



Mortgage Application Form

Application Checklist

Please complete in BLOCK CAPITALS and tick where applicable.

MML Reference

Lender KFI Reference

Intermediary Details

Are you	<input type="checkbox"/> AR	<input type="checkbox"/> DA	FSA Number	<input type="text"/>
If Network, please name	<input type="text"/>		CCL Number	<input type="text"/>
Intermediary Company Name	<input type="text"/>		AR Ref Number	<input type="text"/>
Intermediary Name	<input type="text"/>		Telephone	<input type="text"/>
Address	<input type="text"/>		Mobile	<input type="text"/>
			Fax	<input type="text"/>
			Email	<input type="text"/>
Is there a connection between you and MML?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
If Yes, please give details	<input type="text"/>			

Satellite Packager

(if applicable)

Company Name FSA Number

Loan Details

Loan Amount	<input type="text"/>	<input type="checkbox"/> Purchase	<input type="checkbox"/> Remortgage
Purchase Price/Valuation	<input type="text"/>	Or if split;	
Loan To Value	<input type="text"/> %	Repayment	<input type="checkbox"/> £ <input type="text"/>
Term	<input type="text"/> Years	Interest Only	<input type="checkbox"/> £ <input type="text"/>

Product Details

Office Use Only DIP/AIP Number <input type="text"/>	Lender	<input type="text"/>		
Booking Number <input type="text"/>	Variable	<input type="checkbox"/> Initial Interest Rate <input type="text"/> %	Detail*	<input type="text"/>
Product Code <input type="text"/>	Fixed	<input type="checkbox"/> Initial Interest Rate <input type="text"/> %	Detail*	<input type="text"/>
	Discount	<input type="checkbox"/> Initial Interest Rate <input type="text"/> %	Detail*	<input type="text"/>
	Capped	<input type="checkbox"/> Initial Interest Rate <input type="text"/> %	Detail*	<input type="text"/>
	LIBOR	<input type="checkbox"/> Initial Interest Rate <input type="text"/> %	Detail*	<input type="text"/>
	Tracker	<input type="checkbox"/> Initial Interest Rate <input type="text"/> %	Detail*	<input type="text"/>
			<small>*rate period or end rate</small>	
	Other (please specify)	<input type="text"/> i.e. porting product etc.		
	Full Status	<input type="checkbox"/> Self Certified	<input type="checkbox"/>	
	Residential	<input type="checkbox"/> Buy to Let	<input type="checkbox"/> Impaired Credit	<input type="checkbox"/> Negative Equity
	Lifetime	<input type="checkbox"/> Let to Buy	<input type="checkbox"/> Flexi	<input type="checkbox"/> 100%
	Other (please specify)	<input type="text"/>		

Application Fee

Office Use Only Case Number <input type="text"/>	A cheque enclosed	<input type="checkbox"/> for £ <input type="text"/>	or pay by debit/credit card	<input type="checkbox"/> for £ <input type="text"/>	<input type="checkbox"/>
	Card Number	<input type="checkbox"/> Visa	<input type="checkbox"/> Mastercard	<input type="checkbox"/> Solo	<input type="checkbox"/> Maestro
	Card Holders Name	<input type="text"/>	Start Date	<input type="text"/>	<input type="text"/>
	Card Holders Address	<input type="text"/>	Expiry Date	<input type="text"/>	<input type="text"/>
	Card Holders Signature	<input type="text"/>	Issue Number	<input type="text"/>	<input type="text"/>
			Security number	<input type="text"/>	<input type="text"/>
			<small>Maestro Only</small>		
			<small>Last 3 digits on signed strip</small>	<input type="text"/>	<input type="text"/>

Loans must be secured by a first mortgage on residential property in England, Wales, Northern Ireland or Mainland Scotland

Intermediary Declaration

Only complete the Fee Information & Intermediary KFI Declaration if this is a Residential Mortgage, Buy to Let investment in which family will reside or a semi-commercial mortgage where at least 40% of the property is for residential use i.e. FSA REGULATED PRODUCTS.

Fees Information

Only complete if a regulated product is being sold

	Fees Payable as per KFI	or % of loan advance	Added to Loan	Refundable		If Yes, please provide circumstances
				Yes	No	
Broker Fee	£	%				
Lender Fee	£	%				
Application/Valuation Fee	£	%				
Legal Fees	£	%				
Higher Lending Charge	£	%				
Other Fees/Inducements	£	%				
Total	£					

Please provide details of all other fees payable

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

Name		£
Name		£
Name		£
Total		£

Please advise payment route for procuracy fee payment

Direct Network

If you are charging a Broker Fee (a fee for your services) when is it to be paid?

Application Completion

Is title insurance required?

Yes No

Third Party Introducer Details

Are you paying a third party for introducing this client to you?

Yes No

If yes, name of individual or company

Amount you are paying them from your income earned on this case

Intermediary Declaration

Only complete if a regulated product is being sold

I declare that this sale is

Advised Non-advised
 Face to face Not face to face

If advised, I confirm that I recommended the product stated.

I declare that as the Customer Facing Broker all the information given above is true and accurate and that I, and the firm, hold the appropriate permissions from the Financial Services Authority (FSA) for the regulated activities I have undertaken in relation to this application.

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

I confirm that I have supplied a KFI to the applicant(s) for the mortgage product applied for in this application which I believe to be accurate.

If the mortgage term extends into retirement, I confirm that the customer(s) 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 they are aware it is their responsibility to ensure they have made arrangements to repay the loan at the end of the term.

Are you or your firm selling any compulsory insurance products to your client(s)?

Yes No

If yes, please give details

Intermediary signature

Print Name

Date

Name of firm

Position

Mortgage Application

Before completing this form please read the 'Uses of Data' information set out in the Declaration at the back of this form and check that you have received and read a Key Facts Illustration (KFI) for the process stated.

Please complete in BLOCK CAPITALS. If more than two applicants please complete a further form.

SECTION A Personal Details

		Applicant 1 (with highest income)		Applicant 2	
A1	Title (Mr/Miss/Mrs/Ms/other)	<input type="text"/>		<input type="text"/>	
A2	First name(s)	<input type="text"/>		<input type="text"/>	
A3	Last name	<input type="text"/>		<input type="text"/>	
A4	Have you ever changed your first name or last name?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If yes, give all former names and dates changed	<input type="text"/>		<input type="text"/>	
A5	Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
		DD/MM/YYYY		DD/MM/YYYY	
A6	Intended retirement age	<input type="text"/>	If applicable, estimated retirement income/source	<input type="text"/>	If applicable, estimated retirement income/source
		£		£	
A7	Nationality	<input type="text"/>		<input type="text"/>	
A8	Do you have permanent rights to reside in the UK?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
A9	Do you have diplomatic immunity?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
A10	How long have you lived in the UK?	<input type="text"/>	Years	<input type="text"/>	Months
A11	Marital status	<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Widowed	<input type="checkbox"/> Divorced
		<input type="checkbox"/> Divorced	<input type="checkbox"/> Separated	<input type="checkbox"/> Divorced	<input type="checkbox"/> Separated
A12	State relationship between applicants	<input type="text"/>		<input type="text"/>	
A13	Do you have any dependents?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> How many?	<input type="text"/>
A14	Age(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
A15	Current address	<input type="text"/>		<input type="text"/>	
	If you have a different correspondence address please complete in section W	Postcode		Postcode	
A16	Current residential status	<input type="checkbox"/> Owner	<input type="checkbox"/> Local authority renting	<input type="checkbox"/> Privately renting	<input type="checkbox"/> Living with parents
		<input type="checkbox"/> Living with friends/relatives	<input type="checkbox"/> Other	<input type="checkbox"/> Living with parents	<input type="checkbox"/> Living with friends/relatives
		<input type="checkbox"/> Other	<input type="checkbox"/> Other	<input type="checkbox"/> Other	<input type="checkbox"/> Other
A17	Home telephone number	<input type="text"/>		<input type="text"/>	
A18	Work telephone number	<input type="text"/>		<input type="text"/>	
A19	Mobile telephone number	<input type="text"/>		<input type="text"/>	
A20	Email address	<input type="text"/>		<input type="text"/>	
A21	Can we contact you at work?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
A22	Time at current address	<input type="text"/>	Years	<input type="text"/>	Months
A23	If less than 3 years give previous address(es)	<input type="text"/>		<input type="text"/>	
	If more than 2 please complete in section W	Postcode		Postcode	
A24	Residential status	<input type="checkbox"/> Owner	<input type="checkbox"/> Local authority renting	<input type="checkbox"/> Privately renting	<input type="checkbox"/> Living with parents
		<input type="checkbox"/> Living with friends/relatives	<input type="checkbox"/> Other	<input type="checkbox"/> Living with parents	<input type="checkbox"/> Living with friends/relatives
		<input type="checkbox"/> Other	<input type="checkbox"/> Other	<input type="checkbox"/> Other	<input type="checkbox"/> Other
A25	Time at previous address	<input type="text"/>	Years	<input type="text"/>	Months
A26	Previous Address	<input type="text"/>		<input type="text"/>	
		Postcode		Postcode	
A27	Residential status	<input type="checkbox"/> Owner	<input type="checkbox"/> Local authority renting	<input type="checkbox"/> Privately renting	<input type="checkbox"/> Living with parents
		<input type="checkbox"/> Living with friends/relatives	<input type="checkbox"/> Other	<input type="checkbox"/> Living with parents	<input type="checkbox"/> Living with friends/relatives
		<input type="checkbox"/> Other	<input type="checkbox"/> Other	<input type="checkbox"/> Other	<input type="checkbox"/> Other
A28	Time at previous address	<input type="text"/>	Years	<input type="text"/>	Months
A29	National Insurance number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
A30	Name of tax office	<input type="text"/>		<input type="text"/>	
A31	Tax reference number	<input type="text"/>		<input type="text"/>	
A32	Do you pay UK tax?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

SECTION B Occupational Details

B1	Employment status	<input type="checkbox"/> Employed	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Employed	<input type="checkbox"/> Self Employed
		<input type="checkbox"/> Retired	<input type="checkbox"/> Other	<input type="checkbox"/> Retired	<input type="checkbox"/> Other

SECTION C Employees

Applicants with over 25% shareholding go to section D

C1	Job title/position held	<input type="text"/>	<input type="text"/>
C2	Payroll number	<input type="text"/>	<input type="text"/>
C3	Number of current jobs	<input type="text"/>	<input type="text"/>
C4	Employers name (nature of business)	<input type="text"/>	<input type="text"/>
C5	Employers full address	<input type="text"/>	<input type="text"/>
	Postcode	<input type="text"/>	<input type="text"/>
C6	Employers telephone number	<input type="text"/>	<input type="text"/>
C7	Employers fax number	<input type="text"/>	<input type="text"/>
C8	Person to contact for reference	<input type="text"/>	<input type="text"/>
C9	Is the position permanent?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
		<small>If no please give details in section W e.g. contract worker, length of contract, has it been renewed etc</small>	<small>If no please give details in section W e.g. contract worker, length of contract, has it been renewed etc</small>
C10	If director or (part) owner please indicate share	<input type="text"/> %	<input type="text"/> %
C11	Are you currently in a probationary period?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
C12	Are you under notice of termination or redundancy?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
C13	Is the company owned by a family member?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
C14	Basic annual gross salary/wage	<input type="text"/> <small>If self certification please complete section E</small>	<input type="text"/> <small>If self certification please complete section E</small>
C15	Regular annual gross bonus/commission	<input type="text"/>	<input type="text"/>
C16	Regular annual gross overtime	<input type="text"/>	<input type="text"/>
C17	Other (give details)	<input type="text"/>	<input type="text"/>
C18	Total annual gross income	<input type="text"/>	<input type="text"/>
C19	Date employment commenced	<input type="text"/> <input type="text"/> <input type="text"/> <small>If less than 3 years give previous employers, if more than one employer complete in section W</small>	<input type="text"/> <input type="text"/> <input type="text"/> <small>If less than 3 years give previous employers, if more than one employer complete in section W</small>
C20	Previous employers name	<input type="text"/>	<input type="text"/>
C21	Previous employers address	<input type="text"/>	<input type="text"/>
	Postcode	<input type="text"/>	<input type="text"/>
C22	Time with previous employer	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
C23	Payroll number (if known)	<input type="text"/>	<input type="text"/>

SECTION D Self Employed

And employees with over 25% shareholding

D1	Name of business	<input type="text"/>	<input type="text"/>
D2	State status of company	<input type="checkbox"/> Limited <input type="checkbox"/> Sole Trader <input type="checkbox"/> Partnership	<input type="checkbox"/> Limited <input type="checkbox"/> Sole Trader <input type="checkbox"/> Partnership
D3	Full address	<input type="text"/>	<input type="text"/>
	Postcode	<input type="text"/>	<input type="text"/>
D4	Business telephone number	<input type="text"/>	<input type="text"/>
D5	Business fax number	<input type="text"/>	<input type="text"/>
D6	Nature of business	<input type="text"/>	<input type="text"/>
D7	Your position in business	<input type="text"/>	<input type="text"/>
D8	If director or (part) owner please indicate share	<input type="text"/> %	<input type="text"/> %
D9	Date business established	<input type="text"/> <input type="text"/> <input type="text"/> DD/MM/YYYY	<input type="text"/> <input type="text"/> <input type="text"/> DD/MM/YYYY
D10	Name of accountant	<input type="text"/>	<input type="text"/>
D11	Accountants full practice name and address	<input type="text"/>	<input type="text"/>
	Postcode	<input type="text"/>	<input type="text"/>
D13	Accountants qualification	<input type="text"/>	<input type="text"/>

SECTION D Self Employed

continued

D14	Telephone number	<input type="text"/>	<input type="text"/>
D15	Fax number	<input type="text"/>	<input type="text"/>
D16	How long has your accountant acted for you?	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
D17	Do you have 3 years accounts available?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
D18	Are your tax affairs up to date with no overdue liabilities in relation to your activities?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
D19	You income for the last 3 trading years If self certification please also complete section E	<input type="text"/> Year £ <input type="text"/> Income	<input type="text"/> Year £ <input type="text"/> Income
		<input type="text"/> Year £ <input type="text"/> Income	<input type="text"/> Year £ <input type="text"/> Income
		<input type="text"/> Year £ <input type="text"/> Income	<input type="text"/> Year £ <input type="text"/> Income

To be completed by applicant(s) who are self certifying their income in addition to completing sections C and D. Not available for applications being made in a company name.

SECTION E Self Certification

E1	Total personal income	£ <input type="text"/> per annum	£ <input type="text"/> per annum
E2	Confirm reason for self certification or self declaration of income	Please tick whichever applies and give a full explanation, where the lender requires, in the box below.	
		<input type="checkbox"/> Self Employed/Contractor	<input type="checkbox"/> Self Employed/Contractor
		<input type="checkbox"/> Earned income derived from various sources	<input type="checkbox"/> Earned income derived from various sources
		<input type="checkbox"/> Investment income	<input type="checkbox"/> Investment income
		<input type="checkbox"/> Proof of income not readily available	<input type="checkbox"/> Proof of income not readily available
		<input type="checkbox"/> To meet deadline	<input type="checkbox"/> To meet deadline
		<input type="checkbox"/> Other	<input type="checkbox"/> Other
E3	Explanation	<input type="text"/>	<input type="text"/>

I/We refer to the mortgage application and do hereby acknowledge and declare that:
 I/We confirm that the income amounts disclosed within this application are true and accurate and are sufficient to pay the monthly mortgage payments and future estimated payments stated within the Key Facts Illustration. I/We understand that a false declaration of income will have a serious effect on our ability to regularly meet mortgage payments.
 I/We confirm that I/we have discussed, with my/our mortgage advisor, the impact of increases in interest rates and their significance on my/our mortgage payments.
 I/We are aware that taking on new/additional financial commitments of any kind, during the period of the mortgage where I/we have not received any corresponding increase in income, could affect the ability to meet the mortgage payments as they fall due, and that my/our home will be at risk if I/we fail to maintain the mortgage payments.
 In the event that the mortgage repayment date falls after my/our normal retirement date(s), I/we confirm that I/we will have sufficient financial resources, either through pension or other income to meet the mortgage payments as they fall due.
 I/We confirm that I/we understand the way an interest only mortgage works and that the balance of my/our mortgage will not reduce over the term of the mortgage and it will be my/our responsibility to repay the loan from other sources at maturity of the loan (this applies only to applicants who are applying for an interest only mortgage).
 I/We certify that if I/we have applied for a product which either does not require me/us to disclose my/our income, or which permits me/us to self-certify my/our income, I/we understand my/our obligations and I/we have sufficient income to support the loan requested.

Make sure that you can afford your mortgage if your income fails.
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

E4	Signature	<input type="text"/>	<input type="text"/>
E5	Date	<input type="text"/>	<input type="text"/>

Please send us your last 12 months itemised mortgage statements and proof of payments to date e.g. bank statements

SECTION F Existing/Previous Mortgages

F1	Are you a First Time Buyer	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes go to section G	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes go to section G
F2	Name of existing residential mortgage lender	<input type="text"/>	<input type="text"/>
F3	Lenders full address	<input type="text"/>	<input type="text"/>
		Postcode	Postcode
F4	Telephone number	<input type="text"/>	<input type="text"/>
F5	Fax number	<input type="text"/>	<input type="text"/>

SECTION F Existing/Previous Mortgages

continued

F6	Existing mortgage account number	<input type="text"/>	<input type="text"/>
F7	Original mortgage amount	£ <input type="text"/>	£ <input type="text"/>
F8	Mortgage outstanding including early repayment charge	£ <input type="text"/>	£ <input type="text"/>
F9	Monthly payment	£ <input type="text"/>	£ <input type="text"/>
F10	Expected sale price	£ <input type="text"/>	£ <input type="text"/>
F11	Date mortgage commenced	<input type="text"/> <input type="text"/> <input type="text"/> DD/MM/YYYY	<input type="text"/> <input type="text"/> <input type="text"/> DD/MM/YYYY
F12	Will this loan be redeemed on completion of the new mortgage?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
F13	Please give details of any previous mortgages held in the last year Not Buy to Let	<input type="text"/>	<input type="text"/>
F14	Mortgage account number	<input type="text"/>	<input type="text"/>
F15	Do you have any other mortgages on properties?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> How many? If yes give details in section J	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> How many? If yes give details in section J

Please provide details of any previous tenancies held within the last year.
If more than one, give details in section W.

SECTION G Existing/Previous Tenancies

G1	Name of landlord or letting agent	<input type="text"/>	<input type="text"/>
G2	Landlord/letting agent full address	<input type="text"/>	<input type="text"/>
	Postcode	<input type="text"/>	<input type="text"/>
G3	Monthly rent payment	£ <input type="text"/>	£ <input type="text"/>
G4	How often do you pay your rent? e.g. weekly, monthly	£ <input type="text"/>	£ <input type="text"/>
G5	Date of tenancy	<input type="text"/> From <input type="text"/> To	<input type="text"/> From <input type="text"/> To

SECTION H Present Cheque Account

H1	Bank/Building Society name	<input type="text"/>	<input type="text"/>
H2	Full address	<input type="text"/>	<input type="text"/>
	Postcode	<input type="text"/>	<input type="text"/>
H3	Sort code / 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"/>
H4	Time with bank	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
H5	Cheque guarantee card?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
H6	Cheque card type	<input type="checkbox"/> Visa <input type="checkbox"/> Amex <input type="checkbox"/> Access <input type="checkbox"/> Mastercard <input type="checkbox"/> Other	<input type="checkbox"/> Visa <input type="checkbox"/> Amex <input type="checkbox"/> Access <input type="checkbox"/> Mastercard <input type="checkbox"/> Other

SECTION I Outgoings

Please list any commitments you currently have and provide details of any additional outgoing in section W.

Type of commitment e.g. credit cards, mail order, bank loan, secured loan, hire purchase, student loan, CSA or childcare	Which applicant?	End date of loan	Name of lender/company	Monthly repayment	Balance outstanding	Tick if to be repaid at completion*	Account number	Tick if secured	Purpose of loan Was this for business?
1	1st 2nd Joint			£	£				
2	1st 2nd Joint			£	£				
3	1st 2nd Joint			£	£				
4	1st 2nd Joint			£	£				
5	1st 2nd Joint			£	£				
6	1st 2nd Joint			£	£				
7	1st 2nd Joint			£	£				
8	1st 2nd Joint			£	£				

* If commitments are only being partially repaid at completion, state how much is being repaid.

SECTION J Other Properties Owned

Please complete this section if you already, or are about to, own properties other than your main residence i.e. Buy to let/holiday homes.
If necessary please provide further information in section W

Property Address	Estimated value	Current Loan	Monthly mortgage payment	Monthly rental income	Lenders name	Tick if to be repaid at completion*
1	£	£	£	£		
2	£	£	£	£		
3	£	£	£	£		
4	£	£	£	£		
5	£	£	£	£		
6	£	£	£	£		
7	£	£	£	£		
8	£	£	£	£		
9	£	£	£	£		
10	£	£	£	£		
11	£	£	£	£		

SECTION K Payment/Credit History

If you answer yes to any of the questions below please provide full details in section W

		Applicant 1		Applicant 2	
		Yes	No	Yes	No
K1	Have you ever been refused a mortgage on the property to be mortgaged or on any other property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
K2	Have you ever been convicted of, or charged, with any offence other than a driving offence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
K3	Have you ever had a judgement for debt recorded against you (County Court Judgement)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	or if a self employed/controlling director, against your company?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
K4	Have you ever been party to insolvency proceedings, bankruptcy or made a formal agreement with your creditors (IVA)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
K5	Is this arrangement still in force?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	If Yes, please give monthly payments	£		£	
	Please give balance outstanding	£		£	
K6	Is there an outstanding bankruptcy petition against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
K7	Have you had a cumulative total of 3 months or more arrears, whether cleared or not, on any secured or unsecured loan at any time in the last 2 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
K8	Have you ever failed to keep up your payments under any present or previous mortgage, rental or loan agreement? If Yes, provide details of amounts/months in last 2 years giving dates and reason, stating when these were cleared in section W.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
K9	Have you ever had your property repossessed or had a voluntary surrender?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
K10	Has your mortgage or rent payments been DWP (Previously DSS) assisted in the last 12 months?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
K11	Do you receive income support or any other social security payments, other than child benefit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
K12	Are there any other matters you wish to be taken into account or anything else we should reasonably be aware of?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SECTION L New Mortgage Details

L1 Purpose of loan Purchase Remortgage

L2 Repayment method Repayment Interest only Split £ Repayment
£ Interest only

L3 Amount of loan requested £

L4 Term of loan required years

L5 Will this mortgage be for the equal benefit of all named applicants? Yes No If no provide details in section W

L6 Some lenders allow you to choose your repayment date, if this is available which date do you choose? 1st to 28th

L7 Flexible products only
£ Total loan
£ Initial advance required
£ Reserve fund credit limit

SECTION M Property Purchase

M1	Purchase price of property	£	<input type="text"/>		
M2	Current estimated value	£	<input type="text"/>		
M3	Funds provided from your own resources	£	<input type="text"/>	Source	<input type="text"/>
M4	Funds provided from any other source	£	<input type="text"/>	Source	<input type="text"/>
M5		Is it a private sale?	<input type="checkbox"/> Yes* <input type="checkbox"/> No		
M6		Is the property being purchased under a RtB scheme	<input type="checkbox"/> Yes* <input type="checkbox"/> No	If yes, send in RtB papers	
M7		Is the property being purchased from a relative	<input type="checkbox"/> Yes* <input type="checkbox"/> No		
M8		Is the property being purchased under a shared ownership scheme?	<input type="checkbox"/> Yes* <input type="checkbox"/> No	If yes, what % are you purchasing?	<input type="text"/> %
M9		Is a deed of gift involved?	<input type="checkbox"/> Yes* <input type="checkbox"/> No		
M10		Are you purchasing as a sitting tenant?	<input type="checkbox"/> Yes* <input type="checkbox"/> No		
M11		Are you receiving a discount on the purchase price?	<input type="checkbox"/> Yes* <input type="checkbox"/> No	If yes, amount of discount	£ <input type="text"/>
M12		Is there a relationship between you and the vendor?	<input type="checkbox"/> Yes* <input type="checkbox"/> No	If yes, details	<input type="text"/>

*If yes to any of these questions please provide details in section W

SECTION N Remortgage

N1	Current estimated value	£	<input type="text"/>		
N2	Original purchase price	£	<input type="text"/>		
N3	Original amount borrowed for house purchase	£	<input type="text"/>		
N4	If you are remortgaging an existing property, date of original purchase	<input type="text"/>	<input type="text"/>	<input type="text"/>	
N5	If you a remortgaging a Buy to Let property:	State lender	<input type="text"/>	Account number	<input type="text"/>
N6	Was original purchase a Right to Buy?	<input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, send in Right to Buy papers	
N7	Existing balance	£	<input type="text"/>		
N8	Additional funds*	£	<input type="text"/>		
N9	Total new loan required	£	<input type="text"/>		
N10	*Please explain what the extra money is for	<input type="text"/>			

SECTION O Property Details

O1	Will the property be your main residence?	<input type="checkbox"/> Yes <input type="checkbox"/> No			
O2	Address of property to be mortgaged Full postcode required	<input type="text"/>			
O3	Is, or was, the property built or owned by the local authority, housing association or Ministry of Defence?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, % owner/occupied?	<input type="text"/> %	
O4	Age of property	<input type="text"/>	Valid NHBC Certificate?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
O5	Lease type	<input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold <input type="checkbox"/> Commonhold <input type="checkbox"/> Feudal (Scotland only)			
O6	If leasehold, please state;	Number of years remaining	<input type="text"/>	Annual maintenance charge	£ <input type="text"/>
		Annual ground rent/rent charge	£ <input type="text"/>	Entry date	<input type="text"/> <input type="text"/> <input type="text"/>
O8	Type of property	<input type="checkbox"/> Detached <input type="checkbox"/> Semi Detached <input type="checkbox"/> Terrace <input type="checkbox"/> Bungalow <input type="checkbox"/> Studio <input type="checkbox"/> Maisonette <input type="checkbox"/> Flat			
O9	If a flat or maisonette	<input type="checkbox"/> Floor number <input type="checkbox"/> Number of floors <input type="checkbox"/> Number of units <input type="checkbox"/> Balcony access <input type="checkbox"/> Purpose built <input type="checkbox"/> Converted <input type="checkbox"/> Is it serviced by a lift? <input type="checkbox"/> Yes <input type="checkbox"/> No			
O7	Construction type	Walls <input type="checkbox"/> Brick <input type="checkbox"/> Stone <input type="checkbox"/> Slate <input type="checkbox"/> Tiles <input type="checkbox"/> Slate	If none of these, state what materials used	Walls <input type="text"/>	Roof <input type="text"/>

SECTION O Property Details

continued

O10 Is the property a single dwelling unit? Yes No

O11 Is the property self build? Yes No

O12 Are there any agricultural or other restrictions? Yes No

O13 Has the property been extended or altered in the last 10 years? Yes No If yes, details

O14 Accommodation: number of Living rooms Bedrooms Kitchens Bathrooms
 Garages Basements WC's Floors excluding basement

O15 If the property in the course of construction, will the loan be required in installments? Yes No If yes, details

O16 Is the property connected/situated above commercial premises? Yes No If yes, details

O17 Is any part of the property to be used for business purposes? Yes No If yes, details

SECTION P Buy to Let

P1 Is the property presently let? Yes No

P2 If yes, date residency commenced

P3 Tenancy end date

P4 Current rent paid £

P5 Expected rental income £ Per month

P6 Will the property be let to a family member or partner? Yes No If yes, what % % Provide details in section W

P7 Will you now or in the future wish to reside in the property? Yes No If yes, provide details in section W

Complete these details for Limited company BtL applications

P8 Limited Company name

P9 Date of incorporation/Registration

P10 Personal guarantess With guarantees Without guarantees

SECTION Q Occupants of Property

Q1 Give full names of anyone aged 17 or over, who is not a mortgage applicant, who will reside in the property

Name	Date of birth	Relationship to applicant(s)
<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"/>

Q2 Will all named applicants occupy the property within 30 days of completion of a purchase, or continue to occupy the property if remortgaging? Yes No N/A - Buy to Let

Please give details

SECTION R Valuation

R1 Contact details of occupant Name Telephone

R2 Contact details of selling agent Name Telephone

Address

Postcode

R3 Contact details person who the valuer should arrange access Name Telephone

Address

Postcode

R4 What valuation survey do you require? Mortgage Valuation Homebuyers Report Buildings Survey

SECTION R Valuation

continued

Valuation Report

We will instruct a suitably qualified person to furnish such a Report. The Standard Mortgage Valuation Report will not be detailed and will be based on a limited inspection. The lender's interest in the property is solely to assess its suitability as security for your obligation to repay the loan together with interest. The lender therefore needs much less thorough and detailed advice about the property to enable it to decide how much (if anything) it is prepared to lend, than you need as a prospective owner and occupier of the property. The Report is not considered suitable to indicate the condition of the structure, or that the purchase price is reasonable or otherwise, as this is not the purpose of the Report.

The Standard Mortgage Valuation Report will be carried out in accordance with 'Mortgage Valuation Guidance for Valuers' published by the Royal Institute of Chartered Surveyors (RICS) and the Incorporated Society of Valuers and Auctioneers (ISVA) in October 1995.

No legal responsibility to you or any other person will be implied or accepted by the valuer or ourselves as to the condition or value of the property, even if the Valuer has been at fault. The Applicant should be aware that the Standard Mortgage Valuation Report might be prepared by a Panel Valuer, and not by a Valuer employed directly by the lender. There might be serious defects in the property not revealed by the Standard Mortgage Valuation Report, or there might be omissions or inaccuracies that do not matter to the lender but which would matter to you. It is important that you, in deciding whether or not to proceed with the purchase, should not rely in any way on having had a valuation carried out.

We strongly recommend that you obtain your own more detailed report on the condition and value of the property, based on a fuller inspection, to enable you to decide whether the property is suitable for your purposes as both an investment and a residence. If you do not do this, you proceed entirely at your own risk.

SECTION S Repaying Your Mortgage

S1 How do you intend to repay the loan at the end of your mortgage? Savings Investment income/vehicle
 Sale of property Other please give details below

S2 What policies are you going to use to cover your mortgage?

	Policy 1	Policy 2	Policy 3	Policy 4
Company				
Type (PEP, Pension, Endowment)				
Policy number				
Policy holder(s)				
Year of maturity				
Projected value/death benefit				
Monthly premium				

S3 Lending into retirement If the mortgage term extends beyond retirement age, details must be provided below of how the applicant proposes to maintain mortgage payments or any other intended arrangement in retirement. See and complete section A5.

SECTION T Solicitors

T1 Do you require a us to nominate a solicitor? Yes No

T2 Do you want the lender to instruct a solicitor on your behalf? Yes No

T3 Name of contact

T4 Solicitor firm

T5 Address

 Postcode

T6 Telephone number

T7 Fax number

T8 DX number

T9 Number of partners Please note that many lenders will not instruct sole practitioners

Some lenders provide the opportunity to obtain the protection given by Title Insurance. If you would like this or would like further information contact your intermediary for details.

SECTION U Buildings & Contents Insurance

Lenders arrangements with insurers for their borrowers insurances do not normally require completion of a separate detailed insurance proposal form. However, insurers will rely on the information supplied by you on this form as a proposal. A contract of insurance requires the disclosure of all facts which an insurer would regard as likely to influence the acceptance and assessment of an insurance proposal. If you are in doubt about the facts considered material, you should disclose them. Failure to do so may affect settlement of a claim or render the policy invalid. Insurers pass information to the Claims and Underwriting Exchange run by Insurance Database Service Limited (IDS). 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 claim, we will pass information relating to it to the register. You can ask us for more information about this.

The Insurer 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 Insurer 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.

Please answer the following questions to the best of your knowledge and belief. If any answer is Yes please give full details on a separate sheet which should be signed and attached to the application form. You should keep a record (including copies of letters) of all information supplied for the purpose of entering into the insurance contract. All property insurance claims payments over a certain sum (subject to the lenders discretion, usually around £5,000) will be paid through the Lender on satisfactory evidence of restitution of the property.

PLEASE NOTE THE FOLLOWING QUESTIONS MUST BE ANSWERED EVEN IF CLIENTS MAKE THEIR OWN INSURANCE ARRANGEMENTS.

- U1 Will the property be used for anything other than private living accommodation for you and your family? Yes No
- U2 Is the property in a sound state of repair? Yes No
- U3 Have you or any person normally resident with you:
- a) ever been convicted of, or are currently being charged with any offence other than a driving offence? Yes No
- b) had any home or personal insurance declined, cancelled or had any special terms imposed? Yes No
- U4 Have you or any person normally resident with you sustained any loss, damage or liability whether insured or not during the past 5 years arising from risks which can be insured under a Homeowner Buildings or Contents Policy? Yes No
- U5 Will the property be left unoccupied for more than 30 days at a time, or 2 months in any consecutive 12 month period? Yes No
- U6 Will the property be used as a weekend or holiday home? Yes No
- U7 Will the property be used for any business purposes? Yes No
- U8 Are you aware of any past or existing structural damage to the property? Yes No
- U9 Has the property been underpinned or provided with any means of structural support, are there any other guarantees available? Yes No
- U10 Has the property or surrounding area been affected by subsidence, settlement or land slip? Yes No

The lender will arrange insurance to be issued on the basis of the information provided by you on your behalf for the full value as specified in the valuer's report. Please tell us immediately of any changes that affect what you have told us e.g. the use of the property has changed or you have added an extension or had double glazing installed or you intend to leave the property vacant for more than 30 days. A specimen copy of the policy is available on request. A copy of this application and policy booklet can be supplied upon request within 3 months of completion of the mortgage. The cover provided can be for buildings and or contents.

- U11 Please indicate the cover you require Building & contents Buildings, contents & full accidental cover
 Buildings only Buildings and accidental damage
 Please tick if you are making your own insurance arrangements

As part of the terms of your new mortgage, you are required to make provisions to insure your home. If you wish to arrange your own insurance the proposed insurer and cover must be approved by the lender and a copy of the schedule must be provided to your solicitor before completion of your mortgage. The lender may make a charge to cover the additional administration involved as shown in the Tariff of Charges.

- U12 Has the property insurance relating to the property to be mortgaged been sold at a distance (telephone, post, facsimile or internet)? Yes No

SECTION V Payment Protection Insurance

Have you ever wondered what would happen to your home if you were unemployed or were off work for any length of time through accident or sickness? It is a sad fact that many thousands of mortgage payers can expect to become unemployed in any one year, while over 1,600 people are seriously injured every day.

You cannot expect much help from the state. From October 1995 new borrowers or people remortgaging can count on NO HELP with their interest payments for the first nine months, while those with an existing mortgage will receive no help with their interest for the first two months and then only 50% for the next 4 months. If you have savings this may restrict the help you receive. This could cause serious problems for those unable to work. So the need for mortgage protection is greater than ever before.

- V1 Please send me a free quotation I/We have made arrangements for this cover
I/We wish to leave our mortgage without this protection
- V2 Is a Single Insurance Policy being sold with this mortgage? Yes No
If yes please provide details for each single premium policy sold
- V3 Is the insurance premium added to the mortgage? Yes No
If yes, please complete
- | | Policy 1 | Policy 2 |
|--------------------------|----------------------|----------------------|
| Insurance premium amount | <input type="text"/> | <input type="text"/> |
| Name of insurer | <input type="text"/> | <input type="text"/> |
| Term of insurance policy | <input type="text"/> | <input type="text"/> |

If you choose not to take the cover please sign the following declaration;
I/We confirm that I/we do not wish to take a payment protection policy. I/We are aware of my/our continued obligation to make mortgage payments in the event that I/we are unable to work through sickness or redundancy.

- V4 Applicant 1 Signature Name Date
- V5 Applicant 2 Signature Name Date

SECTION W Additional Information

Please use the space below to detail any additional information.
Clearly state which section of the form the information relates to.

Section number

SECTION X Uses of Data

A QUALITY OF SERVICE

We place paramount importance on customer service and aim to meet your expectations on every occasion.

To achieve this aim we need accurate personal information about you. Please help us take prompt and efficient action by informing us of any changes to your personal circumstances by writing to us. We have a legal obligation under the Data Protection Act to ensure that all information held and processed about you complies with the principles of the Act. The Act requires all personal information to be treated in the strictest confidence and to be used only for purposes of which you are aware.

CONFIDENTIALITY

We and the lender will treat all your personal information as private and confidential (even when you are no longer a customer). Nothing about your accounts nor your name or address will be disclosed to anyone other than in four exceptional circumstances permitted by law. These cases are:

1. where we are legally compelled to do so
2. where there is a duty to the public to disclose
3. where disclosure is required to protect our interest (This will not be used as a reason for disclosing information about you or your accounts, including your name and address to anyone else for marketing purposes).
4. where disclosure is made at your request or with your consent. (This can be either as a result of an application for a product or service or by signing an explicit declaration as part of the application. Consent does not need to be in writing if the service is provided over the telephone).

From time to time we are employed as agents or sub-contractors to process your information on the lenders behalf. The same duty of security and confidentiality will apply to us and all processing will only be carried out under the lenders instruction and will be supported by a written contract between the lender and ourselves.

USING YOUR PERSONAL INFORMATION

Providing the service for which you have applied.

Your details will be used in providing the service you applied for and for the ongoing administration of the service. If you are taking out insurance, your details will be passed to the insurer for this purpose. If you make a claim, any information you provide to the insurers may be put onto a register of claims through which insurers share such information to prevent fraudulent claims. A list of the participants and address of the operator are available from the insurers.

KEEPING YOU INFORMED

There may be times when we or the lender feel that a service or product offered by us or a selected third party may benefit you. We or the lender may use information we obtain from your account transactions in this decision making process. To make you aware of the service or product we or a selected third party may contact you by mail, telephone, fax, e-mail or other reasonable method to give you further details so that you can make an informed choice.

You are of course, under no obligation to apply for any of the services or products offered. If you prefer not to receive any of this information, please write to us, the lender or the selected third party. We will only contact you by fax where you have given us your explicit consent.

RESEARCH AND STATISTICAL ANALYSIS

We and the lender will use your details to assist us in understanding individual needs and business trends in order to improve the products and services offered.

PROTECTING CUSTOMERS

The lender will always try to protect you from entering into any agreement that may not be in your best interest. When you apply for credit they may use a process known as Credit Scoring. This will help them to assess your application to ensure that you are able to repay the borrowing comfortably and fulfil their duty to you as a reasonable lender. Declined applications based on this automated technique can be reviewed manually on request.

In considering your application we and the lender will search your record at Credit Reference Agencies. They will add to your credit file details of the search and your application and this will be seen by other organisations that make searches. We and the lender will also add to your record with the Credit Reference Agencies details of your agreement, the payment you make under it, any default or failure to keep to its terms and any change of address you fail to tell the lender about where a payment is overdue. Where you borrow or may borrow from the Lender, they may give details of your account and how you manage it (whether or not in default) to credit reference agencies. If you borrow and do not repay in full and on time, the Lender may tell credit reference agencies and/or the Council of Mortgage Lenders Possessions Register

who will record the outstanding debt. It is important that you give accurate information. We and the lender will check your details with fraud prevention agencies and if you give false or inaccurate information and where there is suspicion of fraud the lender will record this.

We and the lender and other organisations may use and search these records to:

- Help make decisions about credit and credit related services for you and members of your household.
- Help make decisions on motor, household, credit life and other insurance proposals and insurance claims, for you and members of your household. Trace debtors, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless we are furnished with other satisfactory proof of identity.
- For these purposes we or they may make further searches. The Credit Reference Agencies and Fraud Prevention Agencies will also use the records for statistical analysis about credit and about insurance and fraud. If you have experienced problems obtaining credit we recommend you request a copy of your credit file from the Credit Reference Agencies. They will charge for this service. Their addresses are shown below.
- Any companies/third parties located outside the European Economic Area where the transfer/processing of information is equivalent to that provided under the Data Protection Act 1998.

INTRODUCERS

Where your business has been introduced to us from a third party, we will pass back information about you and your agreement that may be necessary for the purpose of administration, payment or settlement. The person who introduces you to us may use this information for marketing purposes but only with your consent.

SENSITIVE DATA

Certain information collected by us and the lender may be classified as sensitive and we and or the lender can only use this information when we have explicit consent. This data relates to racial or ethnic origin, political opinions or religious beliefs, trade union membership, physical or mental health, sexual life, criminal proceedings and offences and will only be processed in order to provide the service requested.

THE DETAILS HELD

These uses of your personal information are covered by our and the lenders notification under the Data Protection Act. Under the terms of the Act, you have the right to obtain a copy of the information held about you, upon payment of the appropriate fee.

We hope that you have found the information of interest. Please be assured that we and the lender will actively review your personal information, please do not hesitate to contact us at any time.

CREDIT REFERENCE AGENCIES ADDRESSES

If you would like a copy of your credit file, either write or apply online to the address details below, a cost may be incurred. You will need to tell them your full name and address(es) for the last six years.

EXPERIAN LIMITED
Consumer Help Service
PO Box 8000
Nottingham
NG80 7WF
Tel: 0870 241 6212
www.experian.co.uk

EQUIFAX
Credit File Advice Centre
PO Box 1140
Bradford
BD1 5US
Tel: 0870 514 3700
www.equifax.co.uk

FOR BUSINESS CUSTOMERS

The Data Protection Act does not apply to companies in themselves but it does extend to sole traders and partnerships. When an application is received from a business, in addition to the above information, information may be sought from Credit Reference Agencies on the company directors and/or partners as individuals.

MARKETING

From time to time the Lender may wish to contact you regarding other products and services that may be of interest to you. By ticking this box I/we agree to receive details of products and services offered by the Lender by mail, telephone, e-mail or fax.

I/We understand that if I/we do not wish to receive further information regarding such services and products I/we may write to the Lender and its records will be amended accordingly.

SECTION Y Declaration

Important note: This application must be signed by the applicant(s) in person

I/We declare for the benefit of Mortgage Match Limited (MML), packager, and the lender, its successors in title and assignees (whether legal or equitable or whether by absolute assignment or by way of notation or by way of security only) or those deriving title through it that:

1. I am/we are 18 years of age or over and the information set out this form has been completed by myself/ourselves personally or at my/our dictation and I/we have read and checked every answer and is, to the best of my/our knowledge and belief true and complete and contains no material omission, and all material information as explained above has been disclosed and forms part of the terms of my/our mortgage.
2. I/We will advise MML and or the lender in writing should any information on this form change or there are any changes in the proposed occupants or any changes in my/our circumstances before completion which effect the information I/we have given.
3. I/We authorise MML, packager, and the lender and its agents and distributors and their

representatives to obtain any information about me which they consider appropriate to my mortgage application and I/we authorise the giving of this information for the purpose of confirmation, credit assessment and credit scoring from my/our employer(s), bank(ers), accountants, previous mortgage lender(s), landlords, credit reference agencies, government bodies or such other parties as may be considered appropriate and I/we give my/our consent that such information may be disclosed to MML, packager, and the lender. In addition MML, packager, and the lender may make such enquiries as they consider appropriate about me/us and I/we will be responsible for all fees or charges incurred.

4. I/We understand that a false or misleading declaration or the withholding of relevant information may forfeit any mortgage offer. I/We also understand that the lender may, at any time and without stating a reason, withdraw, cancel or revise any mortgage offer it may make.
5. I/We understand that MML or the packager is not an Agent of the Lender and does not have any authority to commit the Lender to any binding agreement.

SECTION Y Declaration

continued

6. I/We acknowledge that the lender is entitled to make such arrangements as it may think fit with third parties to protect itself against any failure by me/us to pay the mortgage loan, and that any such arrangement will be for the lenders benefit and not mine/ours. I/We further acknowledge that the lender may pass to such third parties any information contained in this application or such application itself together with any relevant supporting documentation.
7. Any monthly payments that are made by one of joint borrowers may be treated as made for and on behalf of the other joint borrowers. If the mortgage is in joint names each will be liable to the lender for the full amount of the mortgage.
8. I/We hereby authorise my/our solicitors/licensed conveyancer or broker/intermediary acting on my/our behalf to disclose to the company any information relating to this application and any mortgage and any information relevant to the lenders decision to lend to the lender and I/we authorise the lender to disclose to my solicitors/licensed conveyancer any information relating to the whole transaction, not just the mortgage. I/We also waive the right to claim Solicitor/Client confidentiality or legal privilege in respect of such information, the transaction of which the mortgage forms, or is to form a part.
9. I/We understand any telephone calls to do with my/our application or mortgage may be monitored or recorded for security, quality and/or training purposes.
10. I/We certify that if I/we have applied for a product which either does not require me/us to disclose my/our income, or which permits me/us to self-certify my/our income, I/we understand my/our obligations and I/we have sufficient income to support the loan requested and, if applicable, that the income declared is a true assessment of my/our total annual income.
11. I/We acknowledge the way an interest only mortgage works and that the balance of my/our mortgage will not reduce over the term of the mortgage and it will be my/our responsibility to repay the loan from other sources at maturity of the loan (this applies only to applicants who are taking out an interest only mortgage).

AUTHORITY

12. 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 our account to prospective successors and/or assignees in order that they may conduct due diligence checks prior to any transfer taking place. Any parties mentioned within may rely on the truth and accuracy of the information contained in this application. 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.
13. I acknowledge that the lender and its successors in title and assigns may in due course raise finance on any mortgage they may make to me and may transfer, assign or otherwise dispose of the benefits of such mortgage together with the charge and policies of life assurance and their related security securing it and I hereby consent to each such transfer or assignment.
14. I/We understand that once my/our loan, mortgage or security for the repayment of any loan or mortgage made in connection with this application has been transferred or assigned, the company may obtain information and data from the new lender about my/our loan, mortgage or security for the repayment of any loan or mortgage accounts to assist in statistical research relating to credit scoring or the investigation and resolution of complaints. I/We understand that this information will be obtained from the new lender and I/we consent to the company using my/our data in this way.
15. I/We understand that the lender may outsource the administration of my/our mortgage account to a third party. I/We authorise the lender to give, send and receive information and personal data to/from any such third party for the purpose of administering my/our mortgage account.

DATA PROTECTION

By signing this document:

16. I/We understand that the company will carry out an identification check on me/us and that the agency who the company will instruct to carry out this check and who supply this company with the results will record details of the check whether or not my/our application proceeds.
17. I/We confirm that I have read the 'Uses of Data' sheet in this application form and agree that the information I/we have provided in this application and any other information relating to my/our account(s) may be processed and disclosed in the ways described.
18. I/We agree that my personal data may be shared with any company from time to time forming part of the same group as the lender, the introducer and any associated companies and insurers who may also use it in the ways described in the information sheet 'Uses of Data'.
19. I/We agree that information on the performance of my account(s) may be shared with credit reference agencies and may be used by other lenders for credit assessment.
20. I/we understand that a footprint or record will be kept at the credit reference agency, whether or not my/our application proceeds.
21. I/We agree that any sensitive information obtained will only be processed in order to provide the service requested.
22. **For Sole Applicants** - Information held about you by the Credit Reference Agencies may be linked to records relating to your partner. For the purposes of this application you and your partner are financially independent and you request that your application be assessed without reference to any 'associated' records, although you recognise that this may adversely affect the outcome of your application. You believe that there is no information relating to your partner that is likely to affect our willingness to offer financial services to you. You authorise us to check the validity of this declaration with Credit Reference Agencies and if we discover any associated records, which would affect the accuracy of this declaration we may decide not to proceed with the application on this basis. However, for the purposes of this application you may be treated as financially linked and if you wish for your application to be assessed with reference to any associated records please tick this box

For Joint Applicants - An 'association' between the joint applicants and/or any individual

identified as your financial partner, will be created at Credit Reference Agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a 'disassociation' at the Credit Reference Agencies.

22. By stating a financial association with another party, you are also declaring that you are entitled to:
- Disclose information about your joint application, and/or any one else referred to by you
 - Authorise us to search, link and/or record information at credit reference agencies about you and/or any one else referred to by you.
- I agree that any information held by the lender about me/us may be given to and used by the Financial Services Authority (FSA) in monitoring the lender's compliance.

FEES

23. I/We acknowledge that part of the application fee paid by me/us with this application will be used for the costs of any initial assessment by MML, packager, or the lender. If the application is declined or does not proceed before the valuer has been instructed, the fee may be refunded less any such costs. I/We further acknowledge that once the valuer has been instructed, no refund of the application can be allowed for any reason.
24. I/We acknowledge that the packager may be entitled to receive, upon completion, a fee for administrative services or distribution costs in connection with this application for mortgage facilities.
25. I/We authorise you to deduct the following fees from the total loan on completion: (i) Chaps Fee (ii) Completion Fee (this can be added to the loan at completion) (iii) Local Authority Search Indemnity Fee (re-mortgage only) (iv) Title Insurance Fee and; (v) Other (please specify)

VALUATION REPORTS

26. I/We authorise the company to instruct a provider of valuations to carry out a property valuation at my/our cost for the companies own purposes and understand that subsequently any valuation report may not be made available to me/us. I/We understand that in certain circumstances the valuation of the property may be assessed using statistical information and that a provider of valuations may not physically visit the property. I/We understand that no liability whatsoever extends to me/us in respect of the value or condition of the property.
27. I/We will not rely in any way upon any valuation report prepared for the lender as to the condition or value or the property offered to the lender as security in deciding whether to proceed with the purchase or re-mortgage and/or, in the event of a purchase, in deciding how much to pay for the property. Where a Homebuyers report or Full Survey is undertaken I/we agree and accept the Condition of Engagement of the person carrying out the report when instructed and/or when the report is issued.
28. I/We understand that the lender reserves the right to re-value the property at any time after completion of the mortgage and, if necessary reschedule the mortgage or loan accordingly.
29. I/We authorise the lender to share information about the property, or its value with subsidiaries or any one else for the purpose of providing information to help in valuing properties.
30. I acknowledge that neither the lender nor the valuer are under any liability for negligence or on any other basis whatsoever to me as a purchaser in respect of the value or the state or condition of the property. The inspection of the property will be confidential to the lender and will not include a detailed survey of the structure unless specifically requested by me.
31. I understand that the valuer is not the agent of the lender and that neither the lender nor the valuer warrants, represents or gives any assurance to me that the statements, conclusions and opinions expressed or implied in the valuer report and mortgage valuation are accurate or valid and that any copy of the report will be supplied without any responsibility by the lender or the valuer to me.

CRIMINAL RECORDS

32. Save as I/we may have disclosed in this application, I/we confirm that I/we have not and I/we are not aware that any of my/our family (permanently residing with me/us) or any joint purchasers of the property have been cautioned, convicted of, or have any prosecution pending for any criminal offence (other than driving offence). I/We acknowledge that convictions regarded as 'spent' under the Rehabilitation of Offenders Act 1974 need not be disclosed.
33. Unless otherwise agreed with the Lender:
- (i) The property to which the application relates is to be used as my/our main residence and I/we undertake not to let the property out without the prior consent of the lender.
 - (ii) I/We have not arranged any other loan, second mortgage or improvement grant in connection with property.

PROPERTY INSURANCE

34. I/We will show this notice to anyone who has an interest in the property insured under this policy.
35. I/We understand that you will pass the information on this form and about any incident I/we may give detail 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 may make in connection with this application or any incident I/we have given details of, IDS Ltd may pass information it has received from other insurers about other incidents involving anyone insured under the policy.
36. I/We understand that you may ask for information from other insurers to check the answers I/we provided.
37. I/we declare to the best of my/our knowledge and belief that answers given in section U are true and all material information as explained above has been disclosed.

DIRECT DEBIT

34. I/We will make all payments by direct debit. I/We understand that the amount that I/we pay each month may change or the date that I/we make the monthly payment may change and that in either case the lender will give me/us notice in writing before this happens. On this basis I/we waive the normal 14 days BACS notice requirement.

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

I/We declare that I/we have personally completed this application form, or if completed by another have read the full application form and checked every answer given, and understand and agree the above Declaration and Consent and Data Protection Act 1998 notice. By signing this application, I/we agree you can use my/our information in this way.

I/We have received and read the Key Facts Illustration (KFI) and Initial Disclosure Document (IDD) provided by my/our mortgage intermediary named on page 3 in respect of this application.

Y1 Applicant 1 Signature

Y2 Applicant 2 Signature

Name

Name

Date

Date

Submission Checklist

Your company stamp

- Have all the sections been completed?
- Have all the applicants signed where appropriate?
- Are the applicable fees enclosed?
- Has the correct Lender/Product been clearly identified?
- Has the Lender applicable Addendum and DDM been completed and enclosed?
- Are all the supporting documents attached?
 - Proof of identity
 - Proof of residency
 - 3 months payslips (where applicable)
 - Bank/Lender statements (where applicable)

Version 3 0208

Send the completed form, supporting documents
and valuation fee to:

Mortgage Match Ltd
Aspect Court
294 Spring Lane
Lambley
Nottingham
NG4 4PE

T: 0845 362 2240
F: 0845 362 2241
e: info@mortgagematchuk.com



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and regulated by the Financial
Services Authority,
FSA number 300287