

# Victoria Mortgages

## Mortgage Application Form

Please ensure that the application form is fully completed using BLOCK CAPITALS throughout. Pages 1-14 and 18, 19 are to be completed by the applicant(s). The remaining pages (15 to 17) are to be completed by the Intermediary. The form needs to be signed by all applicants.

### APPLICANT(S) SECTION

#### A PERSONAL DETAILS

	Applicant 1	Applicant 2
<b>Title (✓)</b>	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/> If Other please specify	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/> If Other please specify
<b>Surname</b>	<input type="text"/>	<input type="text"/>
<b>First names (all)</b>	<input type="text"/>	<input type="text"/>
<b>Maiden name / Previous name</b>	<input type="text"/>	<input type="text"/>
<b>Date of birth</b>	<input type="text"/> Present age <input type="text"/>	<input type="text"/> Present age <input type="text"/>
<b>Nationality</b>	<input type="text"/>	<input type="text"/>
<b>How long have you lived in the UK?</b>	<input type="text"/>	<input type="text"/>
<b>Do you have permanent UK residency rights?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Do you have Diplomatic immunity?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>National Insurance Number</b>	<input type="text"/>	<input type="text"/>
<b>Status (e.g. married/single/separated/divorced etc)</b>	<input type="text"/>	<input type="text"/>
<b>Children and any other dependants</b>	Number <input type="text"/> Age(s) <input type="text"/>	Number <input type="text"/> Age(s) <input type="text"/>
<b>Relation to joint applicant</b>	<input type="text"/>	<input type="text"/>
<b>Present address</b>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
<b>Telephone number (including STD code)</b>	Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/>	Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/>
<b>How long have you lived at your present address</b>	From <input type="text"/> month <input type="text"/> year	From <input type="text"/> month <input type="text"/> year
<b>Present accommodation (✓)</b>	<input type="checkbox"/> owner <input type="checkbox"/> tenant <input type="checkbox"/> parents <input type="checkbox"/> friends <input type="checkbox"/> relatives	<input type="checkbox"/> owner <input type="checkbox"/> tenant <input type="checkbox"/> parents <input type="checkbox"/> friends <input type="checkbox"/> relatives
<b>If tenant indicate whether (✓)</b>	<input type="checkbox"/> Private <input type="checkbox"/> Local Authority	<input type="checkbox"/> Private <input type="checkbox"/> Local Authority
<b>Name of current lender or landlord</b>	<input type="text"/>	<input type="text"/>
<b>Full address</b>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
<b>Mortgage or rent payments (per month)</b>	£ <input type="text"/>	£ <input type="text"/>
<b>Mortgage amount outstanding</b>	£ <input type="text"/>	£ <input type="text"/>
<b>Date current mortgage taken out</b>	<input type="text"/>	<input type="text"/>
<b>Mortgage account number</b>	<input type="text"/>	<input type="text"/>

	Applicant 1	Applicant 2
<b>Has the mortgage been redeemed?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Date redeemed</b>	<input type="text"/>	<input type="text"/>
<i>If you have lived at your present address for less than 3 years, or changed your mortgage / landlord in the last 3 years, or have a mortgage on any other properties, please give full details below and continue on the additional information section at the back if necessary.</i>		
<b>Previous address (1)</b>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
<b>Dates</b>	From <input type="text"/> to <input type="text"/>	From <input type="text"/> to <input type="text"/>
<b>Accommodation (✓)</b>	<input type="checkbox"/> owner <input type="checkbox"/> tenant <input type="checkbox"/> parents <input type="checkbox"/> friends <input type="checkbox"/> relatives	<input type="checkbox"/> owner <input type="checkbox"/> tenant <input type="checkbox"/> parents <input type="checkbox"/> friends <input type="checkbox"/> relatives
<b>If tenant indicate whether (✓)</b>	<input type="checkbox"/> Private <input type="checkbox"/> Local Authority	<input type="checkbox"/> Private <input type="checkbox"/> Local Authority
<b>Mortgage or landlord details</b>	<input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> Postcode <input type="text"/>
<b>Mortgage account number</b>	<input type="text"/>	<input type="text"/>
<b>Has the mortgage been redeemed?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Previous address (2)</b>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
<b>Dates</b>	From <input type="text"/> to <input type="text"/>	From <input type="text"/> to <input type="text"/>
<b>Accommodation (✓)</b>	<input type="checkbox"/> owner <input type="checkbox"/> tenant <input type="checkbox"/> parents <input type="checkbox"/> friends <input type="checkbox"/> relatives	<input type="checkbox"/> owner <input type="checkbox"/> tenant <input type="checkbox"/> parents <input type="checkbox"/> friends <input type="checkbox"/> relatives
<b>If tenant indicate whether (✓)</b>	<input type="checkbox"/> Private <input type="checkbox"/> Local Authority	<input type="checkbox"/> Private <input type="checkbox"/> Local Authority
<b>Mortgage or landlord details</b>	<input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> Postcode <input type="text"/>
<b>Mortgage account number</b>	<input type="text"/>	<input type="text"/>
<b>Has the mortgage been redeemed?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

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## B1 OCCUPATION AND INCOME

If you are self-employed or if you are a company director with a 20% or more shareholding, then please move on to section B3.

**IMPORTANT NOTE** - If you have been in your current occupation *FOR LESS THAN 3 YEARS*, please give details of your previous employers covering that period in section B2, continuing on the additional information section at the back if necessary.

	Applicant 1	Applicant 2
<b>Employment status (✓)</b>	<input type="checkbox"/> Employed <input type="checkbox"/> Retired <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Retired <input type="checkbox"/> Not employed
<b>Occupation</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>Nature of Business</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>Position held / Professional qualifications (if any)</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>Is the position</b>	<input type="checkbox"/> Permanent <input type="checkbox"/> Contract <input type="checkbox"/> Temporary	<input type="checkbox"/> Permanent <input type="checkbox"/> Contract <input type="checkbox"/> Temporary
<b>If Contract, give dates</b>	From <input style="width: 50px;" type="text"/> To <input style="width: 50px;" type="text"/>	From <input style="width: 50px;" type="text"/> To <input style="width: 50px;" type="text"/>
<b>Date started</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>Are you in a probationary period?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Employer's name</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>Employer's address <i>in full</i> please</b>	<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"/>
	Postcode <input style="width: 100px;" type="text"/>	Postcode <input style="width: 100px;" type="text"/>
<b>Person to contact for reference</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	Tel <input style="width: 100%;" type="text"/>	Tel <input style="width: 100%;" type="text"/>
	Fax <input style="width: 100%;" type="text"/>	Fax <input style="width: 100%;" type="text"/>
<b>Address of your place of work if different to above</b>	<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"/>
	Postcode <input style="width: 100px;" type="text"/>	Postcode <input style="width: 100px;" type="text"/>
<b>Percentage shareholding. If none state NONE</b>	<input style="width: 50px;" type="text"/> %	<input style="width: 50px;" type="text"/> %
<b>Employee number</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>Tax District / Tax Reference Number</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

**Note:** If you have more than one job, please provide details of all other employment in the Additional Information section on pages 13/14.

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**B1 OCCUPATION AND INCOME** ..continued

	Applicant 1		Applicant 2	
<b>Basic annual gross income</b>	£ <input type="text"/>		£ <input type="text"/>	
<b>Other annual Income</b>	<b>Guaranteed</b>	<b>Irregular</b>	<b>Guaranteed</b>	<b>Irregular</b>
	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<b>Details and amount of any further income</b>	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
<b>Is any of your income from DSS payments?</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>Please give details if 'Yes'</b>	<input type="text"/>		<input type="text"/>	

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

**B2 PREVIOUS OCCUPATION**

	Applicant 1		Applicant 2	
<b>Employer's name and address <i>in full</i> please</b>	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	Postcode <input type="text"/>		Postcode <input type="text"/>	
<b>Position held</b>	<input type="text"/>		<input type="text"/>	
	From <input type="text"/>	To <input type="text"/>	From <input type="text"/>	To <input type="text"/>
<b>Employer's name and address <i>in full</i> please</b>	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	Postcode <input type="text"/>		Postcode <input type="text"/>	
<b>Position held</b>	<input type="text"/>		<input type="text"/>	
	From <input type="text"/>	To <input type="text"/>	From <input type="text"/>	To <input type="text"/>

**B3 SELF EMPLOYED OR COMPANY DIRECTOR'S DETAILS (WITH MORE THAN 20% SHAREHOLDING)**

	Applicant 1	Applicant 2
<b>Name of business</b>	<input type="text"/>	<input type="text"/>
<b>Nature of business</b>	<input type="text"/>	<input type="text"/>
<b>Address of business</b>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
<b>How long has the business been established?</b>	<input type="text"/>	<input type="text"/>
<b>Company Registration No</b>	<input type="text"/>	<input type="text"/>

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	Applicant 1	Applicant 2
How long have you had a financial interest?	<input type="text"/>	<input type="text"/>
Please state your percentage shareholding	<input type="text"/> %	<input type="text"/> %
Tax District / Tax Reference Number	<input type="text"/>	<input type="text"/>
Net profit / trading income for the last 3 years	200 £ <input type="text"/>	200 £ <input type="text"/>
	200 £ <input type="text"/>	200 £ <input type="text"/>
	200 £ <input type="text"/>	200 £ <input type="text"/>

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

	Applicant 1	Applicant 2
Name, address and telephone number of accountant	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
	Tel <input type="text"/> Fax <input type="text"/>	Tel <input type="text"/> Fax <input type="text"/>
Qualification (chartered / certified etc.)	<input type="text"/>	<input type="text"/>

**IMPORTANT NOTE - If you have been trading for less than 3 years, please give details of your previous occupation covering that period in section B2 and continue on the additional information section at the back.**

## B4 SELF CERTIFICATION OF INCOME DECLARATION (IF APPLICABLE)

To be completed by all applicants self certifying their income

	Applicant 1	Applicant 2
Total gross income being certified	£ <input type="text"/> per annum	£ <input type="text"/> per annum
<i>A breakdown of your income must be detailed, therefore income information in section B1 must either be completed or a breakdown given in the additional information section.</i>		
Reason for self certification of income	Self employed / Contractor <input type="checkbox"/>	Self employed / Contractor <input type="checkbox"/>
	Income derived from various sources <input type="checkbox"/>	Income derived from various sources <input type="checkbox"/>
	Investment income <input type="checkbox"/>	Investment income <input type="checkbox"/>
	Deadline/speed <input type="checkbox"/>	Deadline/speed <input type="checkbox"/>
	Commission/bonus based income <input type="checkbox"/>	Commission/bonus based income <input type="checkbox"/>
	Other <input type="text"/>	Other <input type="text"/>

**I/We confirm that the amount(s) and reason(s) for self certification as disclosed above are true and accurate and that the income(s) are sufficient to pay the monthly mortgage payments stated within the Key Facts Illustration (KFI).**

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

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

## C CREDIT HISTORY

If the answer is 'Yes' to any of the following questions, please ensure that you complete the details section below with Date and Amount of any CCJs / Arrears.

	Applicant 1 <small>If yes, provide relevant amounts and dates.</small>	Applicant 2 <small>If yes, provide relevant amounts and dates.</small>
<b>Have you ever been refused a mortgage on the property to be mortgaged or on any other property?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%;" type="text"/>
<b>Have your mortgage or rent payments been DSS assisted in the last 12 months?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%;" type="text"/>
<b>Have you had a County Court Judgement, default or decree judgement recorded against you or any company of which you are a controlling director?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%;" type="text"/>
<b>Have you ever been made bankrupt?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%;" type="text"/>
<b>Have you ever made arrangements with your creditors?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%;" type="text"/>
<b>Have you ever been subject to an IVA? <small>If yes give name and address of the supervisor</small></b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>
<b>Date it started</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>Date it ended</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>Have you ever failed to keep up payments under any mortgage, rental, credit card or loan agreement?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%;" type="text"/>
<b>Have you ever had a property repossessed due to arrears or voluntary surrender?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%;" type="text"/>
<b>Have you had a cumulative total of 3 or more months of arrears on any secured or unsecured loan at any time in the last 2 years?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%;" type="text"/>
<b>Have you missed any of your last 3 payments on any secured loan.</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%;" type="text"/>

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## D BANK DETAILS

	Applicant 1	Applicant 2
<b>Name and address of your UK bank or Building Society</b>	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>
	Postcode <input style="width: 100%;" type="text"/>	Postcode <input style="width: 100%;" type="text"/>
<b>Bank sort code</b>	<input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> - <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> - <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> - <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> - <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>
<b>Account number</b>	<input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>
<b>Account holder(s) name(s)</b>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<b>Account held since</b>	Date <input style="width: 100%;" type="text"/>	Date <input style="width: 100%;" type="text"/>
<b>Cheque guarantee card number</b>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>

Accounts should be in the name of one or both applicants. Business accounts are not acceptable.

## E COMMITMENTS

Give details of any current commitments whether repaying or not (eg personal loans, hire purchase, bank loans, overdrafts, credit cards etc). If none, state 'NONE'.

App 1, 2 or joint	Name of company	Type of commitment e.g. credit card, loan	A/C number	End date of loan	Amount outstanding £	Monthly Payment £	Purpose	To be repaid on completion? (✓ box)	Secured loan? (✓ box)
<input type="checkbox"/>	<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: 50%;" type="text"/>	£ <input style="width: 50%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<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: 50%;" type="text"/>	£ <input style="width: 50%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<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: 50%;" type="text"/>	£ <input style="width: 50%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<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: 50%;" type="text"/>	£ <input style="width: 50%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<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: 50%;" type="text"/>	£ <input style="width: 50%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<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: 50%;" type="text"/>	£ <input style="width: 50%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>If the loan is to be interest only (See Section J) what is the monthly payment to your repayment vehicle?</b>	Applicant 1 £ <input style="width: 50%;" type="text"/> per month	Applicant 2 £ <input style="width: 50%;" type="text"/> per month
<b>Give details of any maintenance/alimony payments</b>	Applicant 1 £ <input style="width: 50%;" type="text"/> per month	Applicant 2 £ <input style="width: 50%;" type="text"/> per month
<b>Give details of any childcare costs</b>	Applicant 1 £ <input style="width: 50%;" type="text"/> per month	Applicant 2 £ <input style="width: 50%;" type="text"/> per month
<b>Total living expenses to be used for affordability calculation</b>	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>

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## F PROPERTY DETAILS PURCHASES AND REMORTGAGES

<b>Address of property to be mortgaged</b>													
	Postcode												
<b>Description of property (✓)</b>	<input type="checkbox"/> House <input type="checkbox"/> Bungalow <input type="checkbox"/> Flat <input type="checkbox"/> Maisonette <input type="checkbox"/> Detached <input type="checkbox"/> Semi-detached <input type="checkbox"/> End terraced <input type="checkbox"/> Mid terraced												
<b>If the property is a flat / maisonette (✓)</b>	<input type="checkbox"/> Purpose built <input type="checkbox"/> Converted <input type="checkbox"/> Studio flat <input type="checkbox"/> Ex-local authority <input type="checkbox"/> Over commercial property <input type="checkbox"/> shop <input type="checkbox"/> office <input type="checkbox"/> industry												
<b>If shop, please state type</b>	Types of commercial premises either side												
	Total number of floors in block <input style="width: 50px;" type="text"/> Is there lift access? <input type="checkbox"/> Yes <input type="checkbox"/> No												
	On which floor is the flat situated? <input style="width: 50px;" type="text"/> Total number of units in block <input style="width: 50px;" type="text"/>												
<b>Wall construction</b>	<input type="checkbox"/> Brick <input type="checkbox"/> Stone <input type="checkbox"/> Other, please detail <input style="width: 150px;" type="text"/>												
<b>Roof construction</b>	<input type="checkbox"/> Tile <input type="checkbox"/> Slate <input type="checkbox"/> Other, please detail <input style="width: 150px;" type="text"/>												
<b>Enter number of</b>	<input type="checkbox"/> Floors <input type="checkbox"/> Basements <input type="checkbox"/> Receptions <input type="checkbox"/> Bedrooms <input type="checkbox"/> Kitchens <input type="checkbox"/> Bathrooms <input type="checkbox"/> W.C's <input type="checkbox"/> Garages												
<b>Total number of habitable rooms</b>	<input style="width: 50px;" type="text"/>												
<b>Tenure</b>	<input type="checkbox"/> Freehold <input type="checkbox"/> Commonhold <input type="checkbox"/> Feu duty (Scotland) <input style="width: 50px;" type="text"/> £ pa <input type="checkbox"/> Leasehold <input style="width: 50px;" type="text"/> Unexpired lease term years												
	Ground rent £ <input style="width: 50px;" type="text"/> pa      Service charge    £ <input style="width: 50px;" type="text"/> pa												
<b>Year built</b>	<input style="width: 50px;" type="text"/> Valid NHBC or equivalent if under 10 years old <input type="checkbox"/> Yes <input type="checkbox"/> No												
<b>Are there any unusual aspects to the construction of the property? e.g. Deck access, flying freehold</b> <b>If none, state 'NONE'.</b>													
<b>Give full names, relationship and DOBs of all persons, other than the applicants, over the age of 17 years who will occupy the property. If none, state 'NONE'.</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Name</th> <th style="width: 30%;">Relationship to applicant</th> <th style="width: 20%;">DOB</th> </tr> </thead> <tbody> <tr><td style="height: 20px;"></td><td></td><td></td></tr> <tr><td style="height: 20px;"></td><td></td><td></td></tr> <tr><td style="height: 20px;"></td><td></td><td></td></tr> </tbody> </table>	Name	Relationship to applicant	DOB									
Name	Relationship to applicant	DOB											
<b>Do you intend to conduct any business in the property or any outbuilding?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No    If 'Yes', please provide full details. <input style="width: 150px;" type="text"/>												
<b>Will the property be your primary residence?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No    If 'No', please specify. <input style="width: 150px;" type="text"/>												
<b>Contact arrangements for valuer to gain access</b>													
<b>Do you intend to let the property?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No    If 'Yes', provide details <input style="width: 150px;" type="text"/>												
<b>Will the property be let to a relative?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No    If 'Yes', what is the relationship <input style="width: 150px;" type="text"/>												
<b>Will this be let on an Assured Shorthold Tenancy Agreement?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No												
<b>Buy-to-let only – estimated rental income</b>	£ <input style="width: 50px;" type="text"/> per month												
<b>Was the property previously owned by a local authority or housing association or the MOD?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No												

## G PURCHASING A PROPERTY

<p>Type of valuation required (✓)</p>	<input type="checkbox"/> Mortgage valuation	<input type="checkbox"/> Homebuyers report
<p>Loan required and term</p>	£ <input style="width: 150px;" type="text"/>	Term <input style="width: 50px;" type="text"/> years
<p>If the mortgage term extends beyond retirement age please provide details of how mortgage payments will be maintained in retirement</p>	Expected retirement age <input style="width: 50px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>	
<p>Are any fees to be added to the loan? If so, please give details and amounts. (Fees will only be added if our criteria allows this)</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No If 'Yes' please indicate £ <input style="width: 50px;" type="text"/> Completion Fee £ <input style="width: 50px;" type="text"/> Other (specify) <input style="width: 100px;" type="text"/>	
<p>Purchase price of property</p>	£ <input style="width: 150px;" type="text"/>	
<p>Date of entry (Scotland only)</p>	<input style="width: 50px;" type="text"/> / <input style="width: 50px;" type="text"/> / <input style="width: 50px;" type="text"/>	
<p>Sale price of your existing property</p>	£ <input style="width: 150px;" type="text"/>	
<p>Vendor's name (state if a relation of applicant)</p>	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>	
<p>Name, address and telephone number of the selling agent.</p>	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>	
<p>Will your current property be sold at or prior to completion of this new mortgage?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	If 'Yes', selling price £ <input style="width: 100px;" type="text"/>
<p>Will you be renting your current property (Let-to-Buy)?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	If 'Yes', provide estimated rental £ <input style="width: 100px;" type="text"/>
<p>Are you borrowing or receiving assistance with your deposit?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	If 'Yes', specify source <input style="width: 50px;" type="text"/> and amount £ <input style="width: 50px;" type="text"/>
<p>Is a deed of gift involved?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<p>Deposit (provided by applicant/s)</p>	£ <input style="width: 150px;" type="text"/>	Source <input style="width: 150px;" type="text"/>
<p>Is it a private sale?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No If 'Yes', provide details <input style="width: 100px;" type="text"/>	
<p>Are you purchasing as a sitting tenant?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<p>Are you a first time buyer?</p>	Applicant 1 <input type="checkbox"/> Yes <input type="checkbox"/> No	Applicant 2 <input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Will you or your immediate family occupy at least 40% of the property?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<p>Is the property being purchased under:</p>	<input type="checkbox"/> Right to Buy	<input type="checkbox"/> Shared ownership
<p>Full valuation of property before any discount</p>	<input style="width: 150px;" type="text"/>	
<p>RTB only – are additional monies being raised?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<p>Purpose of monies</p>	Home improvements	£ <input style="width: 100px;" type="text"/>
<p></p>	Legal fees	£ <input style="width: 100px;" type="text"/>
<p></p>	Other	£ <input style="width: 100px;" type="text"/>
<p></p>	If 'other' give details	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>

continued on next page

## H REMORTGAGING OF PROPERTY ALREADY OWNED

<p><b>Loan required and term</b></p> <p>If the mortgage term extends beyond retirement age please provide details of how mortgage payments will be maintained in retirement</p> <p>Are any fees to be added to the loan? If so, please give details and amounts. (Fees will only be added if our criteria allows this)</p> <p><b>Estimated value of property</b></p> <p><b>Original date of purchase and purchase price</b></p> <p><b>Was the property originally purchased under:</b></p> <p><b>How much did you originally borrow to purchase your property?</b></p> <p><b>Remortgaging a Buy to Let Mortgage details for rented property</b></p>	<p>£ <input style="width: 150px;" type="text"/> Term <input style="width: 50px;" type="text"/> years Expected retirement age <input style="width: 50px;" type="text"/></p> <p><input style="width: 100%;" type="text"/></p> <p><input style="width: 50px;" type="checkbox"/> Yes <input style="width: 50px;" type="checkbox"/> No</p> <p>If 'Yes' please indicate £ <input style="width: 50px;" type="text"/> Completion Fee £ <input style="width: 50px;" type="text"/> Other (specify) <input style="width: 100%;" type="text"/></p> <p>£ <input style="width: 150px;" type="text"/></p> <p>Date <input style="width: 100px;" type="text"/> £ <input style="width: 100px;" type="text"/></p> <p><input style="width: 50px;" type="checkbox"/> Right to Buy <input style="width: 50px;" type="checkbox"/> Shared ownership <input style="width: 50px;" type="checkbox"/> Shared equity</p> <p>£ <input style="width: 150px;" type="text"/></p> <p>Lender <input style="width: 250px;" type="text"/> Account No. <input style="width: 100px;" type="text"/></p> <p>Address <input style="width: 500px;" type="text"/></p> <table border="0" style="width: 100%;"> <tr> <td style="width: 30%;"><input type="checkbox"/> Repay existing mortgage</td> <td style="width: 10%; text-align: right;">£</td> <td style="width: 60%;"><input style="width: 150px;" type="text"/></td> </tr> <tr> <td><input type="checkbox"/> Home improvements</td> <td style="text-align: right;">£</td> <td><input style="width: 150px;" type="text"/></td> </tr> <tr> <td><input type="checkbox"/> Cover redemption costs</td> <td style="text-align: right;">£</td> <td><input style="width: 150px;" type="text"/></td> </tr> <tr> <td><input type="checkbox"/> Other</td> <td style="text-align: right;">£</td> <td>Purpose <input style="width: 150px;" type="text"/></td> </tr> <tr> <td></td> <td style="text-align: right;">£</td> <td>Purpose <input style="width: 150px;" type="text"/></td> </tr> </table> <p>Total new mortgage required £ <input style="width: 150px;" type="text"/></p>	<input type="checkbox"/> Repay existing mortgage	£	<input style="width: 150px;" type="text"/>	<input type="checkbox"/> Home improvements	£	<input style="width: 150px;" type="text"/>	<input type="checkbox"/> Cover redemption costs	£	<input style="width: 150px;" type="text"/>	<input type="checkbox"/> Other	£	Purpose <input style="width: 150px;" type="text"/>		£	Purpose <input style="width: 150px;" type="text"/>
<input type="checkbox"/> Repay existing mortgage	£	<input style="width: 150px;" type="text"/>														
<input type="checkbox"/> Home improvements	£	<input style="width: 150px;" type="text"/>														
<input type="checkbox"/> Cover redemption costs	£	<input style="width: 150px;" type="text"/>														
<input type="checkbox"/> Other	£	Purpose <input style="width: 150px;" type="text"/>														
	£	Purpose <input style="width: 150px;" type="text"/>														

**PURPOSE OF LOAN**  
Please tick appropriate box, state amount against each category, and total the categories to give new loan applied for.

## I SOLICITOR'S DETAILS

**Name and address of your solicitor**  
(We require a minimum of 2 practising partners in firm)

**Person acting**

<input style="width: 95%;" type="text"/>	No. of partners
<input style="width: 95%;" type="text"/>	
<input style="width: 95%;" type="text"/>	
Postcode <input style="width: 95%;" type="text"/>	
Tel no. <input style="width: 95%;" type="text"/>	
Fax no. <input style="width: 95%;" type="text"/>	
DX no. <input style="width: 95%;" type="text"/>	
<input style="width: 95%;" type="text"/>	

continued on next page

## J REPAYMENT OPTIONS

Please select method of payment

<input type="checkbox"/> Capital Repayment	<input type="checkbox"/> Interest Only
<input type="checkbox"/> Endowment Policy	<input type="checkbox"/> Savings If savings please specify <input type="text"/>
<input type="checkbox"/> ISA	<input type="checkbox"/> Pension Policy
<input type="checkbox"/> Sale of Property	<input type="checkbox"/> Other (specify) <input type="text"/>

If you have selected the interest only option, how do you intend to repay the loan at the end of the mortgage?

If the loan is interest only please ensure that the monthly payment to your repayment vehicle appears in Section E if applicable.

## K LOANS PAST RETIREMENT AGE

If either applicant will reach 65 years of age in the next 10 years and their current income is being used in this application for mortgage affordability purposes, please confirm how you intend to sustain mortgage payments after your standard age of retirement.

	Applicant 1	Applicant 2
Continued Employment Income		
Sale of property		
Pension (State)		
Pension (Private or Employee)		
Victoria loan will be redeemed		
Inheritance		
Other Please specify		

Continue on the additional information section on page 13 if necessary.

## L MORTGAGE PAYMENT PROTECTION INSURANCE

It is important that you protect your mortgage payments and other associated outgoings in the unlikely event of loss of income following accident, sickness or involuntary unemployment, and therefore it is strongly recommended that you take out this cover.

Please confirm whether you have arranged Mortgage Payment Protection

Yes  No

Have you arranged this cover through your Mortgage Adviser?

Yes  No

Please give the name of the insurance company the cover is with

## M SINGLE PREMIUM INSURANCE POLICY

Was any Single Premium Insurance Policy sold with the mortgage?

YES  NO

If yes, please provide the following details for *each* Single Insurance Premium sold:

Was the Insurance Premium added to the mortgage loan?

YES  NO

If YES, what was the Insurance Premium amount?

£

Name of Insurer

Term of Insurance Policy

Continue on the additional information section on page 13 if necessary.

## N BUILDINGS INSURANCE

It is a condition of the mortgage that the property is insured for its full reinstatement value, as recommended on the valuation report. If the property is leasehold, responsibility for insuring the building may rest with the freeholder, and therefore cover must be effected in accordance with the lease.

Please ensure that you indicate your requirements by ticking one of the following boxes:

<input type="checkbox"/> Arranging own building insurance	<input type="checkbox"/> Lender's Buildings
<input type="checkbox"/> Arranging own contents insurance	<input type="checkbox"/> Lender's Buildings / Contents
<input type="checkbox"/> Insurance arranged by freeholder	

If own insurance, did you arrange cover through your mortgage advisor?

Yes  No

Please provide the name of the insurance company the cover is with:

continued on next page

## O EXISTING PROPERTY PORTFOLIO (IF APPLICABLE)

Please complete this section if you already own properties other than your main residence, if this application is to be considered on a buy to let basis, if you are a UK citizen planning to rent out your UK property while working abroad, or if you have existing rental properties.

Property Address	Current Mortgage Outstanding	Lender	Monthly Mortgage Payment	Monthly rental income
	£ <input style="width: 80%;" type="text"/>	<input style="width: 100%;" type="text"/>	£ <input style="width: 80%;" type="text"/>	£ <input style="width: 80%;" type="text"/>
	<b>Date Mortgage commenced</b>	<input style="width: 100%;" type="text"/>		
Postcode	<input style="width: 100%;" type="text"/>			
	£ <input style="width: 80%;" type="text"/>	<input style="width: 100%;" type="text"/>	£ <input style="width: 80%;" type="text"/>	£ <input style="width: 80%;" type="text"/>
	<b>Date Mortgage commenced</b>	<input style="width: 100%;" type="text"/>		
Postcode	<input style="width: 100%;" type="text"/>			
	£ <input style="width: 80%;" type="text"/>	<input style="width: 100%;" type="text"/>	£ <input style="width: 80%;" type="text"/>	£ <input style="width: 80%;" type="text"/>
	<b>Date Mortgage commenced</b>	<input style="width: 100%;" type="text"/>		
Postcode	<input style="width: 100%;" type="text"/>			
	£ <input style="width: 80%;" type="text"/>	<input style="width: 100%;" type="text"/>	£ <input style="width: 80%;" type="text"/>	£ <input style="width: 80%;" type="text"/>
	<b>Date Mortgage commenced</b>	<input style="width: 100%;" type="text"/>		
Postcode	<input style="width: 100%;" type="text"/>			

continued on next page

## P ADDITIONAL INFORMATION

Please use this section for additional information. Please state clearly which questions you are providing additional information for.

## Q ADDITIONAL INFORMATION

Please use this section for additional information. Please state clearly which questions you are providing additional information for.

continued on next page

## INTRODUCER DETAILS

Details of all Intermediaries and/or Packagers/Networks in the submission chain must be shown.

### DETAILS OF INTERMEDIARY SELLING THE MORTGAGE

<b>Intermediary name</b>	<input type="text"/>		
<b>Company name</b>	<input type="text"/>		
<b>Address</b>	<input type="text"/>		<input type="text"/>
			Postcode
<b>Telephone number</b>	<input type="text"/>	<b>Fax number</b>	<input type="text"/>
<b>E-mail address</b>	<input type="text"/>	<b>Date</b>	<input type="text"/>
<b>FSA Registration number</b>	<input type="text"/>	<b>CCL Number</b>	<input type="text"/>

Was this mortgage sale advised?

Yes  No

Please tick if the application is:

Face to Face  Non Face to Face

Date advice given

Are you an Appointed Representative?

Yes  No

If you are an Appointed Representative please provide

Full name of Principal

Principal's FSA number  Principal's Postcode

### OTHER COMPANIES IN THE SUBMISSION CHAIN

<b>Company name</b>	<input type="text"/>
<b>Address</b>	
<b>Telephone number</b>	
<b>Fax number</b>	
<b>FSA Registration number</b>	

continued on next page

Company name			
Address			
			Postcode
Telephone number		Fax number	
FSA Registration number			

  

Company name			
Address			
			Postcode
Telephone number		Fax number	
FSA Registration number			

  

Company name			
Address			
			Postcode
Telephone number		Fax number	
FSA Registration number			

## FEES

### Fees paid by Applicant

Arrangement fee paid to the Intermediary	£	
Application fee paid to the Packager (excluding Valuation fee element)	£	
Valuation Fee	£	
Estimated legal fees to be paid by applicant(s)	£	
Funds Transfer Fee	£	
Buildings Insurance Fee	£	
Other fees (please specify) <input type="text"/>	£	

**Please confirm if the application does not proceed:**

What proportion of the Intermediary's fee is refundable?	% or £	
What proportion of the Packager's application fee is refundable?	% or £	
What proportion of the Valuation fee is refundable after the valuation has been carried out?	% or £	
What proportion of other fees is refundable?	% or £	

### Procurations Fees

Please provide the procuration fee you expect to receive should this mortgage complete: £

## CREDIT/DEBIT CARD AUTHORISATION

Type of card	<input type="checkbox"/> Mastercard / Access	<input type="checkbox"/> Visa	<input type="checkbox"/> Switch	Issue number	<input type="text"/>	Security number <small>(3 digits on back of card)</small>	<input type="text"/>
Cardholders Name	<input type="text"/>		Card number <small>minimum 16 digits</small>	<input type="text"/>		Expiry date	<input type="text"/>
Billing address	<input type="text"/>					Postcode	<input type="text"/>
Total amount to be debited						£	<input type="text"/>
Signature	<input type="text"/>		Date	<input type="text"/>		APPLICATION NUMBER (OFFICE USE ONLY)	

## APPLICATION DETAILS

**Product name**

**Product Code**

**Initial pay rate**  % for  (months) or until  / / (dd/mm/yyyy)

**Product type**  Discounted If discount, what is the discount period?   
 LIBOR linked  
 Fixed If fixed, what is the fixed period?

If full details of the product are not provided the processing of this application may be delayed

**Applicant(s) name(s)**

**Is this application linked to other applications?**

Yes (If 'Yes', please complete the LINKED APPLICATION section below.)  No

**Application and Valuation fees enclosed**

*Note: If a Homebuyers report is required, please check fee*

£

If a Homebuyers report is required see Section G

**Payment made by**

Cheque

Debit/Credit card (please complete the Debit/Credit card authorisation on page 16)

**Mortgage purpose**

House purchase

Remortgage

Let-to-buy

Buy-to-let

RTB

**Status**

Full status

Self certification

Sub prime

## LINKED APPLICATION

Please complete the section below if this application is linked to other applications submitted to us forming part of a property portfolio or multiple applications by the same applicant(s).

**Applicant(s) name(s)**

**Security address**

**Portfolio**

Yes

No

## AGREEMENT IN PRINCIPLE

If application has been discussed in principle with an underwriter, please state with whom and when.

*N.B. The majority of lenders charge a completion fee. Please confirm with your NBC.*

**Name**

**Date**

**Ref no. if applicable**

## INTERMEDIARY DECLARATION

To be completed by the point of sale intermediary

I hereby certify that I have supplied a Key Facts Illustration (KFI) to all applicant(s) for the mortgage product applied for in this application

**Signed**

**Name**

**Date**

continued on next page

## R APPLICATION DECLARATION

Name: .....

Address: .....

.....

.....

**Please read carefully and confirm acceptance with your signature.**

**I / we declare and agree that:**

### **Credit decisions and also the prevention of fraud and money laundering**

1. Victoria Mortgage Funding Limited (you) (VMF) may use credit and fraud prevention agencies to help you make decisions. I / We agree to the use of my / our information by you, credit reference agencies or fraud prevention agencies as explained to me / us in the leaflet called: 'A Guide to the use of your personal data by Victoria Mortgage Funding Limited and Credit Reference Agencies.';
2. I / We have received a copy of the leaflet title 'A Guide to the use of your personal data by Victoria Mortgage Funding Limited and Credit Reference Agencies.';

### **Marketing**

3. The information you hold about me / us may be used by you and other companies within your group or organisations that you have carefully selected for marketing purposes (other than the passing of information to Legal and General Insurance Company which is dealt with in clauses 5 to 8 below) and you or them may contact me / us to provide me / us with information about our / their services and products, unless indicated otherwise by me / us immediately below:

I / We do not wish to receive marketing information:

Alternatively, you can write to the Data Protection Officer at Victoria Mortgage Funding Limited at any time, quoting your mortgage account number;

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

### **Household Insurance**

5. I / We will be required to have adequate Buildings Insurance Cover in place on or before completion of the mortgage;
6. Victoria Mortgage Funding Limited have an arrangement with various companies for the provision of household insurance for all of their customers. I / We consent to you arranging with one of these companies to contact me / us with regard to my / our property insurance requirements and if acceptable provide me / us with a Home Insurance quotation, unless indicated otherwise by me / us immediately below,

I / We do not require any contact with regards to a Home Insurance quotation.

7. I / We understand that Victoria Mortgage Funding Limited is authorised and regulated by the Financial Services Authority and that it acts as an introducer of insurance business. I / We understand that Victoria Mortgage Funding Limited do not charge any fees for introductions of insurance business;

8. I / We understand that I / we can make your own arrangements and use another insurance company but that you will make a charge to cover the costs of additional administration if I / we do so;

### **Other uses of your data**

9. 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;
  10. I / We accept that Victoria Mortgage Funding 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 Victoria Mortgage Funding Group of companies or agents authorised by you to carry out any of the application or mortgage administration functions;
  11. I / We understand that the Victoria Mortgage Funding Limited may outsource the processing of my / our mortgage application and the administration of my / our mortgage account to a third party. I / we authorise the Company to give / send and receive information and personal data to / from any such third party for the purpose of processing my / our mortgage application or administering my / our mortgage account. I / we also consent to you disclosing information related to this application and my / our mortgage account to my / our mortgage intermediary, your surveyor, your regulators, your auditors or any person having a legal right to this information. I / we understand that this information may be sent / received verbally, in writing, via telephone, fax or electronic mail;
  12. In reference to clause 25 & 26, I / we consent to you passing any information contained in the application form relating to the loan and any supporting documentation which may subsequently be provided or any other information or documents relating to the mortgage account, the property or the history and conduct of the mortgage account to any actual or potential transferee or other interested or contracting parties;
  13. I / We consent to my / our telephone calls with you being recorded and monitored for security, quality and/or training purposes;
  14. I / We understand that I / we may request a copy of the details that you hold about me / us by making a written request to the Data Protection Officer at Victoria Mortgage Funding Limited and that you are entitled to charge us a fee for this;
- Other declarations:**
15. I am / We are 18 years of age or older;
  16. The information I / we have provided in this application is true and accurate to the best of my / our knowledge and understand that it forms part of the terms of my / our mortgage;
  17. I / We will notify you immediately if there are any changes to the information provided in this application prior to the making of a mortgage advance;

continued on next page

18. 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);
19. 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;
20. I / We authorise you to accept requests for information relating to this application from my / our mortgage intermediary / solicitor or any other agent authorised by me / us and to make all necessary enquiries to process this application at my / our cost;
21. I / We acknowledge that under any mortgage provided by you, I / we will not be able to let the property or obtain a further charge on the property unless I / we have received written consent from you beforehand;
22. 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;
23. 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;
24. 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;
25. I / We agree that the lender may, without notice transfer or assign, either in whole or in part any loan, mortgage or security for the repayment of any loan or mortgage made in connection with this application to its successors and assigns which include, without limitation, its legal and equitable assigns, whether by way of absolute assignment or by way of security only and those deriving title under it or them. I / We understand that the lender may provide details of my / our account to prospective successors and/or assigns in order that they may conduct due diligence checks prior to any transfer taking place. I / We understand that such checks may involve my / our personal data being passed to third parties, including, but not limited to, credit reference agencies for the purpose of quality analysis;
26. If you charge, dispose assign or transfer any or all of my / our rights benefits and obligations under the mortgage and/or the mortgage debt, my / our own rights, benefits and obligations under this mortgage will stay exactly the same and I / we will be bound to the person to whom you have so charged, disposed, assigned or transferred this mortgage and / or the mortgage debt;
27. 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;
28. I / We understand that, if I / we have applied for an interest only mortgage, 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 mortgage from other sources at the maturity of the mortgage;
29. I / We consent to you or your agents making enquiries of any person including my / our current and previous lenders, employers, landlords, bankers, accountant or tax office as you consider necessary in relation to the processing of this application and administration of our account;
30. My / Our solicitor may disclose to you any information relevant to Victoria Mortgage Funding Limited's decision to lend and I / we waive any right to claim solicitor / client confidentiality or legal privilege in respect of such information; and,
31. I / We confirm that we can afford the monthly payments illustrated.
32. I / We have received and read the Key Facts Illustration (KFI) provided by \_\_\_\_\_ (insert name of firm) in respect of this application.

*Signed*

*Dated*

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



Straight forward Straight through Sub-prime lending

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23rd November 2006