



# MORTGAGE APPLICATION FORM

**INSTRUCTIONS TO APPLICANT(S). PLEASE READ CAREFULLY**

Please use BLOCK CAPITALS throughout. Incomplete or illegible applications may cause delay, therefore please answer ALL questions. If this is a joint application please complete for both first and second applicants. The first Applicant should be the higher earner. If the applicants are married, or have an established financial relationship, the application form **MUST** be completed and signed by both parties.

FMA mortgage No. _____	Your Ref No. _____
Decision/Agreement in principle reference No. (if applicable) _____	

**INTRODUCER DETAILS**

Company	Customer Facing Broker	Packager	Network	Third Party Introducer eg: Estate Agent
Name				
Address				
Postcode				
Contact name				
Telephone number				
Fax number				
Contact email address				
FSA registration number				
SPML introducer code (if applicable)				
Adviser number (if applicable e.g. for networks)				

The following service has been provided to the customer by the customer facing broker:	Advice	YES/NO
	Personalised information (non advised)	YES/NO

Amount of procuration fee the broker expects to be paid for this mortgage: (if applicable) £ \_\_\_\_\_

Amount of procuration fee being paid to any other party: (if applicable) £ \_\_\_\_\_

Details \_\_\_\_\_

## A. MORTGAGE PRODUCT AND RATE SELECTION

1. Loan purpose      Purchase       Remortgage
2. Loan type          Residential       Right to Buy       Buy to Let
3. Income status      Full Status       Self Cert

4.

Please state which mortgage product and rate is required:							
Product		Rate		Type		End date/ Rate period	

5. Type of Loan:      **Capital & Interest**       **Interest Only**       **Part & Part**
- If Part & Part:**                      **Interest Only** element £       **Capital & Interest** element £

6.

Please indicate how the loan will be repaid for interest only or part interest only. Please include details of any relevant policies. If an interest only mortgage extends into retirement, then full details of the associated repayment vehicles **must** be provided:

## B. PURCHASING A PROPERTY

1. Loan required and term      £       Term  Years
2. Purchase price of property      £       3. Sale price of existing property (if applicable) £
4. Estimated value      £
5. Private sale?      YES / NO
6. Is the property being purchased under a council Right To Buy or other concessionary purchase agreement?      YES / NO       if yes, amount of discount £
7. Is this a sale at under value      YES / NO
8. Deposit details

Please provide details regarding the deposit, including any details of additional borrowing or assistance you are receiving towards the purchase price

Amount £

Source

If source held jointly, please indicate with which applicants

I  2

## C. REMORTGAGE OF PROPERTY ALREADY OWNED

1. Loan required      £       Term  Years
2. Estimated value of property      £
3. Are you remortgaging within a pre-emption period?      YES / NO
4. Original purchase price      £       Date property owned from
5. Amount originally borrowed      £
6. Purpose of the loan applied for eg. home improvements/debt consolidation

NB. Documentary evidence of purpose of additional finance may be required

**Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage.**

## D. THE APPLICANT(S)

1. Number of Applicants 1  2  3  4

(if more than two applicants please complete additional application form)

### APPLICANT 1

### APPLICANT 2

2. Mr/Mrs/Miss/Other	<input type="text"/>	<input type="text"/>
3. Forename(s) in full	<input type="text"/>	<input type="text"/>
4. Surname	<input type="text"/>	<input type="text"/>
5. Maiden/Previous/Alias names	<input type="text"/>	<input type="text"/>
6. Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/> Present Age	<input type="text"/> / <input type="text"/> / <input type="text"/> Present Age
7. Status (e.g. married, single, separated, divorced, widowed, co-habiting, registered partnership)	<input type="text"/>	<input type="text"/>
8. (I) Nationality	<input type="text"/>	<input type="text"/>
(II) Do you have a permanent right to reside in the UK?	<input type="text"/> YES / NO	<input type="text"/> YES / NO
9. Relationship to joint applicant	<input type="text"/>	<input type="text"/>
10. Have you been resident and working in the UK for the last 3 years? If 'NO' give details on the additional information sheet	<input type="text"/> YES / NO	<input type="text"/> YES / NO
11. Children and other dependents	<input type="text"/> Number	<input type="text"/> Number
12. Telephone number (inc. STD code)	<input type="text"/> Home <input type="text"/> Work <input type="text"/> Mobile	<input type="text"/> Home <input type="text"/> Work <input type="text"/> Mobile
13. Email Address	<input type="text"/>	<input type="text"/>
14. National Insurance Number	<input type="text"/>	<input type="text"/>
15. Tax district and reference number	<input type="text"/>	<input type="text"/>
16. a) Present address	<input type="text"/> Flat <input type="text"/> House name <input type="text"/> House number <input type="text"/> Street <input type="text"/> Town or city <input type="text"/> County <input type="text"/> Postcode	<input type="text"/> Flat <input type="text"/> House name <input type="text"/> House number <input type="text"/> Street <input type="text"/> Town or city <input type="text"/> County <input type="text"/> Postcode
b) Date you moved into this property	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
17. a) If resident at present address for less than 3 years please complete this section. If more than one previous address in the last 3 years provide details on the additional information sheet	<input type="text"/> Flat <input type="text"/> House name <input type="text"/> House number <input type="text"/> Street <input type="text"/> Town or City <input type="text"/> County <input type="text"/> Postcode	<input type="text"/> Flat <input type="text"/> House name <input type="text"/> House number <input type="text"/> Street <input type="text"/> Town or City <input type="text"/> County <input type="text"/> Postcode
b) Date you moved into this property	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
18. Previous Residential Status	<input type="text"/> Owner - Mortgaged / Owner - No Mortgage / Tied / Living with family and friends / Local Authority / Housing Association / Letting Agency / Private Tenant (circle one)	<input type="text"/> Owner - Mortgaged / Owner - No Mortgage / Tied / Living with family and friends / Local Authority / Housing Association / Letting Agency / Private Tenant (circle one)

## E. CURRENT LANDLORD/LENDER DETAILS

Please provide details of your residential history i.e Lenders and Landlords over the last 12 months. Details should be entered in date order beginning with the most recent

1. What is your current residential Status	<input type="text"/> Owner - Mortgaged / Owner - No Mortgage / Tied / Living with family and friends / Local Authority / Housing Association / Letting Agency / Private Tenant (circle one)	<input type="text"/> Owner - Mortgaged / Owner - No Mortgage / Tied / Living with family and friends / Local Authority / Housing Association / Letting Agency / Private Tenant (circle one)
2. Start date of residential status	<input type="text"/> / <input type="text"/> / <input type="text"/> OR Duration <input type="text"/> yrs <input type="text"/> mths	<input type="text"/> / <input type="text"/> / <input type="text"/> OR Duration <input type="text"/> yrs <input type="text"/> mths
3. a) Is the mortgage held jointly with other applicant?	<input type="text"/> YES / NO	<input type="text"/> YES / NO
b) Please indicate which applicants this applies to?	<input type="text"/> App 2 / App 3 / App 4	<input type="text"/> App 1 / App 3 / App 4
4. Is this mortgage held jointly with your spouse?	<input type="text"/> YES / NO	<input type="text"/> YES / NO
5. Will this be repaid on completion?	<input type="text"/> YES / NO	<input type="text"/> YES / NO
6. a) Name of Landlord/Lender	<input type="text"/>	<input type="text"/>
b) Landlord/Lender Address	<input type="text"/> Address  <input type="text"/> Postcode	<input type="text"/> Address  <input type="text"/> Postcode

**APPLICANT 1**

7. a) Mortgage Outstanding

b) Account Numbers

8. Monthly Payment

**APPLICANT 2****F. PREVIOUS LANDLORD/LENDER DETAILS**

If more than one previous Landlord/Lender in last 12 months please complete in additional information section

1. What was your previous residential status

2. Start date of residential status  OR Duration  yrs  mths

3. a) Was the mortgage held jointly with other applicant?

b) Please indicate which applicants this applies to?

4. Was the mortgage/tenancy held jointly with your spouse?

5. Name of Landlord/Lender

6. Landlord/Lender Address

7. Monthly Payment

8. Account Number

OR Duration  yrs  mths

**G. DETAILS OF OTHER PROPERTIES OR MORTGAGES**

Please enter details of any UK properties that you own or part own or any other UK held mortgages which you are party to. If there are more than one, please complete in the additional information section.

Property/Mortgage Type  investment  other

Balance Outstanding

Monthly Mortgage Payment

Address

investment  other

**H. OTHER LENDING INFORMATION**

Details of second charges secured on current address

If you have more than one second charge please provide details in additional information section

If second charge held jointly, please indicate which applicants?

Current Balance

Monthly payment

Name of lender

To be repaid on completion

**I. OCCUPATION DETAILS**

1. Are you?   Self Employed   
  Retired  Other

2. Occupation and nature of business

Self Employed   
  Retired  Other

**EMPLOYED PERSONS (if self employed see section J)**

Please provide details of your employment history over the last 12 months. Details should be entered in date order beginning with the most recent

3. Have you been continuously employed for the last 12 months

4. Is this job permanent?

5. Length of Service



**APPLICANT 1**

**APPLICANT 2**

7. If less than 12 months give details of previous business/employment. Use additional information sheet if necessary.

Name
Address
Postcode
Telephone
Fax

Name
Address
Postcode
Telephone
Fax

**K. INCOME**

**Full Status**

1. Basic gross income

£	per annum
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£	per annum
---	-----------

2. Other guaranteed or regular income (give details)

overtime	£	per annum
bonus/commission	£	per annum
private pension	£	per annum
other	£	per annum

overtime	£	per annum
bonus/commission	£	per annum
private pension	£	per annum
other	£	per annum

Please enter a breakdown of your other income on the additional information sheet. The breakdown should equal the total income you have specified above

**Self Employed**

3. Your income – Self-Employed applicants (Please provide the last 3 years net profit figures). If you hold 25% or more shares in your company, please complete this section.

Year	Net Profits
20	£ per annum
20	£ per annum
20	£ per annum

Year	Net Profits
20	£ per annum
20	£ per annum
20	£ per annum

4. Self certified – employed or self employed

**Self Certified**

Total Gross Income £
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Total Gross Income £
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**Reason for requesting self certification**

Proof of income not readily available e.g commission, bonus, seasonal or contract work, where you have various sources of income

Tick Box	Please provide detailed explanation below
<input type="checkbox"/>	

Tick Box	Please provide detailed explanation below
<input type="checkbox"/>	

Where there is a deadline

<input type="checkbox"/>	
--------------------------	--

<input type="checkbox"/>	
--------------------------	--

Other (please provide full details)

<input type="checkbox"/>	
--------------------------	--

<input type="checkbox"/>	
--------------------------	--

**5. Lending into retirement:**

If the mortgage term extends beyond retirement age, please provide full details of how you propose to maintain mortgage payments in retirement, or any other intended arrangement.

## L. OUTGOINGS

Please detail all current commitments except self funding buy to lets and commitments with fewer than 7 months to run or with a balance of £1,000 or less

Commitments held **jointly** between applicants should be detailed only once against the higher income earner

### APPLICANT 1

### APPLICANT 2

- |   |                                |                                |
|---|--------------------------------|--------------------------------|
| 1. Total <b>monthly</b> payment for all current <b>unsecured</b> loans                                      | <input type="text" value="£"/> | <input type="text" value="£"/> |
| 2. Total <b>monthly</b> payment for all <b>unsecured</b> commitments to remain outstanding after completion | <input type="text" value="£"/> | <input type="text" value="£"/> |
| 3. Ongoing <b>monthly</b> maintenance, alimony or CSA payments  | <input type="text" value="£"/> | <input type="text" value="£"/> |

## M. CREDIT HISTORY

### APPLICANT 1

### APPLICANT 2

#### Missed Payments

Number of missed payments on a residential first charge or formal tenancy:

in the last 3 months  in the last 6 months  in the last 12 months

Number of missed payments on a residential second charge (where balance exceeds £15,000):

in the last 3 months  in the last 6 months  in the last 12 months

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?

#### Repossession

Have you ever had a property repossessed?

Was this more than 12 months ago?

#### Bankruptcy

Have you ever been declared bankrupt?

NEVER  DISCHARGED  CURRENT

Bankruptcy Discharge Date

#### IVA

Have you ever entered into an Individual Voluntary Arrangement

NEVER  OPERATING SATISFACTORILY  SATISFIED

IVA Satisfied Date

#### Missed Payments

Number of missed payments on a residential first charge or formal tenancy:

in the last 3 months  in the last 6 months  in the last 12 months

Number of missed payments on a residential second charge (where balance exceeds £15,000):

in the last 3 months  in the last 6 months  in the last 12 months

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?

#### Repossession

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NEVER  OPERATING SATISFACTORILY  SATISFIED

IVA Satisfied Date

## N. PROPERTY TO BE MORTGAGED

- |   |  |
|---|--|
| 1. Address of Property                              | <input type="text" value="Flat"/>  |
|   | <input type="text" value="House name"/>  |
|   | <input type="text" value="House number"/>  |
|   | <input type="text" value="Street"/>  |
|   | <input type="text" value="Town or City"/>  |
|   | <input type="text" value="County"/>  |
|   | <input type="text" value="Postcode"/>  |
| 2. Description of property                          | <input type="text" value="House - Detached / Semi-Detached / Terraced / Bungalow / Flat / Maisonette"/>  |
| 3. If property is a flat or maisonette please state | Purpose Built / Converted / 4 in a block (Scottish)<br>Total number of flats in block <input type="text"/> No of floors in building <input type="text"/> |
| 4. Over Commercial Property                         | <input type="text" value="YES / NO"/>  |
| 5a. Type of construction and age of property        | Standard Construction YES/NO <input type="text"/> Age of property <input type="text"/> years   |
| 5b. If non standard, please enter a description     | <input type="text"/>   |

6. Number of

Floors	Bedrooms	Receptions	Basements
Kitchens	Bathrooms	W.C's	Garages

7. If the property is under 10 years old is there a valid NHBC, Architect's Certificate or Zurich Guarantee?  YES / NO Please state which:

8. Is the property currently or previously owned by a local authority, MOD or housing association?  YES / NO If yes, date of purchase  /  /  Amount of original discount £

9. Was the property constructed by the local Authority?  YES / NO

10. Tenure (tick box) Freehold  Leasehold  Unexpired lease term  yrs Heritable

## O. PROPERTY USAGE

1. Please confirm that the property will be your primary residence  YES / NO

2. Do you intend to let the property?  YES / NO

3. If the property is to be let, will the property be let to a relative?  YES / NO

4. Do you intend to conduct any business in the property or any out building?  YES / NO

5. What type of business will be conducted at the premises?

6. What % of the property will be for business purposes?  %

## Additional Occupants

Will any person, other than the applicants and aged 17 or over, occupy the property?  YES / NO

If YES, please provide their full names.

Forename	Surname	Relationship
<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"/>

## P. GENERAL

### SELLING AGENT/ VENDOR DETAILS

1. Name, address and telephone number of the selling agent

Postcode  Tel No:

2. State any relationship with Vendor

3. Name, address and telephone number of the vendor

Postcode  Tel No:

## VALUATION INSTRUCTION

Valuations for mortgage purposes are normally commissioned immediately provided the fee accompanies this application, unless advised otherwise. Please note the valuation fee cannot be refunded once the valuation is instructed. If a Homebuyers Report or Structural Survey is required, we will advise the valuer to contact you direct as this is a matter between the applicant and the valuer.

SPML require a standard mortgage valuation report for their purpose, the cost of which is to be met by the applicant

Is an additional survey required? Homebuyers Report  Structural Survey

### Arrangement to Access Property

State arrangement for the valuer to gain access to inspect the property VENDOR  SELLING AGENT  APPLICANT

Contact Name

Contact Telephone Number  Home

Contact Telephone Number  Mobile

Email Address  Email

Please provide any additional information which will help the valuer gain access

## SOLICITORS DETAILS

1. Do you wish to use our Panel Solicitor?

England & Wales: Lawcomm  Phillip Ross & Co  Wright & Wright

Scotland: Morisons

2. If not, please give the name, address and telephone number of your solicitor (must be a partnership with 2 or more partners excluding licensed conveyancers)

Number of partners in the firm

Postcode

DX No

Tel No:

Fax No:

Email:

Contact Name

## BANK DETAILS

1. Name and address of your bank/building society (from which mortgage payments will be paid)

Name  
Address

Name(s) of Account Holder:

Postcode

2. Bank/Building Society account number

<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"/>
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3. Branch Sort Code

<input type="text"/>	<input type="text"/>	—	<input type="text"/>	<input type="text"/>	—	<input type="text"/>	<input type="text"/>
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4. How long have you held this account?

<input type="text"/>	Yrs	<input type="text"/>	Months
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## Q. INSURANCE SECTION

### BUILDING AND CONTENTS INSURANCE

We will arrange for your property to be insured with Royal & SunAlliance Insurance Plc for the amount required by the Lender's valuer in the mortgage report and valuation. If you already have existing cover or wish to choose your own insurer please forward a copy of the policy and schedule for our consideration. Please note that a charge will be made for a review of your documents.

Whether you choose your own insurance arrangements or the Lender's you are required to answer all questions in this section.

Type of insurance required to be arranged via SPML:

<input type="checkbox"/>	Combined Buildings & Contents with accidental damage
<input type="checkbox"/>	Buildings Only with accidental damage
<input type="checkbox"/>	Buildings Only (accidental damage excluded and certain restrictions apply)
<input type="checkbox"/>	None required. Making own arrangements

Have you or any person normally resident with you:

a) been cautioned or charged with any offence or have a prosecution pending other than a driving offence?

Applicant 1	Applicant 2	Details
<input type="checkbox"/> YES / <input type="checkbox"/> NO	<input type="checkbox"/> YES / <input type="checkbox"/> NO	

b) had any home or personal insurance declined, cancelled or had special terms or conditions imposed?

Applicant 1	Applicant 2	Details
<input type="checkbox"/> YES / <input type="checkbox"/> NO	<input type="checkbox"/> YES / <input type="checkbox"/> NO	

Have you or any person normally resident with you at your present address or elsewhere sustained any loss, damage or liability whether insured or not during the past five years arising from risk which can be insured under a Home Buildings, Contents or Personal Possessions Policy?

Applicant 1	Applicant 2	Details
<input type="checkbox"/> YES / <input type="checkbox"/> NO	<input type="checkbox"/> YES / <input type="checkbox"/> NO	

Will the property be:

a) used as a weekend or holiday home?

<input type="checkbox"/> YES / <input type="checkbox"/> NO	Details
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b) left unoccupied for any reason for more than 35 consecutive days?

<input type="checkbox"/> YES / <input type="checkbox"/> NO	Details
--	---------

c) used solely as private living accommodation for you and your family and not for any business purposes?

<input type="checkbox"/> YES / <input type="checkbox"/> NO	Details
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#### Failure to provide details where indicated may affect the settlement of a claim or render the policy invalid.

The Lenders arrangements with the insurers for buildings and personal possessions insurance do not require completion of detailed insurance proposal forms. However, a contract of insurance requires disclosure of all facts which an insurer would regard as likely to influence the acceptance and assessment of an insurance proposal.

If any answer to the property related insurance questions is yes or if you are in doubt about facts considered material, you should disclose them by giving full details on a separate sheet. Failure to do so may result in you being quoted the wrong terms, may affect the settlement of a claim or render the policy invalid.

You should keep a record (including copies of letters) of all information supplied for the purpose of entering into the insurance contract. The Lender will arrange for insurance cover to be issued on the basis of the information supplied for the purpose of entering into the insurance contract. The Lender will arrange insurance to be issued on the basis of the information provided by you or on your behalf.

Please tell us immediately of any changes that affect what you have told us, e.g. the use of the property is changed; you add an extension; you install double glazing or central heating or intend leaving the property unoccupied for more than 35 consecutive days.

A specimen copy of the policy is available on request. A copy of this application will be supplied on request within three months of completion of the mortgage.

All personal information supplied by you will be treated in confidence by the Royal & SunAlliance Insurance Group of companies and will not be disclosed to any third parties except where your consent has been received or where permitted by law. In order to provide you with products and services this information will be held in the data systems of the Royal & SunAlliance Insurance Group of companies as our agents or subcontractors.

The Royal & SunAlliance Insurance Group of companies may pass your personal data to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect your personal data, but in all cases the Group will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.

**Notice:** 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 we deal with your request for insurance, we may search the register. When you tell us about an incident (such as 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 us for more information about this. You should show this notice to anyone who has an interest in property insured under the policy.

#### Data Protection Notice

Please read the following carefully as it contains important information relating to the details you have given us. You should show this notice to any other party related to this insurance.

We are required to send you this information to comply with current Data Protection legislation. It explains how we may use your details and tells you about the systems we have in place that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive.

#### Fraud Prevention, Detection and Claims History

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
  - Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
  - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
  - Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to (see below).

#### Claims History

Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.

We may search these databases when you apply for insurance, in the event of any incident or claim, or at any time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

#### How to contact us

On payment of a small fee you are entitled to receive a copy of the information we hold about you. If you have any questions, or you would like to find out more about this notice you can write to:

The Data Protection Officer, Royal & SunAlliance, St Marks Court, Horsham, West Sussex, RH12 1XL or Telephone 0800 107 4383.

#### Declaration

- I/We declare to the best of my/our knowledge and belief that the answers given are true and all material information as explained above has been disclosed.
- I/We understand that if any answer has been written by any other person, that person shall for that purpose be regarded as acting for me/us and not for the Insurers.
- I/We understand that this Application Form shall be incorporated in and form part of the insurance contract. A copy of your completed Application Form is available on request. Please tick the box if you require a copy.
- I/We consent to the information on this form and on any claim  I/We may make being supplied to Insurance Database Services Ltd so that it can be made available to other insurers.  I/We also agree that, in response to any searches you may make in connection with this Application or any claim, Insurance Database Services Ltd may supply information it has received from other insurers about other claims  I/We have made.
- I/We understand that any confirmation of cover given will be subject to a satisfactory Application and a letter confirming this having been sent to  me/us.
- I/We understand that you will pass the information on this form and about any incident  I/We may give details of to IDS Ltd so that they can make it available to other insurers.  I/We also understand that, in response to any searches you make in connection with this application or any incident  I/We have given details of, IDS Ltd may pass you information it has received from other insurers about other incidents involving anyone insured under the policy.

\* Please delete as appropriate

## R. TITLE INSURANCE

Is title insurance required on this mortgage?  
If you are unsure of the benefits of title insurance, please ask your intermediary for further details.

YES / NO

## MORTGAGE PAYMENT PROTECTION INSURANCE

In view of the reduction of state benefits to mortgage borrowers who become ill or unemployed, we strongly recommend that you consider a payment protection plan.

Do you want to arrange Payment Protection via SPML?

YES / NO

I confirm I have made other arrangements:

YES\* / NO

\*If yes please give details

What if your income goes down? You will still have to pay your mortgage if you lose your job or illness prevents you from working. Think about whether you could do this.

**MAKE SURE YOU CAN AFFORD YOUR MORTGAGE IF YOUR INCOME FALLS**

## S. FEES

If fees are being paid by the applicant in relation to this mortgage, which are not directly payable to SPML. e.g. broker fee, administration fee, valuation fee, please answer the following:

Name of fee				
Amount of fee	£	£	£	£
Amount of fee refundable if case does not proceed prior to:	Amount refundable (%) or (£)	Amount refundable (%) or (£)	Amount refundable (%) or (£)	Amount refundable (%) or (£)
Valuation				
Offer				
Completion				
Other (please state)				

## Intermediary declaration to be signed by the customer facing broker

I have undertaken a detailed assessment of the applicant(s) income and expenditure, and based on reasonable grounds I believe that the applicant(s) will be able to maintain the mortgage payments, including the increased payments after any benefit period has expired.

I confirm I have supplied an IDD and an accurate KFI to the applicant(s) for the mortgage product applied for in this application.

If the mortgage term extends into retirement, I confirm that the customer has arrangements in place to enable them to maintain their mortgage repayments in retirement.

If the mortgage is to be repaid on an interest only basis I confirm that I have discussed repayment methods with the applicant(s) and that arrangements have been or will be made to repay the capital.

I confirm I hold all appropriate permissions from the Financial Services Authority (FSA) for the regulated activities I have undertaken in relation to this application.

Signed:

Print name:

Position:

Name of firm:

Date:



## Additional Information Sheet

Additional addresses within the last 3 years with exact dates and details of landlord/lender

Any other matters you wish to be taken into account

### Previous address history continued

Flat	<input type="text"/>	<input type="text"/>
House name	<input type="text"/>	<input type="text"/>
House number	<input type="text"/>	<input type="text"/>
Street	<input type="text"/>	<input type="text"/>
Town or City	<input type="text"/>	<input type="text"/>
County	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Date moved in (dd/mm/yyyy) Or Period of residency	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> yrs <input type="text"/> mths	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> yrs <input type="text"/> mths
Residential Status (circle one)	Owner / tenant / family and friends	Owner / tenant / family and friends

Section & Question No. details relate to	Details

## Additional Information Sheet (Continued)

Section & Question No. details relate to	Details

# Customer Declarations and Consents

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

## 1. OUR DETAILS

In this document “we” are Southern Pacific Mortgage Limited (the mortgage lender). We are authorised and regulated by the Financial Services Authority. Our registered office is First Floor, 6 Broadgate London EC2M 2QS. Please note we will use Capstone Mortgage Services Limited (another company in our group) to administer your mortgage for us.

## 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 write to us at First Floor 6 Broadgate, London EC2M 2QS. To call us, please phone 020 7920 1000.

### 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 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.

### 5.2 Revaluation

Once we've lent to you, we can have your property revalued on the same basis as the initial valuation.

You must pay us the reasonable cost of each revaluation if we had it carried out because:

- you've borrowed money from someone else, secured by a mortgage on your property;
- you've asked to borrow more money from us;
- we reasonably needed the revaluation before deciding to release more money to you; or
- it was otherwise reasonable in the circumstances.

If we revalue your property, and the value of your property seems to have changed, we may change your payment plan accordingly.

## 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; (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.**

Signed by First Applicant \_\_\_\_\_ Signed by Second Applicant \_\_\_\_\_

Print Name \_\_\_\_\_ Date \_\_\_\_\_ Print Name \_\_\_\_\_ Date \_\_\_\_\_

**Your home may be repossessed if you do not keep up repayments on your mortgage.**

The lender for this mortgage is Southern Pacific Mortgage Limited. Southern Pacific Mortgage Limited is Authorised and Regulated by the Financial Services Authority.



Southern Pacific Mortgage Limited, 1st Floor 6 Broadgate London EC2M 2QS  
Tel: 020 7920 1000 Fax: 020 7920 1001 DX: 42614 Cheapside Exchange

Authorised and Regulated by the Financial Services Authority

**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, Southern Pacific Mortgage Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Southern Pacific Mortgage 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.



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



**Please fill in the form and send to:**

**Southern Pacific Mortgage Limited,  
1st Floor 6 Broadgate,  
London, EC2M 2QS**

Name and full postal address of your Bank or Building Society

To: The Manager	Bank or Building Society
Address	Postcode

Name(s) of account holder(s)

Bank/Building Society account number

Branch Sort Code

Originator's Identification Number  
7 2 7 4 6 8

Reference number  
(for office use only)

<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
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Instruction to your Bank or Building Society

Please pay **Southern Pacific Mortgage Limited** Direct Debits from the account detailed on this instruction subject to the safeguards assured by The Direct Debit Guarantee.  
I understand that this instruction may remain with **Southern Pacific Mortgage Limited** and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s) _____	Date _____
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Banks and Building Societies may not accept Direct Debit Instructions for some types of account.