

# Sub Prime Mortgage Application Form

## Credit scoring techniques may be used in assessing the application

Purpose of loan Purchase  Remortgage   
 Scheme required Full Status  Self Certification  Buy to Let   
 Are you a first time buyer? No  Yes

### This section to be completed by the Introducer

First name	<input type="text"/>	Panel number (if known)	<input type="text"/>
Surname	<input type="text"/>	Telephone number	<input type="text"/>
Company name	<input type="text"/>	Fax number	<input type="text"/>
Address	<input type="text"/>	Email Address	<input type="text"/>
	<input type="text"/>	FSA firm ref. no.	<input type="text"/>
	<input type="text"/>	Appointed representatives	No <input type="checkbox"/> Yes <input type="checkbox"/>
	<input type="text"/> Postcode	Name of principal	<input type="text"/>
Network/Club if applicable	<input type="text"/>	FSA firm ref. no.	<input type="text"/>
Packager if applicable	<input type="text"/>	Address of principal	<input type="text"/>
Amount of valuation fee being collected	<input type="text"/> £		<input type="text"/>
When is fee payable?	On application <input type="checkbox"/> On completion <input type="checkbox"/>		<input type="text"/>
Amount of fee or charge the applicant will pay you for arranging this mortgage (Enter nil if no fee is being charged)	<input type="text"/> £		<input type="text"/> Postcode
When is fee payable?	On application <input type="checkbox"/> On completion <input type="checkbox"/>	Email address	<input type="text"/>
Terms under which a refund will be made	<input type="text"/>	Telephone number	<input type="text"/>
		Fax number	<input type="text"/>

Will a third party be charging the applicants a fee for arranging this mortgage? No  Yes

If yes, please state below the fee charged, name of the organisation, whether the fee is payable on application or completion and under which terms a refund will be made:

Fee	<input type="text"/> £	Fee	<input type="text"/> £
Organisation	<input type="text"/>	Organisation	<input type="text"/>
When repayable	<input type="text"/>	When repayable	<input type="text"/>
Refund terms	<input type="text"/>	Refund terms	<input type="text"/>
Are procuration fees to be shared with any other person or organisation?	No <input type="checkbox"/> Yes <input type="checkbox"/>		
If yes please state amount	<input type="text"/> £ <input type="text"/> £	and name/organisation	<input type="text"/>

On what basis was this mortgage arranged? Advised sale  Non-advised sale  Face to face  Phone

Who provided the advice or information?

I have explained to my client(s) that email communication is not 100% secure. However, my client(s) request that you send their mortgage processing documentation to me by email.

I confirm that I have/my company has the necessary permissions from the FSA to advise (where applicable), complete and submit this application on behalf of my/our clients.

Any fee received from The Mortgage Works for the introduction of this mortgage relates only to the introduction of the mortgage and not in any way to any insurance policy or policies which may be arranged by The Mortgage Works as a result of this introduction.

Signature of Introducer

Date

This section to be completed by the Introducer

**In order for an application to be processed (without delay)** please package as detailed below depending on the loan, the applicants status and the loan to value requirements. Please tick the appropriate boxes for enclosures and submit the application fully completed and with the appropriate valuation fee. This will assist us in processing the application as quickly as possible.

**Mortgage application form (fully completed where appropriate)**

Identification and address verification

**Applicant Identity**

To comply with Anti Money Laundering regulations we will undertake checks to verify the identity and the current and previous address(es) of all applicants.

These checks will be made electronically. However, where we are unable to satisfy the regulations or the Group policy electronically, physical proof of identity and all necessary addresses will be required.

**Applicants Personal Details**

	First Applicant	Second Applicant
1. Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> Other (specify) <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> Other (specify) <input type="text"/>
2. Forenames	<input type="text"/>	<input type="text"/>
3. Surname	<input type="text"/>	<input type="text"/>
4. Age and date of birth	Age <input type="text"/> DOB <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"/>	Age <input type="text"/> DOB <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"/>
5. Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
6. National insurance number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <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"/> <input type="text"/> <input type="text"/>
7. Have you ever been known by another name?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please state Name <input type="text"/> Date of change <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"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please state Name <input type="text"/> Date of change <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"/>
8. Nationality	<input type="text"/>	<input type="text"/>
How long have you been resident in the UK?	Country of residence <input type="text"/> <input type="text"/> Years <input type="text"/> Months	Country of residence <input type="text"/> <input type="text"/> Years <input type="text"/> Months
9. Marital status	Single <input type="checkbox"/> Married <input type="checkbox"/> Civil Partner <input type="checkbox"/> Divorced <input type="checkbox"/> Widow/er <input type="checkbox"/>	Single <input type="checkbox"/> Married <input type="checkbox"/> Civil Partner <input type="checkbox"/> Divorced <input type="checkbox"/> Widow/er <input type="checkbox"/>
Number of financial dependants per proposed household structure (including applicants)	Please tick appropriate box below: Single adult <input type="checkbox"/> Single adult plus dependant <input type="checkbox"/> Single adult plus two or more dependants <input type="checkbox"/> Two adults <input type="checkbox"/> Two adults plus dependant <input type="checkbox"/> Two adults plus two or more dependants <input type="checkbox"/> Other (specify) <input type="text"/>	
10. Is at least one of the applicants resident in the UK?	No <input type="checkbox"/> Yes <input type="checkbox"/> If no, please contact The Mortgage Works before proceeding	
11. Current address including postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
If Buy to Let application, will this be your correspondence address.	No <input type="checkbox"/> Yes <input type="checkbox"/>	
How long have you lived here?	If no please give details in section 65 <input type="text"/> Years <input type="text"/> Months	
12. Occupancy type at current address	Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>	Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>

	First Applicant	Second Applicant
13. Telephone numbers (including area code)	Work <input type="text"/> Home <input type="text"/> Mobile <input type="text"/>	Work <input type="text"/> Home <input type="text"/> Mobile <input type="text"/>
14. Email address	<input type="text"/>	<input type="text"/>
15. Current mortgage account number	<input type="text"/>	<input type="text"/>
Balance outstanding	£ <input type="text"/>	£ <input type="text"/>
Start date	<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"/> <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"/>
Is your current mortgage to be repaid on or before completion of this proposed mortgage?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
Current lender or landlords name and address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
16. Monthly mortgage or rental payment	£ <input type="text"/>	£ <input type="text"/>
17. Is the current property to be sold before you take out this mortgage?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
If yes, what is the selling price?	£ <input type="text"/>	£ <input type="text"/>
If no, please give estimated value	£ <input type="text"/>	£ <input type="text"/>
Please explain how the property will be used in section 65	<input type="text"/>	<input type="text"/>
18. Details of your previous address if less than three years at current address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
19. Date you moved in to your previous address	<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"/> <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"/>
Length at previous address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
If you have had more than one previous address in the last three years, please give full details in section 65		
20. Occupancy type at previous address	Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>	Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>
21. Preferred method of contact	<input type="text"/>	<input type="text"/>
22. Please select the type of mortgage you are applying for	Full Status/Self Cert <input type="checkbox"/> If employed go to question 23, If self-employed go to question 29, If retired go to question 34 Buy to Let <input type="checkbox"/> Go to question 36	

**Employed Applicants** (The application cannot be progressed if data is missing from these questions, please complete all boxes, enter nil if applicable)

It is important to provide accurate information concerning your income to prevent over commitment in respect to mortgage payments. The Mortgage Works may carry out referencing and require independent evidence of income.

23. Occupation	<input type="text"/>	<input type="text"/>
24. Name, address and telephone number of employer (including area code)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> Tel <input type="text"/> Email <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> Tel <input type="text"/> Email <input type="text"/>
Employee reference number	<input type="text"/>	<input type="text"/>



30. Nature of business and length of time trading under your control.  If less than two years, please give details of previous trading/occupation in section 65	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
	<b>First Applicant</b>	<b>Second Applicant</b>
31. Accountant's contact name, company name, address and telephone number (including area code)  Email address  Accountants qualification How long has your accountant acted for you?	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode Tel <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode Tel <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"/> <input type="text"/>

**Q32 FOR SELF CERTIFICATION ONLY. If Full Status go to question 33.**

32. Gross income (please include last year's net profits plus any additional income)  Additional income source (where included)  Other (specify)	<input type="text"/> £	<input type="text"/> £
	Second job <input type="checkbox"/> Inheritance <input type="checkbox"/> Investment income <input type="checkbox"/> Pension income <input type="checkbox"/> Trust fund <input type="checkbox"/> Rental income <input type="checkbox"/>	Second job <input type="checkbox"/> Inheritance <input type="checkbox"/> Investment income <input type="checkbox"/> Pension income <input type="checkbox"/> Trust fund <input type="checkbox"/> Rental income <input type="checkbox"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>

**Q33 FOR FULL STATUS ONLY. If Self Certification go to Self Certification Declaration below.**

33. Your share of net profits from the last year's trading. (If you are a share holding director, please confirm total remuneration including dividends)  If partner state percentage of shares held  Other income (gross)  Source  Annual net income after tax from all sources in the last year	<input type="text"/> £      Year <input type="text"/>  Partner <input type="checkbox"/> Sole trader <input type="checkbox"/> <input type="text"/> % <input type="text"/> £ <input type="text"/> <input type="text"/> £      Year <input type="text"/>	<input type="text"/> £      Year <input type="text"/>  Partner <input type="checkbox"/> Sole trader <input type="checkbox"/> <input type="text"/> % <input type="text"/> £ <input type="text"/> <input type="text"/> £      Year <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"/>

Please go to question 35

### Self Certification Declaration

Reason for Self Certification

**Declaration of affordability**

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 falls.

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

Signature

Date

Signature

Date

**Mortgage advisor declaration**

I confirm I have discussed with my client(s) the affordability of the monthly commitment associated with the proposed loan both at present rates and taking into consideration the possibility of a general increase in interest rates in the future. I confirm that I have no reason to believe that my clients have not calculated their income accurately and I have satisfied myself of their ability to repay the loan.

Signature

Date

**Retired Applicants Only**

34. **It is important to provide accurate information concerning your income to prevent over commitment in respect to mortgage payments. The Mortgage Works may carry out referencing and require independent evidence of income.**

	First Applicant	Second Applicant
Please give details of your retirement income and source	<input type="text"/>	<input type="text"/>

**Existing or Proposed Commitments**

35. Give details of all regular commitments (including guarantor liabilities) such as credit/store cards, mortgages, loans, overdrafts, hire purchase and maintenance. Include any proposed additional borrowing from any source other than the The Mortgage Works (Continue in section 65 if necessary)

First/Second Applicant	Lender	Balance outstanding	Purpose	Monthly repayment	Loan end date	Secured? Yes/No	To be repaid on or before completion? Yes/No
		£		£			
		£		£			
		£		£			
		£		£			
		£		£			
		£		£			
		£		£			
		£		£			
		£		£			
		£		£			
		£		£			
		£		£			
		£		£			
		£		£			

36. Have you ever:

a) missed any payments on:

i) any credit, rental or mortgage agreement?

No  Yes

If yes in the last 2 years, have you missed payments for 3 or more months on;

ii) any mortgage or secured loan;

No  Yes

Highest number of months in arrears

iii) or on any unsecured loan?

No  Yes

Highest number of months in arrears

No  Yes

If yes in the last 2 years, have you missed payments for 3 or more months on;

No  Yes

Highest number of months in arrears

No  Yes

Highest number of months in arrears

b) had a default or county court judgement (CCJ) registered against you?

No  Yes

If yes, please provide full details in section 65

No  Yes

If yes, please provide full details in section 65

c) i) been bankrupt or insolvent or is such action pending?

No  Yes

If yes, what date was the arrangement made?

No  Yes

If yes, what date was the arrangement made?

ii) made an arrangement with creditors such as an IVA (Individual Voluntary Arrangement) or is such action pending?

No  Yes

If yes, what date was the arrangement made?

No  Yes

If yes, what date was the arrangement made?

d) had a property taken into possession voluntarily or otherwise by a lender?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
e) had any application for credit or mortgage refused?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
37. Criminal convictions	Have you or any person who will reside in the property to be mortgaged, received a formal police caution in the last 5 years, ever been convicted of, or have any prosecutions pending, for any offence other than for parking or speeding, excluding any which are spent under the Rehabilitation of Offenders Act 1974? No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please provide details in section 65	

If the answer to any of the questions is yes, please provide full details in section 65

## Property to be Mortgaged

38. Address including postcode	<input type="text"/> <input type="text"/> Postcode <input type="text"/>	
39. Does the property comprise more than one family unit?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, how many units? <input type="text"/> <input type="text"/> How many storeys? <input type="text"/> <input type="text"/> How many households/occupants will be resident? <input type="text"/> <input type="text"/>	
40. Type of property	House <input type="checkbox"/> Detached <input type="checkbox"/> Semi-detached <input type="checkbox"/> Bungalow <input type="checkbox"/> End of terrace <input type="checkbox"/> Terraced <input type="checkbox"/> Purpose built flat/maisonette <input type="checkbox"/> Converted flat/maisonette <input type="checkbox"/> Has the property ever been owned by the Local Authority? No <input type="checkbox"/> Yes <input type="checkbox"/> <b>(Ex-Local Authority flats are subject to a max LTV of 75% and must be in blocks of no more than 5 storeys)</b>	
41. Tenure	Freehold <input type="checkbox"/> Leasehold <input type="checkbox"/> Heritable (Scotland) <input type="checkbox"/> Commonhold <input type="checkbox"/> If leasehold – unexpired lease term <input type="text"/> Will you own shares in the management company that owns the freehold? No <input type="checkbox"/> Yes <input type="checkbox"/>	
42. Type of construction	Walls/roof (e.g. brick/tile) <input type="text"/> / <input type="text"/> Other (please specify) <input type="text"/>	
43. Accommodation (specify number of rooms)	Reception rooms <input type="checkbox"/> Bedrooms <input type="checkbox"/> Bathrooms <input type="checkbox"/> Kitchen <input type="checkbox"/> Garage <input type="checkbox"/> Cloakrooms <input type="checkbox"/> Conservatory <input type="checkbox"/> Parking space <input type="checkbox"/> Others (please specify) <input type="text"/>	
44. Year built	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Does the property benefit from NHBC cover? No <input type="checkbox"/> Yes <input type="checkbox"/> Architect or other form of certificate? No <input type="checkbox"/> Yes <input type="checkbox"/> Please provide full details in section 65 <b>(New build flats not accepted for Buy to Let)</b>	
45. Restrictions apply to flats Please refer to The Mortgage Works for details of our criteria	If the property is a flat: a) What floor is the flat on? <input type="text"/> b) How many floors does the building have? <input type="text"/> c) Is it situated above commercial premises? No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, what is the nature of the business activity? <input type="text"/> d) Is the property served by a lift? No <input type="checkbox"/> Yes <input type="checkbox"/>	
46. Property use	Is the vendor a relative or are you connected to the vendor? No <input type="checkbox"/> Yes <input type="checkbox"/> Is the vendor a Limited company? No <input type="checkbox"/> Yes <input type="checkbox"/> If you place a ( ) in any of these boxes, please provide further information in section 65 Is any part of the property or land to be used for business purpose? No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, is the proportion greater than 60%? No <input type="checkbox"/> Yes <input type="checkbox"/> Is any part to be used for letting? No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please state gross monthly rental income (based on unfurnished figure) £ <input type="text"/> If yes, is the proportion greater than 60%? No <input type="checkbox"/> Yes <input type="checkbox"/> Does the property have an agricultural tie? No <input type="checkbox"/> Yes <input type="checkbox"/> <b>HMOs not acceptable</b> Is the property to be mortgaged situated in Scotland? No <input type="checkbox"/> Yes <input type="checkbox"/> If Buy to Let application, are you a first time landlord? No <input type="checkbox"/> Yes <input type="checkbox"/> Will the property be occupied by a member of your family? No <input type="checkbox"/> Yes <input type="checkbox"/>	
47. Please state the source of deposit	Sale proceeds <input type="checkbox"/> Savings <input type="checkbox"/> Gift <input type="checkbox"/> Other (please state) <input type="text"/>	

## House Purchase – Only complete this section if you are purchasing a property

48. Purchase price

49. Are you obtaining any other loan or assistance towards the purchase price (including any financial incentive from builder/vendor)?  
 No  Yes  Amount   
 If yes, where from

## Remortgage

50. Estimated current property value  Original purchase price   
 Date of purchase          
 Was the property purchased from a limited company? No  Yes

51. How much of the loan is for  
 a) replacement of existing loan used to purchase the property?   
 b) other purposes?   
 Please specify   
 Is it intended that all the loan will be for the financial benefit of all applicants jointly?  
 No  Yes  If no, please explain who will benefit from the loan

## New Loan Requirements

52. Amount of loan required (must be the full amount including the balance owing on any intended porting of existing loan).  Term of mortgage (years)   
 Retirement age   
 If the mortgage term extends beyond normal retirement age (65), please confirm, in section 13, how you plan to cover the repayments.  
 Fees If you wish either of the following to be added to the loan, you must tick the appropriate box(es). **Failure to do so will result in a delay in your application**  
 Higher lending charge  Acceptance fees

53. a) Loan Payment Type  
 For more information on the types of loans, please refer to the product leaflet  
 New loan  
 Repayment (capital and interest) Loan amount   
 Interest only Loan amount   
 Ported loan  
 Repayment (capital and interest) Loan amount   
 Interest only Loan amount   
 b) If interest only, how will you repay the total capital and interest outstanding on expiry of the term?  
 Inheritance  Endowment  ISA  PEP   
 Pension  Savings  Security sale/sale of other asset   
 Combination of repayment vehicles  Savings plan to be arranged

54. Scheme/Product required

	New Loan	Ported Loan (existing borrowers only)
Amount	<input type="text" value="£"/>	<input type="text" value="£"/>
Product code	<input type="text"/>	<input type="text"/>

**IMPORTANT** Where all or part of the loan is arranged on an interest only facility, it is the borrowers responsibility to ensure adequate funds are available to repay the loan at the end of the term.

## Product Required

55. Scheme/Product required

	New Loan	Ported Loan (existing borrowers only)
Amount	<input type="text" value="£"/>	<input type="text" value="£"/>
Product	<input type="text"/>	<input type="text"/>

56. Solicitors Contact Name, Company Name and Address (including area code)  
 (Solicitors must have two or more partners, unless the property is in Scotland)  
 Contact details for the valuer to gain access (including area code).  
 (If a remortgage please state the applicant or managing agents details)

Name   
 Address   
 Postcode  Telephone   
 Email

Name   
 Address   
 Postcode  Telephone   
 Email

Selling agent (if applicable)  
(including area code)

Name			
Address			
Postcode		Telephone	
Email			

57. Valuation/survey requirements

Valuation for mortgage   
Homebuyers Survey and Valuation   
Full Buildings Survey

Please refer to the  
Mortgage Guide for an  
explanation of the different types

Amount of valuation fee enclosed

£

The Mortgage Works cannot accept payment of any acceptance fee charged on a product at the time of application.

58. Other occupiers – Please give details of all persons over 17 years (other than the applicants) who will live in the property

Full name	Date of birth	Relationship to applicants

## Notes on Solicitors

We will normally use the same firm that you have nominated. If we are unable to use them we will instruct a separate firm and deduct their costs from the loan. There may be additional fees payable, please refer to our tariff of charges. You will be responsible for all costs incurred by your conveyancer or solicitor.

We will also instruct our solicitors to act on our behalf where the proposed security is being purchased from a connected limited company. A connected company is defined, for this purpose, as a company where the applicant or an associate is employed and/or is a shareholder.

Our solicitor's fees will be payable by you.

## Other Properties

	First Applicant	Second Applicant
59. Do you currently own or intend to purchase, any other properties at this time?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, what is the estimated value? £ <input type="text"/> If no, go to Credit/Debit Card payment details	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, what is the estimated value? £ <input type="text"/> If no, go to Credit/Debit Card payment details
60. Address of other properties and use (e.g. letting, second property etc.) Use section 65 if necessary	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
61. Do you have or intend to have, a mortgage in connection with these properties?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please complete questions 59, 60 and 61.	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please complete questions 59, 60 and 61.
62. Name and address of lender(s) Use section 65 if necessary	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
63. Account number(s) Balance(s) outstanding Use section 65 if necessary	<input type="text"/> £ <input type="text"/>	<input type="text"/> £ <input type="text"/>
64. Is/Are the other property/properties to be sold before completion of this new mortgage?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, what is the selling price? £ <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, what is the selling price? £ <input type="text"/>

---

65. Continuation section – (Please cross reference your answers with the relevant question numbers)

---

Question Number

Detail

Question Number	Detail

---

Please use the back page and/or a continuation sheet if necessary.

---

## Credit/debit Card Payment Details

Only Valuation and Application Fees can be collected by credit/debit card

Date	<input type="text"/>
Applicant's full name	<input type="text"/>
Property address	<input type="text"/>
	<input type="text"/> Postcode
Reason for payment	Valuation fee £ <input type="text"/> Application fee £ <input type="text"/>
Total amount	£ <input type="text"/>
Customer name (as shown on card)	<input type="text"/>
Card number	<input type="text"/>
Card type	Switch <input type="checkbox"/> Delta <input type="checkbox"/> Solo <input type="checkbox"/> Maestro <input type="checkbox"/> Visa <input type="checkbox"/> Mastercard <input type="checkbox"/> (we do not accept American Express)
Expiry date	<input type="text"/> Valid from <input type="text"/>
Issue number	<input type="text"/> (Switch only)
CVC number (last 3 digits)	<input type="text"/>
Customer telephone number (including area code)	<input type="text"/>
Completed by (name)	<input type="text"/>
Signature of Introducer	<input type="text"/>
Company	<input type="text"/>
FSA firm ref number	<input type="text"/>

### FOR OFFICE USE ONLY

Account number	<input type="text"/>
Card details keyed by	<input type="text"/>
Transaction Code	<input type="text"/>
	Batched by <input type="text"/>

Please note your valuation fee will be debited from your bank account/credit card before the valuer is instructed. If the payment is declined, an alternative payment will be required and we will not instruct the valuer until this has been received and cleared.

## Property Insurance

The Mortgage Works is legally obliged to ensure that adequate insurance is obtained by your client for the property to be mortgaged. If a box is not ticked below, we will contact your client with a quote that meets our legal obligation.

- My client is not responsible for insuring the property
- My client is responsible for insuring the property and I have arranged insurance for them or they are making their own arrangements

Full details of the insurance may be required in the form of the policy schedule with the interest of The Mortgage Works (UK) plc noted as a mortgagee. Evidence of renewal of the insurance may be requested throughout the life of the mortgage. Where insurance is not arranged with us, we will make a one-off charge.

## Protecting Your Repayments with Mortgage Payment Insurance (Excluding Buy to Let)

The Mortgage Works also considers Mortgage Payment Insurance to be an important part of protecting your client's mortgage payments. If a box is not ticked below, we will contact your client to see if we can meet their Mortgage Payment Insurance needs.

- My client would like a no-obligation quotation
- My client does not have a Mortgage Payment Insurance need
- I have arranged a suitable policy that meets my clients needs or they are making their own arrangements

Mortgage Payment Insurance is not available to everyone, as certain eligibility criteria apply. However, we will guarantee acceptance if, at the time your loan completes, your client is:

- Aged between 18 and 64 inclusive
- Living permanently in the United Kingdom
- Working at present for at least 16 hours per week and has been continuously employed for the last three months
- Not aware of any factors that would lead to a claim under the policy (e.g. impending unemployment or medical treatment etc.).

## How We Use Your Personal Information

We will use your personal information together with other information available to process your mortgage application and arrange associated insurance, make credit decisions, complete your mortgage and administer your account, up to and including redemption, contact you where necessary, prevent and detect fraud and money laundering, legal and regulatory compliance, systems administration and testing, training, risk and statistical analysis, marketing and market research and general business purposes.

- Credit Reference Agencies
  - a) Their files will be searched and they will supply us with credit and Electoral Register information for use in, for example, assessing applications, verifying your identity and credit scoring. The agencies will keep these details, whether or not this application proceeds. Multiple credit searches may affect your ability to obtain credit elsewhere.
  - b) For sole applicants – information held about you by the Credit Reference Agencies may also be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records. This linking will continue until one of you successfully files a "disassociation" at the Credit Reference Agencies
  - c) For joint applicants – if the application is in more than one name a financial link will be created between you at the Credit Reference Agency. This means that your personal information and that of the other applicant(s), or those with whom you have previously been financially linked, may be treated as affecting each other now and in respect of your future applications. This linking will continue until one of you successfully files a "disassociation" at the Credit Reference Agencies
  - d) We will give details of your account and how you manage it to Credit Reference Agencies. If you borrow and do not repay in full and on time, we may tell the Credit Reference Agencies who will record the outstanding debt
  - e) We will periodically submit information to Credit Reference Agencies who in turn will provide information to us on which we may base future lending decisions
- Fraud Prevention Agencies

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, 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

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

- You have the right of access to your personal records held by Credit Reference and Fraud Prevention Agencies, and we will supply you with their addresses upon request to the Data Protection Officer, Nationwide Building Society, Portman House, Richmond Hill, Bournemouth BH2 6EP.
- If you are making this application on behalf of another person they must have authorised you to act on their behalf, to give us their personal information, to authorise a credit search if necessary and to consent to our use of their personal information, as described.
- If we use an automated system to make a decision about you, such as credit scoring, we will tell you if your application is rejected and give you the opportunity to discuss the matter with us. The decision will be reviewed and may be changed, if appropriate.
- Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Limited (IDS Ltd). The aim is to help us check information provided and also to prevent fraudulent claims. When we deal with your request we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. IDS Ltd may also pass on information received from other insurers about other incidents involving anyone insured under the policy.
- In the event of a claim under the Mortgage Payment Protection Insurance you consent to any information which you provide to us on this form or otherwise, being put onto a Register of Claims through which insurers share such information to prevent fraudulent claims.
- For joint applicants, The Mortgage Works will, in the absence of a direct instruction to the contrary, send any communication to the first named member.
- We may transfer your information to other countries outside the EEA for the purpose of systems testing and general systems support as part of contractual arrangements we have with any computer systems suppliers. This will only be done when we are satisfied that adequate data protection controls are in place.
- We may disclose personal information to (i) insurance companies for the purpose of setting up and administering your associated insurance policies, (ii) our external auditors/advisers and regulatory bodies including the Financial Services Authority, the Financial Ombudsman Service, the Possessions Register maintained by the Council of Mortgage Lenders, and (iii) associate companies, agents and service providers, including solicitors and valuers acting for The Mortgage Works, debt recovery agents, market research agencies and providers of information technology services.
- The purchase of an insurance policy offered by the Nationwide Building Society Group will not convey membership rights in the Society.
- The Mortgage Works will only use the valuer's report to enable it to decide whether the property is suitable security for any advance made and does not imply that the price paid is reasonable, nor that the property is constructed of sound materials. The valuer's report is not a structural survey and that if a structural survey is required it must be obtained independently at my/our expense.
- We will treat all your personal information as confidential (even if you no longer have an account with us), and not disclose this information unless it is with your consent, or the law, public duty or our legitimate interests require us to do so.
- We may take up references from your previous or existing employers, mortgagees, landlords, accountants, bankers, the Land Registry and the Inland Revenue and make any other enquiries we consider necessary in connection with your application. Any costs incurred in doing so will be your responsibility.
- Email/internet communications are not 100% secure (unless the data being sent is encrypted) so you should not send any confidential details to us by this method. If you email us or give us your email address we will record it. We will take steps, in line with our security procedures, to check your identity before disclosing information about your account. We will not give your email address to any unauthorised third parties

## Data Protection Act 1998

- We may monitor and record telephone calls for training and security purposes. You have the right of access to the personal information held about you by The Mortgage Works, subject to payment of a £10 fee which the Act allows us to charge. You can write to us at Nationwide Building Society, Portman House, Richmond Hill, Bournemouth BH2 6EP. You are entitled to ask us to amend any inaccurate information that we hold about you or, in some circumstances, to remove it. If you have any queries about this, you can contact our Data Protection Officer.
- Occasionally, members of the Nationwide Group (Nationwide Building Society and The Mortgage Works) and other selected third parties with whom we have a business relationship may contact you by letter, telephone, email, SMS text messaging or via our website with information about products, services and other promotions that may be of interest to you. If you do not wish to receive such information, please tick this box

## Declaration

I declare that I am aged 18 or over and that the information given by me is true and complete and shall form the basis of the loan agreement between The Mortgage Works and myself. If any information I have provided changes before completion of the advance I will tell you without delay. If any information is incorrect I will make good any loss The Mortgage Works may suffer by acting in reliance on that information. If I fail to disclose, or give false material information, this may result in any offer being withdrawn. I understand it is a criminal offence to knowingly supply false information to obtain a loan.

You may at any time before completion of the advance withdraw or revise the offer without stating a reason.

I have read and understood The Mortgage Works Guide to Mortgages, the Tariff Guide and the Interest Rate Sheet.

I will not let the property without The Mortgage Works' written consent.

I have been issued with an Initial Disclosure Document. I confirm that I have received a Key Facts Illustration (KFI) for the loan for which I am applying. By signing this Application Form I understand that The Mortgage Works will take this as my confirmation that I have had time to consider the Key Facts Illustration, to ask any questions about it and that I understand the terms of the borrowing for which I am applying.

Where the mortgage application has been made through an introducer who does not work for The Mortgage Works, the Introducer who acted on my behalf for the purpose of this application has provided me with a KFI and I have not been given advice by The Mortgage Works.

I understand and accept that The Mortgage Works may choose the provider of any Building and Contents insurance policy arranged through them and they may change the insurer from time to time, subject to providing me with adequate notice of the change.

I understand you may disclose details about the progress of my application, including whether or not it has been granted, to my broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.

I confirm that I am not bankrupt or insolvent and know of no reason why The Mortgage Works should not consider my application.

If, for the purposes of this mortgage application, I have provided benefit details, I agree that The Mortgage Works may confirm these, and only these details with the Benefits Agency. This consent applies for the duration of the mortgage application.

I understand and confirm that:

- it is my responsibility to ensure that I have suitable life cover or other means of repayment in place to repay the mortgage in the event of my death.
- if repayment of my loan continues after I am retired, I have provided details of how I propose to fund the mortgage and any associated repayment vehicle, if applicable, in retirement.
- for interest only mortgages, I have an adequate repayment plan in place to repay the mortgage at the end of the term.

I am responsible for any legal costs, fees and expenses arising out of this application whether or not an offer of advance is made and/or it proceeds to completion.

You may add to my loan amount all fees, costs and other sums associated with my loan application unless I pay them to you direct. I understand that interest is charged on all sums added to my loan.

I authorise my solicitor/licensed conveyancer to disclose to you information relevant to your decision to lend and I waive any right to claim solicitor/client confidentiality or legal professional privilege in respect of such information.

**I/We enclose a cheque to cover the application fee and any other amounts required to be paid with this application. I/We understand that part of the application fee contributes towards the cost of the initial assessment of the loan application and, in the event that the loan application is declined or does not proceed before the valuer has been instructed, the application fee will be refunded less a sum of £100 towards these costs. Once a valuer has been instructed, no refund of the application fee will be made. Switch fees may be charged.**

I consent to the use of my personal information as described above.

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

All applicants must sign here – if there are more than two applicants, both application forms must be signed by all applicants.

**PLEASE ALSO COMPLETE THE DIRECT DEBIT MANDATE ON PAGE OPPOSITE**

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

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

The Mortgage Works  
Portman House  
Richmond Hill  
Bournemouth  
BH2 6EP

Name(s) of account holder(s)


Bank/Building Society account number

--	--	--	--	--	--	--	--	--	--

Branch sort code

--	--	--	--	--	--	--	--	--	--

Name and full postal address of your Bank or Building Society

To the Manager
Bank/Building Society
Address
Postcode

Reference

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

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

Originators Identification Number

4	2	3	7	2	0
---	---	---	---	---	---

For The Mortgage Works (UK) plc OFFICIAL USE only. This is not part of the instruction to your Bank or Building Society.																			
Mortgage account number																			
<table border="1" style="width: 100%; height: 17px;"> <tr><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td></tr> </table>																			

Instruction to your Bank or Building Society

Please pay The Mortgage Works (UK) plc 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 The Mortgage Works (UK) plc and, if so, details will be passed electronically to my Bank/Building Society.

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**

- 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 The Mortgage Works (UK) plc will notify you five working days in advance of your account being debited or as otherwise agreed.
- If an error is made by The Mortgage Works (UK) plc 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.



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

**The Mortgage Works (UK) plc** Registered in England number 2222856  
Registered Office: Portman House, Richmond Hill, Bournemouth, BH2 6EP  
[www.themortgageworks.co.uk](http://www.themortgageworks.co.uk)  
**Telephone:** (0845) 45 45 400

The Mortgage Works plc is a wholly owned subsidiary of the Nationwide Building Society and is authorised and regulated by the Financial Services Authority for insurance and regulated mortgages (Register Number 189623).

Most Buy To Let mortgages are not regulated by the Financial Services Authority.

Please note that for our mutual protection and to improve service standards, we may monitor and/or record telephone calls.

**the mortgage works**   
common sense lending