



## igroup Non-Regulated Mortgage Contract - GEMM 1611 B

### GE Money Mortgages Limited

Please use **BLOCK CAPITALS** and complete in **black ink** Please ✓ box if more than 2 Applicants applying & complete details on separate Application Form, then attach all completed signed forms together before sending.

GEM 0  1  2  3  4  5  6  7  TRACKER  FIXED  DISCOUNT   
 CAPITAL REPAYMENT  INTEREST ONLY  FIRST TIME BUYER  HOME MOVER  REMORTGAGE   
 SELF CERTIFICATION

Loan Amount £  Initial interest rate  Initial term of fixed/discounted rate

**Term of loan in months** 60  84  90  120   
 144  180  240  300  360

#### Details of Intermediary (company) selling Mortgage

(To be completed in all cases except where the applicant makes an application direct to igroup)

Name of intermediary (company) selling the mortgage?	Tel No.
	Fax No.
Address	
	Postcode
igroup Intermediary Code	FSA No. (if applicable)

Was this mortgage sale advised?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you an Appointed Representative?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If you are an Appointed Representative please provide the name and FSA no of your principal		
Full Name	FSA No. (if applicable)	

Are you a member of a network or mortgage club?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If a network, FSA reference (if applicable)	<input type="text"/>
If yes, provide details				
<input type="text"/>				

#### Other Companies in the Submission Chain

(to be completed if appropriate)

Name of intermediary selling the mortgage	Tel No.
	Fax No.
Address	
	Postcode
igroup Intermediary Code	FSA No.

If there is more than one company, please provide full details on page 8

## Personal Details

Full Name of 1st Applicant  
Please include Title (Mr/Mrs/Ms/Miss etc.) and all middle names

Date of Birth

Single  Married  Widowed  Legally Separated  Divorced   
(proof required) (proof required)

Full Name of 2nd Applicant  
Please include Title (Mr/Mrs/Ms/Miss etc.) and all middle names

Date of Birth

Single  Married  Widowed  Legally Separated  Divorced   
(proof required) (proof required)

Current Address Applicant 1

How long lived there?

Current Address Applicant 2 (if different)

How long lived there?

Previous Address if at current address less than 3 years

Address of Property to be mortgaged (if different)

Contact Details Applicant 1

Home:  
Work:  
Mobile:  
Best time to call:  
am pm anytime

Contact Details Applicant 2

Home:  
Work:  
Mobile:  
Best time to call:  
am pm anytime

No. of Children  Ages

Who else (other than the applicants) resides in the property?  
If applicable, what is the relationship of anyone over 17 to the applicants?

Please note: ID consent of waive form will be required for anyone over the age of 17

Anyone residing over age 70?

If YES please provide name(s), age(s) and relationship to applicant  
Please note: independant legal advice will be required for any borrower or resident over the age of 70

## Your Existing Property Details

Date of Purchase  Price Paid £

Age  Approx. Value £

Has this property ever been owned by the Council? Yes  No

Is this a housing association property? Yes  No

Ex MOD or Ex Police property? Yes  No

Freehold  Leasehold  if Leasehold, unexpired term   
Feudal

Is the property: Detached  Semi  Terraced  Maisonette  Flat

No of Bedrooms  Garage

If Maisonette or Flat, is it a conversion? Yes  No

If Flat, how many floors?  Is any part let? Yes  No

## Construction

Brick  Concrete

Other, please specify

## Credit History

(if you answer 'YES' to any of the following questions, please provide details on page 5)

Have you had any County Court Judgements, defaults or decrees recorded against you within the past 2 years? Yes  No

Have you ever made arrangements with your creditors or been made bankrupt? Yes  No

Have you ever been party to a mortgage where possession or a voluntary surrender took place? Yes  No

Have you ever been refused a mortgage on this or any other property? Yes  No

Has your current mortgage or tenancy been Housing Benefit or DSS assisted in the last 12 months? Yes  No

**DECLARATION OF INCOME / EMPLOYMENT DETAILS**

We require proof of income on all applications. Acceptable income proofs are:-

**Employed Applicants** - Recent payslips or letter from your employer stating annual income. Please ensure you complete all relevant boxes on the application form, providing full employment details and work telephone numbers.

**Self-Employed Applicants** - Completed Declaration of Income (below). Please provide details of income on application or proof of trading. We will require further information if you are declaring income of more than £40,000 per annum.

<b>1st Applicant</b>	<input type="text"/>	Employed	<input type="checkbox"/>	<i>please complete Box A</i>
Full Name				
Occupation	<input type="text"/>	Self Employed	<input type="checkbox"/>	<i>please complete Box B</i>

<b>A</b> <i>employed</i>		<b>B</b> <i>self employed</i>	
Name, address & telephone number of Employer for <b>1st Applicant</b>	<input type="text"/>		
	<input type="text"/>		
Years Employed	<input type="text"/>	Gross Annual Income £	<input type="text"/>
Details of other regular income (Overtime/bonus etc) <i>(Please enclose original payslips)</i>			
		Date Commenced	<input type="text"/>
		Trading Name	<input type="text"/>
		How Long Self Employed	<input type="text"/>
		Gross Monthly Income	£ <input type="text"/>
		Accountants Details	
		<input type="text"/>	

Details of other Income

<b>2nd Applicant</b>	<input type="text"/>	Employed	<input type="checkbox"/>	<i>please complete Box A</i>
Full Name				
Occupation	<input type="text"/>	Self Employed	<input type="checkbox"/>	<i>please complete Box B</i>

<b>A</b> <i>employed</i>		<b>B</b> <i>self employed</i>	
Name, address & telephone number of Employer for <b>2nd Applicant</b>	<input type="text"/>		
	<input type="text"/>		
Years Employed	<input type="text"/>	Gross Annual Income £	<input type="text"/>
Details of other regular income (Overtime/bonus etc) <i>(Please enclose original payslips)</i>			
		Date Commenced	<input type="text"/>
		Trading Name	<input type="text"/>
		How Long Self Employed	<input type="text"/>
		Gross Monthly Income	£ <input type="text"/>
		Accountants Details	
		<input type="text"/>	

Details of other Income

I hereby confirm that the information I have given above, is to the best of my ability, a true reflection of my income/employment

Signature Applicant 1	<input type="text"/>
Signature Applicant 2	<input type="text"/>

Date

## Details of Existing Mortgages and other Financial Commitments

- Completion of this section is mandatory, failure to do so may result in this application being rejected/delayed.

### Current Mortgage

Name and Full Address of Building Society or Other Lender

	Postcode
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Date of Advance

Account No.

Amount Borrowed

£

Approx. Amount Outstanding

£

Monthly Instalment

£

Current Arrears\*

£

Highest Arrears in last 12 mths

£

\*Please provide written explanation below

### Explanation for Arrears including any existing payment details

### Existing other Mortgage or Secured Loan (to be repaid)

Name and Full Address of Lender

	Postcode
--	----------

Account No.

Approx. Amount Outstanding

£

Arrears\*

£

\*Please provide written explanation below

### Explanation for Arrears

• As a condition of the loan all arrears will need to be paid from the advance monies.

### Remaining Financial Commitments

Please provide total amounts of outstanding for all other credit commitments, failure to do so may result in this application being delayed/rejected.

Other Mortgage Outstanding

£

Monthly Instalment

£

Other Secured Outstanding

£

Monthly Instalment

£

Non-Secured Outstanding

£

Monthly Instalment

£

Credit Cards/Store Cards Outstanding

£

Minimum Monthly Payment

£

**Remaining Financial Commitments to be Consolidated - Please provide total amounts of outstanding credit commitments that you intend to settle from the proceeds of this loan.**

Other Mortgage Outstanding

£

Monthly Instalment

£

Other Secured Outstanding

£

Monthly Instalment

£

Non-Secured Outstanding

£

Monthly Instalment

£

Credit Cards/Store Cards Outstanding

£

### Other Monthly Commitments

Please complete the below outlining your monthly household expenses. Failure to do so may result in this application being rejected.

Council Tax/house maintenance/ground rent

£

Outstanding CCJs/IVAs

£

Insurance Premiums

£

Endowments, Pensions & Committed Savings

£

Other normal household expenditure (including utilities, Telephone/Mobile phone, Groceries, Childminder, School fees, Travel, Car running costs, Entertainment, Clothes, TV/Video/Satellite, Maintenance, Alimony)

£

I hereby confirm that the information I have given above is, to the best of my abilities, a true reflection of my current financial position and monthly expenditure.

Signature Applicant 1

Signature Applicant 2

Date

**Purchase Price Details - PURCHASES ONLY**

If a purchase, what is the purchase price? £

Where is the balance of the funds coming from?

Address of Property to be purchased

Is the property being purchased under Council Right to Buy? Yes  No

Is the property being purchased as a sitting tenant? Yes  No

Will the property be let out? Yes  No

Is the property let to family members? Yes  No

If yes, what rent will you charge per month? £

Name and address of acting solicitors

Name and address of Selling Agent

**Repayment Method**

Interest only

Capital and Interest repayment

Interest only mortgages

How do you intend to repay the capital at the end of the mortgage?

A. Endowment Policy   
What premium are you putting aside each month

B. ISA   
What premium are you putting aside each month

C. Personal/Private Pension   
What premium are you putting aside each month

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

Please list:

E. Sale of Property

Please provide details of property and approximate value (below)

**Purpose of Loan** (Please ✓ all that apply)First ChargePurchase

Owner-occupied  Right-to-buy  Buy-to-let

Remortgage

Debt consolidation  Home Improvements  Transfer of Equity

Other please specify

**Buildings Insurance**

To meet the buildings insurance requirements for the terms and conditions of the loan, I/we have completed the requirements form selecting:

I/We would like igroup to arrange my/our buildings insurance policy for me/us.

I/We shall be making my/our own arrangements to ensure buildings insurance requirements are met.

**Mortgage Payment Protection Insurance**

I/We would like igroup to arrange my/our mortgage payment protection insurance policy for me/us

**Additional Information**

**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.

'Relevant Lender' should be defined as **GE Money Mortgages Limited**, 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.

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 **GE Money Mortgages Limited, Customer Services, Freepost NAT15334, Watford, WD18 8BR**.

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.

Signature Applicant 1

Date

Signature Applicant 2

Date

**All borrowers should sign this application and the authorities below.**

I/We the undersigned hereby authorise and request you to provide any information that may be required now or at any time in the future concerning my/our property and mortgage with you.

**Authority to first mortgagee**

Signature Applicant 1

Signature Applicant 2

Date

**Authority to second mortgagee**

Signature Applicant 1

Signature Applicant 2

Date

GE Money Mortgages Limited. Registered Office Malvern House, Croxley Business Park, Watford, Hertfordshire WD18 8YF Telephone 01923 426426 Fax 01923 426456 Registered in England Company No: 3770776



## Additional Information