we have provided in this application is true and accurate to the best of my/our knowledge;
- 3 I/we have made all payments due under any existing or previous mortgage to which I/we have been a party and have been made as required by the lender (unless expressly stated otherwise on this application).
- 4 I/we accept that you may at any time withdraw, revise or cancel any mortgage offer with or without stating a reason at any time as specified in the mortgage conditions, including in the event that I/we have provided untrue or inaccurate information;
- 5 I/we authorise you to accept requests for information relating to this application from my/our broker/intermediary/solicitor or any other agent authorised by me/us and to make all necessary enquiries to process this application at my/our cost;
- 6 information provided in this application acts as a proposal by me/us to the insurance company for buildings insurance and where applicable buildings and contents insurance and/or mortgage payments protection insurance cover and I/we have read and understood the declarations on the relevant insurance documentation;
- 7 I/we acknowledge that under any mortgage provided by you we will not be able to let the property unless I/we have received written consent from you or obtain a further charge on the property without your prior consent;
- 8 I/we hereby authorise you to arrange a survey on the property for your benefit for the purposes of this mortgage application. I/we understand that the survey is for your own purposes and no liability whatsoever extends to you in respect of the value or condition of the property;
- 9 I/we understand and accept that it is my/our responsibility to satisfy myself/ourselves as to the structural soundness and condition of the property and are advised by you to seek confirmation via my/our own survey;
- 10 I/we accept that if a booking fee is paid for a specific mortgage product detailed on this application form it is non refundable in the event that application for this product does not proceed, or the mortgage offer expires and cannot be transferred to any other product provided by you;
- 11 I/we acknowledge that once your surveyor has been instructed, you will not refund any valuation fee;
- 12 in the event that my/our application is declined or withdrawn before the surveyor has been instructed, I/we acknowledge that you will refund any application fee paid net of any cost incurred up until the date of decline or withdrawal.
- 13 I/we understand that it is my/our sole responsibility to arrange sufficient life insurance cover and/or mortgage payment protection insurance and/or a repayment mechanism throughout the term of any mortgage.
- 14 I/we acknowledge the way an interest only mortgage works and that the balance of my/our mortgage will not reduce over the term of the mortgage and it will be my/our responsibility to repay the loan from other sources at the maturity of the loan (this applies only to applicants who are taking out an interest only mortgage)

15 I/We have received and read the Key Facts Illustration (KFI) provided by

in respect of this application.

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

Signature 2

Date

Rooftop Mortgages Limited
Incorporated in England and Wales under Company Number 04621865
Registered Office: 2nd Floor, 20 St Mary at Hill, London EC3R 8EE
Authorised and regulated by the Financial Services Authority

DOCUMENTARY PROOF OF ID AND RESIDENCY CONFIRMATION FORM

This form **MUST** be completed by the introducing intermediary for **EACH APPLICANT** applying for mortgage facilities from Rooftop Mortgages Limited and submitted with the mortgage application form.

Applicant 1

Applicant 2

Name

Name

Date of Birth

Date of Birth

Method of Identification

FACE-TO-FACE

Please indicate **two** methods of identification, one from Section A **and** one from Section B.

NON-FACE-TO-FACE (by post etc)

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

Please detail the two methods of identification as listed below, one from section A and one from section B.

Please note YOU CANNOT USE THE SAME ITEM IN BOTH SECTIONS.

YOU MUST ALSO ENCLOSE CERTIFIED COPIES OF THE DOCUMENTARY EVIDENCE OBTAINED, WITH THIS FORM.

Section A – Proof of Person	Applicant 1	Applicant 2
1. Current Signed passport		
2. Current signed Photo-Card Driving Licence (both paper & photo section required)		
3. Current old style Driving Licence		
4. An armed forces Identity Card		
5. Current employers signed photo Identity Card		
6. Construction industry tax exemption certificate with photo of holder issued by the Inland Revenue - CIS4(P), CIS6, CIS25 (similar to old SC60)		
7. Firearms or shotgun certificate		
8. Inland Revenue tax notification		
9. Benefit book or original notification letter from the Benefits Agency confirming the right to benefits		
10. Residence permit issued by Home Office to Non EU nationals on sight of own country passport		
Section B – Proof of Address		
1. Applicant on voters roll at current address		
2. Bank, building society, credit card or credit union statement or passbook containing current address dated within the last 3 months		
3. Utility bill (gas, electric, landline phone) dated within the last 3 months		
4. Local Authority Council Tax Bill (MUST be for current year)		
5. Mortgage Statement (MUST be most recent)		
6. Benefit book or original notification letter from the Benefits Agency confirming right to benefits		
7. Current UK Photo-card Driving Licence		
8. Vehicle licence renewal notification (V11) issued within the previous 12 months		
9. Vehicle registration document (V5C) issued within the previous 12 months		

DECLARATION

I/We certify that the applicants identity has been verified as detailed above and certified copies of the underlying documentary evidence are attached and that we have sighted the original document of the certified copy and that any requiring a signature were pre-signed. I further confirm that the applicant is applying on his/her own behalf and as a nominee, trustee or in a fiduciary capacity for any other person.

Signed:

Dated:

Name:

Position:

Intermediary Firm: & FSA No:



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

Originators Identification Number

4	1	4	9	7	2
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Please fill in the whole form and send it to:

Rooftop Mortgages Limited
PO Box 522
Ipswich
IP1 3YE

Reference Number

(Rooftop Mortgages mortgage account number)

PLEASE LEAVE BLANK. THIS REFERENCE WILL BE ALLOCATED UPON COMPLETION OF YOUR LOAN.

R	M	/																	
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Name(s) of Account Holder(s)

Bank/Building Society Account Number

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

Branch Sort Code

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

Name and Full postal address of your Bank or Building Society

To: The Manager Bank/Building Society
Address
Postcode

**FOR ROOFTOP MORTGAGES LIMITED
 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 Rooftop Mortgages Limited 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 Rooftop Mortgages Limited and, if so, details will be passed electronically to my Bank/Building Society.

Signatures(s)

1

2

Date

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



THIS GUARANTEE SHOULD BE DETACHED AND RETAINED BY THE PAYER



THE DIRECT DEBIT GUARANTEE

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

