



First National  
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Union Street  
Wolverhampton WV1 3JE  
DX715159 Wolverhampton 14  
Telephone 0845610 6500 Fax 08456106501 [www.firstnat.co.uk](http://www.firstnat.co.uk)

First National is a trading style of GE Money Mortgages Limited  
Registered office Malvern House Croxley Business Park Watford Herts WD18 8YF  
Registered in England No 3770776

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

If you would like this or any of our other documents supplied in an alternative format, e.g. large print, please send it back to us with your request and we will be pleased to help.



first National

# Mortgage Application

Unregulated Mortgages

Only to be used for Buy-to-let

# Mortgage Application

To avoid delays in processing your application, please ensure all sections are completed.

## Details of Intermediary introducing or selling the Mortgage (for Intermediary use only)

Name of Intermediary (company) selling the mortgage	Tel no.
	Fax no.
Name of contact	Email.
Address	
	Postcode
FSA no.	I am not regulated by the FSA <input type="checkbox"/>
First National Intermediary Code (if applicable)	
Are you a member of a network or mortgage club?    Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes, provide details	
If a network, what is the network's FSA no.	

## Other companies in the submission chain (if there is more than one company please provide details in section 15)

Name of Intermediary (company) submitting the mortgage	Tel no.
	Fax no.
Name of contact	Email.
Address	
	Postcode
First National Intermediary Code	FSA no.

Please enter all fees in connection with this application in the table below  
(FOR INTERMEDIARY USE ONLY)

Type of fee (e.g. Broker fee, completion fee etc.) (Please confirm what the fee covers)	Amount	Who is it payable to? (Please confirm to whom the fee is payable – if other please specify)	When is it payable? (Please tick the appropriate column)				Is the fee refundable? (if so, under what circumstances, and to what extent e.g. if the survey is not conducted, £... of the fee will be refunded)	Is this fee estimated?
			In advance	Deducted from the loan (on completion)	Added to the loan (on completion)	On Expiry or redemption		
		<input type="checkbox"/> Broker <input type="checkbox"/> Lender (First National) <input type="checkbox"/> Other					<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Broker <input type="checkbox"/> Lender (First National) <input type="checkbox"/> Other					<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Broker <input type="checkbox"/> Lender (First National) <input type="checkbox"/> Other					<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Broker <input type="checkbox"/> Lender (First National) <input type="checkbox"/> Other					<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Broker <input type="checkbox"/> Lender (First National) <input type="checkbox"/> Other					<input type="checkbox"/> Yes <input type="checkbox"/> No	

Type of Mortgage sold tick boxes as appropriate and fill in the correct interest rate and term

1

Product Type	Plan Name	Loan to Value (Max)			Initial Rate %	Fixed/Tracker Period
		80	85	90		
Fixed <input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Tracker <input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Simply Rental <input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>

Purchase  Remortgage

Details of Mortgage required

2

Amount £	Term	Months	Purchase price/current value* £
			*Delete as appropriate

## Conveyancer details

# 3

Name of firm

Name of conveyancer

Address

Postcode

DX no.

Tel no.

Fax no.

Email.

## Details of applicants

# 4

1st Applicant

Mr/Mrs/Miss/Ms/Other

Surname

Forename(s)

Any previous names used

Date of birth

/ /

Nationality

Are you a UK tax payer?

Yes

No

National Insurance no.

Status

Single

Married

Divorced

Separated

Widowed

With Partner

Relationship between applicants

Residential current address

Postcode

How long at above address?

Years

Months

Has your current residential mortgage been Housing Benefit/DSS assisted in the last 12 months?

Yes

No  (If yes, please supply details in section 15)

Home tel.

Work tel.

Mobile tel.

Previous addresses (List addresses for the past 3 years. Please continue in section 15)

Postcode

Period of occupancy

From

/ /

to

/ /

Tenure

Owner

Tenant

(Please provide landlord's details in section 15)

With parents or relatives

Other (Please specify in section 15)

2nd Applicant

Mr/Mrs/Miss/Ms/Other

Surname

Forename(s)

Any previous names used

Date of birth

/ /

Nationality

Are you a UK tax payer?

Yes

No

National Insurance no.

Status

Single

Married

Divorced

Separated

Widowed

With Partner

Relationship between applicants

Residential current address

Postcode

How long at above address?

Years

Months

Has your current residential mortgage been Housing Benefit/DSS assisted in the last 12 months?

Yes

No  (If yes, please supply details in section 15)

Home tel.

Work tel.

Mobile tel.

Previous addresses (List addresses for the past 3 years. Please continue in section 15)

Postcode

Period of occupancy

From

/ /

to

/ /

Tenure

Owner

Tenant

(Please provide landlord's details in section 15)

With parents or relatives

Other (Please specify in section 15)

## Employment details if not self-employed

# 5

(If self-employed, in partnership or director of a limited company - complete section 6)

1st Applicant

Occupation/job title

Status

Permanent

Temporary

If on a fixed term contract, when does it end?

/ /

Employer's name

Address

Postcode

Your work address if different from above

Postcode

How long with existing company?

Years

Months

If less than 3 months please provide further employment details in section 15.

2nd Applicant

Occupation/job title

Status

Permanent

Temporary

If on a fixed term contract, when does it end?

/ /

Employer's name

Address

Postcode

Your work address if different from above

Postcode

How long with existing company?

Years

Months

If less than 3 months please provide further employment details in section 15.

## Employment details if self-employed, in partnership or director of a limited company

# 6

(To be completed by all self employed applicants even if a Self Certified plan has been selected)

1st Applicant

Name of firm/company

Address

Postcode

Nature of business

How long has the business been established?

Years

How long have you been involved in it?

Years

Percentage of issued shares held

%

Name of accountant

Qualification of accountant (ACCA, FCA etc)

Name and address of accountancy firm

Postcode

Telephone number

2nd Applicant

Name of firm/company

Address

Postcode

Nature of business

How long has the business been established?

Years

How long have you been involved in it?

Years

Percentage of issued shares held

%

Name of accountant

Qualification of accountant (ACCA, FCA etc)

Name and address of accountancy firm

Postcode

Telephone number

## Income details (to be completed in all cases)

# 7

1st Applicant

Basic Gross Monthly Income/Profit before Tax £

Regular Gross overtime/commission/bonus £

Other Gross monthly income £

From what source?

2nd Applicant

Basic Gross Monthly Income/Profit before Tax £

Regular Gross overtime/commission/bonus £

Other Gross monthly income £

From what source?

## To be signed in all cases

I hereby confirm that the information I have given above about my income and employment details is, to the best of my knowledge, a true reflection of my current financial position.

1st Applicant Signature

Date / /

I hereby confirm that the information I have given above about my income and employment details is, to the best of my knowledge, a true reflection of my current financial position.

2nd Applicant Signature

Date / /

## Detrimental Credit (To be answered in all cases)

# 8

1st Applicant

Have you had any County Court Judgments registered against you in the last 3 years?

Yes  No

Number of CCJs

Total amount of CCJs £

Have you ever been adjudged bankrupt or insolvent?

Yes  No

Have you ever entered into an Individual Voluntary Arrangement (IVA)?

Yes  No

Have you ever had your property repossessed?

Yes  No

2nd Applicant

Have you had any County Court Judgments registered against you in the last 3 years?

Yes  No

Number of CCJs

Total amount of CCJs £

Have you ever been adjudged bankrupt or insolvent?

Yes  No

Have you ever entered into an Individual Voluntary Arrangement (IVA)?

Yes  No

Have you ever had your property repossessed?

Yes  No

## Details of mortgages

# 9a

Residential mortgage  
(Please provide details of existing mortgages)

1st Applicant

Address	
	Postcode
Original purchase price £	
Year of purchase	Present value £
Lender's name	
Lender's address	
	Postcode
Account number	Date of mortgage / /
Monthly payment £	
Balance outstanding £	
Second lender's name (if applicable)	
Second lender's address	
	Postcode
Account number	Date of mortgage / /
Monthly payment £	
Balance outstanding £	

2nd Applicant

Address	
	Postcode
Original purchase price £	
Year of purchase	Present value £
Lender's name	
Lender's address	
	Postcode
Account number	Date of mortgage / /
Monthly payment £	
Balance outstanding £	
Second lender's name (if applicable)	
Second lender's address	
	Postcode
Account number	Date of mortgage / /
Monthly payment £	
Balance outstanding £	

## Other Mortgages

# 9b

Please provide details of any other mortgage currently held. There is more space in section 15 if you need it.

Do you have or have you in the past had any other Buy to Let properties with GE Money (First National/igroup)?

Yes

No

If yes, please supply full details below

### Properties with GE Money

Address of property	Lender's name/Brand name	Account No	Amount repaid (if applicable)	Date mortgage repaid (if applicable)	Monthly Payment	Monthly Rental Income
<hr/> <hr/> <hr/>	First National/igroup		£	/ /	£	£
<hr/> <hr/> <hr/>	First National/igroup		£	/ /	£	£
<hr/> <hr/> <hr/>	First National/igroup		£	/ /	£	£
<hr/> <hr/> <hr/>	First National/igroup		£	/ /	£	£

### Properties with other lenders

<hr/> <hr/> <hr/>			£	/ /	£	£
<hr/> <hr/> <hr/>			£	/ /	£	£
<hr/> <hr/> <hr/>			£	/ /	£	£
<hr/> <hr/> <hr/>			£	/ /	£	£
<hr/> <hr/> <hr/>			£	/ /	£	£

Is the property let on an Assured Shorthold Tenancy

Yes  No   
If no, please supply full details in section 15

Will this mortgage be redeemed on completion of the new mortgage?

Yes  No   
If no, please supply full details in section 15

Have you incurred mortgage arrears in the last 12 months?

Yes  No   
If yes, please supply full details in section 15  
If yes, current arrears £ \_\_\_\_\_  
Highest arrears in last 6 months £ \_\_\_\_\_

Yes  No   
If no, please supply full details in section 15

Yes  No   
If no, please supply full details in section 15

Yes  No   
If yes, please supply full details in section 15  
If yes, current arrears £ \_\_\_\_\_  
Highest arrears in last 6 months £ \_\_\_\_\_

Yes  No   
If no, please supply full details in section 15

Yes  No   
If no, please supply full details in section 15

Yes  No   
If yes, please supply full details in section 15  
If yes, current arrears £ \_\_\_\_\_  
Highest arrears in last 6 months £ \_\_\_\_\_

Yes  No   
If no, please supply full details in section 15

Yes  No   
If no, please supply full details in section 15

Yes  No   
If yes, please supply full details in section 15  
If yes, current arrears £ \_\_\_\_\_  
Highest arrears in last 6 months £ \_\_\_\_\_

Yes  No   
If no, please supply full details in section 15

Yes  No   
If no, please supply full details in section 15

Yes  No   
If yes, please supply full details in section 15  
If yes, current arrears £ \_\_\_\_\_  
Highest arrears in last 6 months £ \_\_\_\_\_

Yes  No   
If no, please supply full details in section 15

Yes  No   
If no, please supply full details in section 15

Yes  No   
If yes, please supply full details in section 15  
If yes, current arrears £ \_\_\_\_\_  
Highest arrears in last 6 months £ \_\_\_\_\_

Yes  No   
If no, please supply full details in section 15

Yes  No   
If no, please supply full details in section 15

Yes  No   
If yes, please supply full details in section 15  
If yes, current arrears £ \_\_\_\_\_  
Highest arrears in last 6 months £ \_\_\_\_\_

Yes  No   
If no, please supply full details in section 15

Yes  No   
If no, please supply full details in section 15

Yes  No   
If yes, please supply full details in section 15  
If yes, current arrears £ \_\_\_\_\_  
Highest arrears in last 6 months £ \_\_\_\_\_

Yes  No   
If no, please supply full details in section 15

Yes  No   
If no, please supply full details in section 15

Yes  No   
If yes, please supply full details in section 15  
If yes, current arrears £ \_\_\_\_\_  
Highest arrears in last 6 months £ \_\_\_\_\_

## 10. Details of property to be mortgaged

Address of property to be mortgaged

**\*Do you intend to let the property to a spouse, partner\*, brother, sister, child, grandparent or grandchild of any applicant?**  
(\*a person (whether or not of the opposite sex) whose relationship with the applicant has the characteristics of the relationship between husband and wife.)

**\*Do you intend to use this property as your main residence at any time in the future?**

If yes, please provide details

\*if yes, please note the application may be declined.

### Type of property

If a flat/maisonette, please indicate number of floors and units in block and whether block is in whole occupation?

**Is it located above commercial premises?**

If yes, please provide details

### Type of construction

(if non traditional please supply details in section 15)

### Number of rooms

### Age of property

If less than 10 years old does it have a:

### Tenure

## 11. Repayment method

**Interest only mortgages.** How do you intend to repay the capital at the end of the mortgage:

A. ISA

B. Personal/Private Pension

C. Sale of Property

D. Other (e.g. dividends, shares, portfolio of investments)\*

## 12. Purchases only

### Source of deposit.

**Are there any funds being borrowed from or provided by a third party?**

If yes, please state amount

**Name and address of third party**

**Will there be any other charge over this property in respect of these borrowed funds?**

Purpose of any additional funds required over purchase price

**Is there any relationship (business, family or personal) between you and the vendor?**

If yes, please provide details

## 13. Remortgages only

Please give reasons for remortgage

**Was it originally purchased under a Right to Buy/MoD/Housing Association scheme?**

if the property is already let out, attach the assured short-hold tenancy agreement

**If Transfer of Equity, how much money will you pay to the person being removed from the title**

### Property 1

Yes  No

Yes  No

Detached  Semi-detached  Terraced   
Bungalow  Maisonette  Flat  Conversion

Yes  No

External Walls  Roof

Bedrooms  Living rooms  Dining rooms   
Kitchens  Bathrooms  Garages

Years

Zurich  NHBC  Premier  Architect's Certificate

Freehold  Commonhold  Feuhold (Scotland only)   
Leasehold  Unexpired term (if leasehold)  Years

Interest only  Capital and Interest Repayment

Amount of premium each month £

Amount of premium each month £

Please provide address and approximate current value in section 15 if different from security address

Please list in Section 15

Yes  No

£

Yes  No

Yes  No

Debt Consolidation  Home Improvements   
Business Purpose  Transfer of Equity  Other

Please state:

Yes  No

£

### Property 2

Yes  No

Yes  No

Detached  Semi-detached  Terraced   
Bungalow  Maisonette  Flat  Conversion

Yes  No

External Walls  Roof

Bedrooms  Living rooms  Dining rooms   
Kitchens  Bathrooms  Garages

Years

Zurich  NHBC  Premier  Architect's Certificate

Freehold  Commonhold  Feuhold (Scotland only)   
Leasehold  Unexpired term (if leasehold)  Years

Interest only  Capital and Interest Repayment

Amount of premium each month £

Amount of premium each month £

Please provide address and approximate current value in section 15 if different to security address

Please list in Section 15

Yes  No

£

Yes  No

Yes  No

Debt Consolidation  Home Improvements   
Business Purpose  Transfer of Equity  Other

Please state:

Yes  No

£

Property 3

[Empty text box]

Yes  No

Yes  No

[Empty text box]

Detached  Semi-detached  Terraced   
Bungalow  Maisonette  Flat  Conversion

[Empty text box]

Yes  No

[Empty text box]

External Walls  Roof

[Empty text box]

Bedrooms  Living rooms  Dining rooms   
Kitchens  Bathrooms  Garages

[Empty text box] Years

Zurich  NHBC  Premier  Architect's Certificate

Freehold  Commonhold  Feuhold (Scotland only)

Leasehold  Unexpired term (if leasehold)  Years

Interest only  Capital and Interest Repayment

Amount of premium each month £ [Empty text box]

Amount of premium each month £ [Empty text box]

Please provide address and approximate current value  
in section 15 if different to security address

Please list in Section 15

[Empty text box]

Yes  No

£ [Empty text box]

[Empty text box]

Yes  No

[Empty text box]

Yes  No

[Empty text box]

Debt Consolidation  Home Improvements

Business Purpose  Transfer of Equity  Other

Please state: [Empty text box]

Yes  No

£ [Empty text box]

Property 4

[Empty text box]

Yes  No

Yes  No

[Empty text box]

Detached  Semi-detached  Terraced   
Bungalow  Maisonette  Flat  Conversion

[Empty text box]

Yes  No

[Empty text box]

External Walls  Roof

[Empty text box]

Bedrooms  Living rooms  Dining rooms   
Kitchens  Bathrooms  Garages

[Empty text box] Years

Zurich  NHBC  Premier  Architect's Certificate

Freehold  Commonhold  Feuhold (Scotland only)

Leasehold  Unexpired term (if leasehold)  Years

Interest only  Capital and Interest Repayment

Amount of premium each month £ [Empty text box]

Amount of premium each month £ [Empty text box]

Please provide address and approximate current value  
in section 15 if different to security address

Please list in Section 15

[Empty text box]

Yes  No

£ [Empty text box]

[Empty text box]

Yes  No

[Empty text box]

Yes  No

[Empty text box]

Debt Consolidation  Home Improvements

Business Purpose  Transfer of Equity  Other

Please state: [Empty text box]

Yes  No

£ [Empty text box]

Property 5

[Empty text box]

Yes  No

Yes  No

[Empty text box]

Detached  Semi-detached  Terraced   
Bungalow  Maisonette  Flat  Conversion

[Empty text box]

Yes  No

[Empty text box]

External Walls  Roof

[Empty text box]

Bedrooms  Living rooms  Dining rooms   
Kitchens  Bathrooms  Garages

[Empty text box] Years

Zurich  NHBC  Premier  Architect's Certificate

Freehold  Commonhold  Feuhold (Scotland only)

Leasehold  Unexpired term (if leasehold)  Years

Interest only  Capital and Interest Repayment

Amount of premium each month £ [Empty text box]

Amount of premium each month £ [Empty text box]

Please provide address and approximate current value  
in section 15 if different to security address

Please list in Section 15

[Empty text box]

Yes  No

£ [Empty text box]

[Empty text box]

Yes  No

[Empty text box]

Yes  No

[Empty text box]

Debt Consolidation  Home Improvements

Business Purpose  Transfer of Equity  Other

Please state: [Empty text box]

Yes  No

£ [Empty text box]

## Buildings Insurance Declaration

Property Insured

	Postcode	

### DECLARATION

- I/We shall be making my/our own arrangements to ensure buildings insurance requirements are met. I understand that a £25 fee will be charged for the processing thereof.
- I/We understand that GE Money Mortgages Limited have a financial interest in the mortgaged property and that it is our responsibility to ensure that their interest is noted under the buildings policy.
- I/We hereby agree/undertake to arrange for the Freeholder to insure the property at all times for the full amount representing not less than the full cost of reconstructing the property in the same form, size, style and condition and to ensure the policy I/the Freeholder will be taking out is index linked to the House Rebuilding Cost Index or any index substituted thereafter.
- I/We accept sole responsibility for the choice of insurer/undertake to advise the Freeholder of GE Money Mortgages Limited's requirements in respect of the sum insured and the extent of cover.
- I/We undertake to pay/advise the Freeholder of GE Money Mortgages Limited's requirements to pay all premiums as they fall due.
- I/We understand that GE Money Mortgages Limited accepts no responsibility for any loss suffered by me/us in connection with the insurance of the property, however caused.

### Applicant 1

Full Name

Signature

Date

### Applicant 2

Full Name

Signature

Date



# Declaration

This Application is designed to serve the requirements of a number of different companies. The particular company to which this application is relevant will depend upon the type of mortgage you request. Your Application Form and/or the information on it may be passed to other companies within our corporate group. Accordingly, this Declaration is given to and relied upon by the Relevant Lender. Reference to the Relevant Lender shall be defined as GE Money Mortgages Limited trading as either

igroup or First National, any holding, associated or subsidiary company or any other company associated with or affiliated with our parent company General Electric Company, its successors in title, its assigns whether by way of security or otherwise.

I/We hereby agree and declare that:

- I/we certify that all the information in this Mortgage Application is both current and correct. Given the income declared, I/we are financially able to meet the monthly payments on my/our proposed Relevant Lender mortgage together with the payments on all other existing financial commitments.  
I/We certify that I/we am/are not in receipt of or claiming any state unemployment benefit. I/we agree that such information can be relied upon by all third parties to whom the Relevant Lender is authorised to disclose the same, as if such third parties had received the information directly.
- The particulars contained in this application whether completed in my/our hand or not and any accompanying or supporting documentation which is now enclosed or may hereafter be provided by me/us (the Application) are and will be true and accurate in all respects and if a formal mortgage offer is made by the Relevant Lender and a contract is concluded such particulars are to be regarded as forming part of that contract.
- The Relevant Lender and the Insurance Companies are authorised to make such enquiries and searches and obtain such references and information as they shall consider necessary of such persons, including but not limited to tax authorities, employers, landlords, accountants, building societies, bankers and credit reference agencies (who will keep a record of searches made) as they deem necessary to confirm the truth and accuracy of the particulars contained in this Application. The Relevant Lender and the Insurance Companies are authorised to seek information from other insurers to check the answers I/we have provided. The results of these enquiries, searches and references and any information given by me/us or any person in applying for the mortgage may be used for credit assessment, including credit scoring and for debt recovery, tracing and fraud prevention.
- A valuation report will be obtained solely for the benefit of the Relevant Lender to enable it to assess the amount of the mortgage, if any, which it is prepared to make on the security referred to in the Mortgage Application and such valuation report confers no rights on me/us whether against the Relevant Lender or any other persons. Property data collected during the survey and valuation may be passed on within the Relevant Lenders' corporate group for use in setting up a property valuation model. Whilst the Relevant Lender may provide me/us with a copy of the valuation report the Relevant Lender is not the agent of the surveyor or firm of surveyors providing the valuation report and neither the Relevant Lender nor such surveyor or firm of surveyors give any warranty, representation or assurance that the statements, conclusions and opinions expressed or implied in the valuation report are accurate, valid or complete or that the property is free from defects or worth at least the amount of the mortgage or that (where relevant) the purchase price is reasonable. I/We must, for my/our protection obtain independent advice from a surveyor or other professional person as to the condition and value of the property.
- Where the Interest Only or Capital Repayment options have been selected, the Relevant Lender does not require an application to be supported by any financial product sold by a third party or any persons with whom that third party has any such arrangements.
- The information contained in this Application and Declaration may be relied upon by the Relevant Lender and any person or body in whom the benefit of all or any of the mortgage, or policy/ies of life assurance and other related security is from time to time vested. If such information is inaccurate I/we will make good any loss that the Relevant Lender and any other person or body may suffer by acting in reliance on it. I/We confirm that I/we have made arrangements to pay off any monies owing under any subsisting County Court Judgments and/or existing credit agreement registered against me/us.
- I/We consent to my/our Conveyancer disclosing to the Relevant Lender any information or documentation whatsoever requested by the Relevant Lender either in relation to the transaction or the property which is the subject of this Mortgage Application or which the Relevant Lender requires or would have required to consider whether or not to make a mortgage offer to me/us.
- I/We have received and read a Mortgage Illustration and considered the A Guide to Our Fees relating to the particular mortgage product I/we have chosen and/or have been advised to apply for by my/our financial or other adviser. I/We understand that the Relevant Lender may decline this Application without giving any reason whatsoever.
- I/We undertake to provide you forthwith with details of any changes in circumstance of whatever nature which have, or are likely to have an effect on the continuing accuracy of the particulars contained in the Application and which may affect the Relevant Lender's willingness to provide the mortgage.
- The Relevant Lender may pass information, documents, or data held by it or provided to it in relation to this Application, the mortgage, any related security (historical, current or confidential), any possession of the property by the Relevant Lender and any insurance to:-
  - any actual or proposed transferee of the mortgage or such related security
  - the provider of funds for the mortgage
  - any party with whom the Relevant Lender is considering entering into a contractual agreement in relation to the mortgage or such related security
  - credit reference agencies
  - any intermediary of mortgage business to the Relevant Lender
  - the Insurance Companies and/or
  - any insurance database register
  - any fraud prevention database register including MCL and the National Hunter system administered by MCL, where it may be made available to other mortgage lenders in the interests of fraud prevention
  - any group, associated or holding company who may be able to assist you with alternative mortgage finance or other products
  - guarantors, whilst they remain liable under the Guarantee given to the Relevant Lender.
- If the Mortgage Application is in respect of joint applicants all obligations in relation to the mortgage (if granted) shall be joint and several. This means that in addition to being responsible together, each customer is responsible in full for all obligations as if they were the sole customer.
- I/We consent to any telephone conversations and calls between the Relevant Lender and myself/ourselves being recorded at the Relevant Lender's discretion.
- I/We agree to receive details of products and services offered by the Relevant Lender and any company within its corporate group. 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 Relevant Lender and its records will be amended accordingly.
- Where I/we have chosen to make my/our own building insurance arrangements I/we understand that the Relevant Lender has a financial interest in the mortgaged property and that it is our responsibility to ensure that their interest is noted under the buildings policy. I/We hereby agree/undertake to arrange for the freeholder to insure the property at all times for the full amount representing not less than the full cost of reconstructing the property in the same form, size, style and condition and to ensure the policy I/the Freeholder will be taking out

is index linked to the House Rebuilding Cost Index or any index substituted thereafter. I/We accept sole responsibility for the choice of Insurer/undertake to advise the Freeholder of the Relevant Lender's requirements in respect of the sum insured and the extent of cover. I/We undertake to pay/advise the Freeholder of Relevant Lender's requirements to pay all premiums as they fall due. I/We understand that the Relevant Lender accepts no responsibility for any loss suffered by me/us in connection with the insurance of the property, however caused.

- I/We understand that it will be my/our responsibility to maintain payments on any mortgage held with the Relevant Lender. I/We will arrange/have already arranged suitable cover and/or understand that my/our mortgage payments will not be protected in the event of accident, sickness or unemployment, if such cover is not in force.

## IMPORTANT INFORMATION - USE OF YOUR PERSONAL DATA

In assessing your application, we will make enquiries about you including searching any records held by Credit Reference Agencies and checking your details with Fraud Prevention Agencies. If you give us false or inaccurate information and we suspect fraud we will record this. The Credit Reference and Fraud Prevention Agencies will keep details of any searches.

Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your financial partners. For the purpose of this application you may be treated as financially linked and your application will be assessed with reference to any associated records. If you are a joint applicant or if you have told us of some other financial association with another person, you must be sure that you are entitled to (a) disclose information about your joint applicant and anyone referred to by you; and (b) authorise us to search, link or record information at Credit Reference Agencies about you and anyone referred to by you. An association between joint applicants and between you and anyone you tell us is your financial partner will be created at Credit Reference Agencies. This will link your financial records, each of which will be taken into account in all future applications by either or both of you. This will continue until one of you successfully files a disassociation at Credit Reference Agencies.

You consent to us disclosing details of your application and how you conduct your account (including any default) to the Credit Reference and Fraud Prevention Agencies. This information may be used to help us and other organisations (a) to assess the financial risks of dealing with you and other members of your household; (b) to help make decisions on motor, household, credit, life and other insurance proposals and insurance claims; (c) to administer agreements and insurance policies with you; (d) to help prevent or detect fraud, prevent money laundering or other crimes, recover debts and trace debtors; and (e) for statistical analysis about credit, insurance and fraud.

We may use a credit scoring or other automated process in deciding whether to accept your application and during the life of your Account, for example to review your secured debt and any unsecured debt or the interest rate and other charges for your Account (all of which may be varied by us). This may involve searching your records again at Credit Reference Agencies (who will keep details of our search) as well as using other information we hold about you.

If you have requested payment protection insurance and/or home insurance we may pass information about you to any organisation approved by us to enable them to arrange and administer the requested plan and for the purposes of underwriting, claims handling and fraud prevention (which could include passing details to other insurers). We may pass your details to insurance companies carefully selected by us so that they can contact you about life, creditor, household and other insurance products that may be of interest to you.

Please telephone us on 0845 6076551 if you want details of those Credit Reference Agencies and Insurers from whom we obtain and to whom we pass information about you. You have a legal right to these details.

You have a right to receive a copy of the information we hold about you if you apply to us in writing. A fee will be payable.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities
- Managing credit and credit related accounts or facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees

Please contact us at **GEMHL Marketing Freepost EU137, Harrow, HA1 1BR** if you want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Telephone conversations between you and us may be recorded for the following purposes:- quality, training, resolution of disputes and to detect and avoid criminal activities.

By signing this application, you consent to us sharing information about you and your account to the Relevant Lender for the purposes of detecting and preventing fraud and also for analysis and modelling for the purposes of detecting and preventing fraud. You consent to us transferring this data outside the EEA for the purposes detailed above.

The Relevant Lender will use the data you provide us with to meet its contractual obligations to you.

By signing this application you consent to the Relevant Lender using and disclosing to carefully selected third parties your contact details so that the Relevant Lender and any selected third parties may provide you with information about goods and services offered by the Relevant Lender or the third party that may be of interest to you. The methods of contact which you consent to include post, electronic mail, telephone, SMS/Text messaging, and any other online or interactive media. **If you do not wish to be contacted by us in the ways outlined in this paragraph for the purposes of direct marketing, you may write to us at anytime without charge at GEMHL Marketing Freepost EU137, Harrow, HA1 1BR.**

By signing this application, you consent to us contacting you by sms text messaging on any mobile contact number you provide for the purposes of servicing your account.

By signing this application, you consent to us passing your account information to any holding, associated or subsidiary company or any other company associated with or affiliated with our parent company General Electric Company, its successors in title, its assigns whether by way of security or otherwise to whom you make an application for a further financial product including but not limited to a loan, mortgage or re-mortgage solely for the purposes of facilitating any new application you make.

You also agree that all the details you have given to us are true and complete, that you are 18 years of age or older, and that these details may be verified by us from time to time.

**I/We hereby authorise monies to be sent via Telegraphic Transfer, unless otherwise indicated by me/us, and for First National to deduct from the advance any fees including but not limited to, Telegraphic Transfer fees, Higher Lending Charges or Completion fees where applicable, as documented in the Mortgage Offer Letter.**

To be signed in all cases

1st Applicant

Signed

Date / /

2nd Applicant

Signed

Date / /

Please check through this application form to ensure that it is fully completed. Any sections that are not completed may result in unnecessary delays.

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



First National, St David's Court, Union Street, Wolverhampton WV1 3JE.

DX715159 Wolverhampton 14

Telephone 0845610 6500 Fax 08456106501 www.firstnat.co.uk

First National is a trading style of GE Money Mortgages Limited

Registered office Malvern House, Croxley Business Park, Watford Herts WD18 8YF. Registered in England No 3770776.

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

Please fill in the whole form, using a ball point pen and send it to:

**GE Money Servicing Limited**  
 St David's Court  
 Union Street  
 Wolverhampton  
 WV1 3JE

Originator's Identification Number

4 0 5 1 9 3

Name(s) of Account Holder(s)

\_\_\_\_\_

Reference

□ □ □ □ □ □ □ □

Bank or Building Society Account Number

□ □ □ □ □ □ □ □

Branch Sort Code

□ □ - □ □ - □ □

(from the top right hand corner of your cheque).

### Instruction to your Bank or Building Society

Please pay GE Money Servicing Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this Instruction may remain with GE Money Servicing Limited and, if so, details will be passed electronically to my Bank/Building Society.

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

To The Manager of \_\_\_\_\_ Bank / Building Society  
 Address \_\_\_\_\_  
 \_\_\_\_\_  
 Postcode \_\_\_\_\_

Signature(s)

\_\_\_\_\_  
 \_\_\_\_\_

Date / /

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



This guarantee should be detached and retained by the Payer.

#### The Direct Debit Guarantee

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change GE Money Servicing Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by GE Money Servicing Limited or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.