

# SECTION A - INTRODUCER & PRODUCT DETAILS

ONLY COMPLETE FEE INFORMATION & INTERMEDIARY KFI DECLARATION IF APPLICANTS ARE APPLYING FOR AN FSA REGULATED PRODUCT I.E.:

- A RESIDENTIAL MORTGAGE
- A BUY TO LET INVESTMENT IN WHICH A FAMILY MEMBER OR PARTNER WILL RESIDE
- A SEMI-COMMERCIAL MORTGAGE WHERE AT LEAST 40% OF THE PROPERTY IS FOR RESIDENTIAL USE

INTERMEDIARY Point of sale intermediary details required		PACKAGER	
A1 Name of firm	<input type="text"/>	Name of firm	THE MORTGAGE TRADING COMPANY LIMITED
A2 Contact Name	<input type="text"/>	Contact Name	<input type="text"/>
A3 Address	<input type="text"/>	Address	UNIT C, MILLSHAW BUSINESS LIVING, GLOBAL AVENUE, LEEDS, LS11 8PR
A4 Telephone number	<input type="text"/>	Telephone number	0845 456 0062
A5 Fax number	<input type="text"/>	Fax number	0845 456 0064
A6 Email	<input type="text"/>	Email	sales@mortgagetrading.co.uk
A7 Name of Network/ Mortgage Club (if applicable)	<input type="text"/>	FSA Registration Number	428222
A8 FSA Registration Number	<input type="text"/>	CCL number	534148
A9 Appointed Representative FSA firm reference number	<input type="text"/>	Reference	<input type="text"/>
A10 CCL number	<input type="text"/>	Satellite Packager (if applicable)	<input type="text"/>
A11 Your reference	<input type="text"/>	Company name	<input type="text"/>
		FSA number	<input type="text"/>

## Mortgage Details

A12 Is this mortgage Residential  Buy to Let  A13 Agreement in principle number   
(if applicable)

A14 Product Details

a. Lender

b. Product Code

c. Initial interest rate details

d. Initial interest rate term / end date

A15 Level of advice provided

Advised Sale  Non-advised Sale  Date on which sale took place

A16 Type of transaction

Regulated Mortgage Contract  Consumer Credit Act  Non-regulated

## APPLICATION DETAILS

Fees payable (as per KFI): (please tick ✓)	Upfront	At offer stage	At completion	Added to loan	Refundable	If yes please provide circumstances:
A17 Broker Fee: £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
A18 Arrangement Fee: £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
A19 Application Fee: £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
A20 Legal Fees: £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
A21 HLC: £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
A22 Building Insurance: £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
A23 Other Fees: £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
A24 TOTAL: £ <input type="text"/>						
A25 Please provide details of all other fee(s) payable:	<input type="text"/>					

All applicants must initial  
and date each page if  
using a loose leaf format

Initials  Date

Procuration Fees Payable: Please provide the details of all parties who will receive payment should this mortgage complete (applicants please note that that these amounts are not payable by you):

A26 Name:	<input type="text"/>	£ <input type="text"/>
A27 Name:	<input type="text"/>	£ <input type="text"/>
A28 Name:	<input type="text"/>	£ <input type="text"/>

The Valuation Fee referred to on the previous page incorporates an Administration Fee. Our policy is to refund 100% of the Valuation & Administration Fee if the application is cancelled, for whatever reason, prior to the valuer making the inspection. TMTc will not refund any of the Valuation & Administration Fee after the fee has been spent, and the valuer has made the inspection.

A29 Please advise payment route for procuration fee payment Direct  Network

A30 Is / are the applicant(s) required to purchase any compulsory insurance products through you or your business? YES  NO

If yes, please provide details:

A31 Please give details of any material non-cash inducements (other than standard procuration / packaging and / or scheme fees) that you have included within the KFI:

**A32 SELF-CERTIFICATION / SELF-DECLARATION OF INCOME**

Reason for self-certification	Tick box	Please provide detailed explanation below
Proof of income not readily available	<input type="checkbox"/>	<input type="text"/>
Self-employed / contractor	<input type="checkbox"/>	<input type="text"/>
Earned income from various sources	<input type="checkbox"/>	<input type="text"/>
Investment Income	<input type="checkbox"/>	<input type="text"/>
Where there is a deadline / speed of service	<input type="checkbox"/>	<input type="text"/>
Other	<input type="checkbox"/>	<input type="text"/>

**ADVISERS STATEMENT:**

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

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

If the mortgage term extends into retirement, I confirm that the customer has arrangements in place to enable them to maintain their mortgage repayments in retirement.

If the mortgage is to be repaid on an interest only basis I confirm that I have discussed repayment methods with the applicant(s) and that arrangements have been or will be made to repay the capital.

In the case of an advised sale, I confirm that I recommended the product selected to the applicant(s).

I confirm I hold the appropriate permissions from the Financial Services Authority (FSA) for the regulated activities I have undertaken in relation to this application.

Signature

Print name

Position

Name of Firm

Date

**DATA PROTECTION ACT**

Your application will be assessed by the lender using a credit assessment process and by searching the files of credit reference agencies who will record this search.

Any details provided by you or relating to your agreement will be held in the lenders' computer records, and may be returned after your account has been closed.

The lender will disclose details about you and your agreement to credit reference agencies who may make them available to subscribing lenders for future credit assessment or fraud prevention. The lender may use these details and may disclose them to others for market research and other purposes subject to the provisions of the **DATA PROTECTION ACT 1998**. Under the terms of the Data Protection Act, you have the right to obtain a copy of the information held about you on payment of the appropriate fee, to know the source of the information, to receive the names of the organisations to whom your information will be or has been disclosed, and the purposes for which your information will be or has been used. You can also ask for any inaccurate details to be amended.

**FEE PAYMENT**

To speed up the processing of your application any one of the following cards can be used.

Cardholder's Name

Card Number

Security Number  Expiry Date

Issue Number (Switch & Solo badged cards if applicable)

Debit my Switch/Mastercard/Visa/Delta/Solo/JCB with

Signature

Date



Initials  Date

PLEASE ENSURE THAT ALL QUESTIONS IN ALL THE RELEVANT SECTIONS ARE ANSWERED IN BLOCK CAPITALS, AND IF A QUESTION IS NOT APPLICABLE, STATE 'N/A' OR 'NONE'. CONTINUE ON A SEPARATE SHEET OR USE "SECTION P - ADDITIONAL INFORMATION", AS NECESSARY. INCOMPLETE OR ILLEGIBLE APPLICATIONS WILL CAUSE DELAY. IT IS VERY IMPORTANT THAT THE APPLICATION FORM IS SIGNED WHERE APPLICABLE.

## SECTION B - PERSONAL DETAILS

(If more than two applicants, please complete a further form)

	FIRST APPLICANT (main income earner)	SECOND APPLICANT
B1 Title Mr/Mrs/Ms/Other	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
B2 Surname	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
B3 Forename/s	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
B4 Maiden/Previous/Alias Names	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
B5 Date of birth	<input style="width: 33%; text-align: center;" type="text"/> / <input style="width: 33%; text-align: center;" type="text"/> / <input style="width: 33%; text-align: center;" type="text"/>	<input style="width: 33%; text-align: center;" type="text"/> / <input style="width: 33%; text-align: center;" type="text"/> / <input style="width: 33%; text-align: center;" type="text"/>
B6 Relationship to other applicant	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
B7 Marital status	Single <input type="checkbox"/>	Married <input type="checkbox"/>
	Separated <input type="checkbox"/>	Divorced <input type="checkbox"/>
	Widower <input type="checkbox"/>	Living Together <input type="checkbox"/>
	Other <input style="width: 100%;" type="text"/>	
B8 Nationality	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
B9 Dependents	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Number <input style="width: 20%;" type="text"/> ages <input style="width: 20%;" type="text"/>	Number <input style="width: 20%;" type="text"/> ages <input style="width: 20%;" type="text"/>
B10 How long resident in the UK?	<input style="width: 60%;" type="text"/> Years	<input style="width: 60%;" type="text"/> Years
B11 Do you have permanent rights of residency in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
B12 Do you have diplomatic immunity?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
B13 Present address	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	Postcode <input style="width: 60%;" type="text"/>	Postcode <input style="width: 60%;" type="text"/>
B14 How long at this address?	<input style="width: 30%;" type="text"/> Years <input style="width: 30%;" type="text"/> Months	<input style="width: 30%;" type="text"/> Years <input style="width: 30%;" type="text"/> Months
B15 Residential status	Owner <small>(with mortgage)</small> <input type="checkbox"/> Living with: Friends <input type="checkbox"/>	Owner <small>(with mortgage)</small> <input type="checkbox"/> Living with: Friends <input type="checkbox"/>
	Owner <small>(without mortgage)</small> <input type="checkbox"/> Living with: Relatives <input type="checkbox"/>	Owner <small>(without mortgage)</small> <input type="checkbox"/> Living with: Relatives <input type="checkbox"/>
	Tenant <input type="checkbox"/> Local Authority Tenant <input type="checkbox"/>	Tenant <input type="checkbox"/> Local Authority Tenant <input type="checkbox"/>
	Other (please specify) <input style="width: 100%;" type="text"/>	
B16 Telephone numbers and email	Home <input style="width: 100%;" type="text"/>	Home <input style="width: 100%;" type="text"/>
	Work <input style="width: 100%;" type="text"/>	Work <input style="width: 100%;" type="text"/>
	Mobile <input style="width: 100%;" type="text"/>	Mobile <input style="width: 100%;" type="text"/>
	Email <input style="width: 100%;" type="text"/>	Email <input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
B17 If less than 3 years at current address give previous address(es) to cover at least 3 years including residential status (please continue in 'section P' if required)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	Postcode <input style="width: 60%;" type="text"/>	Postcode <input style="width: 60%;" type="text"/>
B18 How long at this address?	<input style="width: 30%;" type="text"/> Years <input style="width: 30%;" type="text"/> Months	<input style="width: 30%;" type="text"/> Years <input style="width: 30%;" type="text"/> Months
B19 Residential status	Owner <small>(with mortgage)</small> <input type="checkbox"/> Living with: Friends <input type="checkbox"/>	Owner <small>(with mortgage)</small> <input type="checkbox"/> Living with: Friends <input type="checkbox"/>
	Owner <small>(without mortgage)</small> <input type="checkbox"/> Living with: Relatives <input type="checkbox"/>	Owner <small>(without mortgage)</small> <input type="checkbox"/> Living with: Relatives <input type="checkbox"/>
	Tenant <input type="checkbox"/> Local Authority Tenant <input type="checkbox"/>	Tenant <input type="checkbox"/> Local Authority Tenant <input type="checkbox"/>
	Other (please specify) <input style="width: 100%;" type="text"/>	

Initials   Date

# SECTION C - INCOME AND EMPLOYMENT DETAILS

(IF YOU HAVE MORE THAN A 20% SHAREHOLDING IN THE COMPANY, PLEASE COMPLETE AS SELF-EMPLOYED)

	FIRST APPLICANT		SECOND APPLICANT	
C1 Are you:	Employed <input type="checkbox"/>	Self-Employed <input type="checkbox"/>	Employed <input type="checkbox"/>	Self-Employed <input type="checkbox"/>
	Retired <input type="checkbox"/>	Not Employed <input type="checkbox"/>	Retired <input type="checkbox"/>	Not Employed <input type="checkbox"/>
C2 If self-employed, are you a:	Sole trader <input type="checkbox"/>	Partner <input type="checkbox"/>	Sole trader <input type="checkbox"/>	Partner <input type="checkbox"/>
	Director: Private Ltd. Co. <input type="checkbox"/>	Public Ltd. Co. <input type="checkbox"/>	Private Ltd. Co. <input type="checkbox"/>	Public Ltd. Co. <input type="checkbox"/>
C3 National Insurance No.	<input type="text"/>		<input type="text"/>	
C4 Number of jobs classed as main income <i>(If more than one, please provide full details in Section P - Additional Information)</i>	<input type="text"/>		<input type="text"/>	
C5 What is your anticipated retirement age?	<input type="text"/>		<input type="text"/>	
C6 Employers name & address or trading name and address if self employed	<input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/>	
	Postcode <input type="text"/>		Postcode <input type="text"/>	
C7 Employee No. <i>(if Employed)</i> Company Reg. No. <i>(if Self-Employed)</i>	<input type="text"/>	VAT No. <input type="text"/>	<input type="text"/>	VAT No. <input type="text"/>
C8 Nature of business	<input type="text"/>		<input type="text"/>	
C9 Time continuously employed in this line of business <i>(if Employed)</i>	Years <input type="text"/>	Months <input type="text"/>	Years <input type="text"/>	Months <input type="text"/>
C10 Position Held/Job Title	<input type="text"/>		<input type="text"/>	
C11 Telephone number	<input type="text"/>		<input type="text"/>	
C12 Fax number	<input type="text"/>		<input type="text"/>	
C13 Start date with employer <i>(if Employed)</i> Date business established <i>(if Self-Employed)</i>	<input type="text"/> / <input type="text"/> / <input type="text"/>		<input type="text"/> / <input type="text"/> / <input type="text"/>	
C14 How long business owned?	Years <input type="text"/>	Months <input type="text"/>	Years <input type="text"/>	Months <input type="text"/>
C15 Permanent/Temporary/Contract <i>(date contract ends)</i>	<input type="text"/>		<input type="text"/>	
C16 Percentage shareholding or partnership interest	<input type="text"/>		<input type="text"/>	
C17 If either applicant has been with their current employer or been self employed for less than 3 years, please give name and address of previous employer/s, or previous self employed details (dates required).	<input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/>	
C18 Tax office/District/Reference	Office/District <input type="text"/> Reference <input type="text"/>		Office/District <input type="text"/> Reference <input type="text"/>	
C19 Basic gross income	£ <input type="text"/>	Per <input type="text"/>	£ <input type="text"/>	Per <input type="text"/>
C20 Overtime/bonus/commission (state if guaranteed)	£ <input type="text"/>	Per <input type="text"/>	£ <input type="text"/>	Per <input type="text"/>
C21 Other income <i>(give details in section P)</i>	£ <input type="text"/>	Per <input type="text"/>	£ <input type="text"/>	Per <input type="text"/>
C22 Name and address of your accountant (if self-employed)	<input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/>	
	Postcode <input type="text"/>		Postcode <input type="text"/>	
	Tel: <input type="text"/>	Fax: <input type="text"/>	Tel: <input type="text"/>	Fax: <input type="text"/>
C23 Certified/Chartered/Other <i>(if other please state qualification)</i>	<input type="text"/>		<input type="text"/>	
C24 Income for last 3 trading years	Year <input type="text"/>	- £ <input type="text"/>	Year <input type="text"/>	- £ <input type="text"/>
	Year <input type="text"/>	- £ <input type="text"/>	Year <input type="text"/>	- £ <input type="text"/>
	Year <input type="text"/>	- £ <input type="text"/>	Year <input type="text"/>	- £ <input type="text"/>
C25 Are three years accounts available?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Initials <input type="text"/>	Date <input type="text"/>			

Initials

Date

# SECTION D - SELF CERTIFICATION OF INCOME DECLARATION

To be completed by applicants self-certifying their income, where the lender permits this.

FIRST APPLICANT

SECOND APPLICANT

D1 Total Annual Personal Income

£

£

D2 Self Certification Declaration

- a) I CERTIFY THAT THE INCOME I HAVE STATED ABOVE IS A TRUE REFLECTION OF MY GROSS EARNINGS DETAILED IN THIS APPLICATION.
- b) I CAN CONFIRM THAT I HAVE HAD SIGHT OF THE KEY FACTS ILLUSTRATION (KFI) AND AM AWARE OF AND CAN AFFORD THE CURRENT AND ESTIMATED FUTURE PAYMENTS.
- c) I AM ALSO AWARE AND FULLY APPRECIATE THE IMPLICATIONS THE FOLLOWING STATEMENTS COULD HAVE ON MY ABILITY TO MEET THE REQUIRED MONTHLY MORTGAGE PAYMENTS.
- d) A FALSE DECLARATION OF INCOME WILL HAVE A SERIOUS EFFECT ON YOUR ABILITY TO REGULARLY MEET MORTGAGE PAYMENTS. FALSIFYING INCOME IS CONSIDERED TO BE MORTGAGE FRAUD. INTEREST RATES ARE VARIABLE AND MONTHLY PAYMENTS MAY INCREASE OVER THE PERIOD OF THE MORTGAGE.
- e) TAKING ON NEW OR ADDITIONAL FINANCIAL COMMITMENTS DURING THE PERIOD OF THE MORTGAGE WHILST NOT RECEIVING ANY CORRESPONDING INCREASE IN INCOME COULD AFFECT YOUR ABILITY TO MEET MORTGAGE PAYMENTS.

D3 Signature and Date

X   
Date

X   
Date

MAKE SURE YOU CAN AFFORD YOUR MORTGAGE IF YOUR INCOME FALLS  
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

# SECTION E - OUTGOINGS

FIRST APPLICANT

SECOND APPLICANT

E1 Name and address of Current Mortgage Lender/Landlord

Postcode

Postcode

E2 Account number

E3 When did the mortgage/tenancy start?

/  /

/  /

E4 Is this a 'non-conforming' mortgage?

Yes  No

Yes  No

E5 Amount of current mortgage outstanding, including early repayment charges

£

£

E6 Current Mortgage/Rent payment

£

£

E7 Will this mortgage be redeemed at completion?

Yes  No

Yes  No

E8 If your residential mortgage is not being redeemed, please give the reason why (e.g. ex-marital home, property will be rented).

E9 If your residential mortgage is to be retained, and the property rented, what will the monthly rental income be?

£

£

E10 Have the DWP assisted with payments in the last 12 months?

Yes  No

Yes  No

E11 Have you received housing benefit totalling more than 25% of the monthly payment due in the last 12 months? If yes, how many in the last 1-3 months and/or the last 4-12 months?

Yes  No

Yes  No

1-3 mths

4-12 mths

1-3 mths

4-12 mths

E12 Have you previously owned a property?

Yes  No

Yes  No

E13 Are you currently applying to any other lender for a loan?

Yes  No

Yes  No

E14 Give details of mortgages covering the last 12 months on current or previous properties. If a tenant please provide details of previous landlords for the same period (Use section P if necessary)

Postcode

Postcode

E15 Previous account number

E16 Do you own any let properties, either with or without mortgages?

Yes  No

Yes  No

(If yes, please go to Section P and provide full details including property address, lender, mortgage amount outstanding (if applicable), value of property, monthly repayment, monthly rent received, and whether the mortgage is to be redeemed).

Initials Date

**E17 Please list any current mortgage and outstanding debts including loans you guarantee (continue in section P if necessary)**

Current debts and outgoings	Monthly payments	Name of the lender/details	Start date	End date	Account number	Credit limit or original loan amount	Balance currently outstanding	Are you going to pay off any of this with your new mortgage? If so tell us how much.	Is the loan secured?		1st or 2nd Applicant	Is this a Business Loan?	
									Yes	No		Yes	No
Current mortgages	£		/ /	/ /		£	£	£					
	£		/ /	/ /		£	£	£					
	£		/ /	/ /		£	£	£					
Loans, HP and leases	£		/ /	/ /		£	£	£					
	£		/ /	/ /		£	£	£					
	£		/ /	/ /		£	£	£					
Store and Credit Cards	£		/ /	/ /		£	£	£					
	£		/ /	/ /		£	£	£					
	£		/ /	/ /		£	£	£					
Overdrafts	£		/ /	/ /		£	£	£					
	£		/ /	/ /		£	£	£					
	£		/ /	/ /		£	£	£					
Catalogues	£		/ /	/ /		£	£	£					
	£		/ /	/ /		£	£	£					
	£		/ /	/ /		£	£	£					
Maintenance or alimony	£		/ /	/ /									
Childcare	£		/ /	/ /									
Council tax / House maintenance / Ground rent	£		/ /	/ /									
Outstanding CCJ / IVA payments	£		/ /	/ /		£	£	£					
Insurance Premiums	£		/ /	/ /									
Endowments, Pensions, & Committed Savings	£		/ /	/ /									
Other normal household expenditure	£												
	£												
	£												

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME.  
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

## SECTION F - CREDIT HISTORY

	1st Applicant		2nd Applicant	
F1 Have you ever been in arrears with your mortgage/rental payment or any other loan?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
F2 Have you been in arrears with any existing/previous loan (secured or unsecured) in the last 24 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
F3 Have you had any arrears with your existing mortgage/rent in the last:				
24 months	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
12 months	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
6 months	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
3 months	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
F4 Have you ever been refused a mortgage?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
F5 Have you ever had a County Court Judgement or High Court Judgement or Court Decree relating to a debt recorded against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
F6 Have you any pending or imminent court proceedings against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
F7 Have you ever had a property taken into possession either on an enforced or voluntary basis?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
F8 Have you ever been insolvent, declared bankrupt, had a bankruptcy petition presented against you, or made any arrangements with creditors?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<i>(If you have ever been bankrupt, please provide the registration and discharge dates. If you have ever entered into an IVA, please provide the arrangement and completion dates)</i>				
F9 Have you ever been refused credit?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<i>(If your answer is YES to any of these questions, please give full details in section P.)</i>				

## SECTION G - PURCHASES

G1 Loan required	£	G9 Term	Years
G2 Purchase price	£	G10 Estimated value if different from purchase price	£
G3 Selling price of existing property	£	G11 Are you a first-time-buyer?	Yes <input type="checkbox"/> No <input type="checkbox"/>
G4 Please specify source of deposit funds			
G5 Are you obtaining any other loan or assistance towards the purchase price? (including any financial incentive from the Builder/Vendor)	Yes <input type="checkbox"/> No <input type="checkbox"/>	If YES, please give amount	£
G6 Where is the other loan or financial assistance coming from?			
G7 Is a deed of gift involved?	Yes <input type="checkbox"/> No <input type="checkbox"/>		
G8 If the term takes the mortgage beyond the applicants' retirement age, please provide details as to how payments will be maintained.			

Initials  Date

## SECTION H - REMORTGAGES

H1 Loan required £  H10 Term  Years

H2 Estimated value of property £

H3 Date and amount of original purchase  
Date  Amount £

H4 Amount originally borrowed £

H5 Details of any further advances  
Amount £  Date / /  Purpose

H6 Amount outstanding £

H7 Please give a breakdown of how the remortgage monies will be used *(documentary evidence of the purpose of the additional finance may be required)*

	£
	£
	£
	£

H8 Was the original purchase under the Right-to-Buy Scheme? Yes  No

H9 If the term takes the mortgage beyond the applicants' retirement age, please provide details as to how payments will be maintained

## SECTION I - METHOD OF REPAYMENT

11 Method of repayment Capital and Interest  Endowment  Interest Only  Other

12 If interest only, how do you intend to repay the mortgage?  
Savings  Investment income/vehicle  Sale of property   
Other  Please give details

13 If applicable, what is the split between C&I and interest only?  
Capital & Interest £  Interest Only £

14

Please give details of any investment plans being used to repay the mortgage.  Please use section P for continuation if necessary	Type of policy	Name of company	Policy number	Guaranteed death benefit (if applicable)	Year of maturity	Monthly payment	Who is covered by this policy?
				£		£	
				£		£	
				£		£	
				£		£	

15 If the lender permits you to choose, what is your preferred mortgage payment date?   
*(Dates available: 1 - 28)*

## SECTION J - PROPERTY DETAILS

J1 Full postal address of the property to be mortgaged

Postcode

J2 Is the property being purchased under the Right-to-Buy Scheme? Yes  No  If YES, discount is  %

J3 Are you purchasing as a sitting tenant? Yes  No  J12 Are you purchasing under a Shared Ownership Scheme? Yes  No

J4 Will the property be occupied within 30 days of completion? Yes  No  *(if NO, please give details)*

J5 Selling estate agents name and address

Postcode

J6 Vendors name

J7 Telephone number

J8 Are you purchasing privately? Yes  No

J9 Are you related to the vendor? Yes  No  *(if YES, please give details)*

J10 Contact name for valuation

J11 Telephone number

<i>Initials</i>	<i>Date</i>
<input type="text"/>	<input type="text"/>

## SECTION J - PROPERTY DETAILS (Continued)

### J13 VALUATION REPORT

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

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

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

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

What valuation Survey Report do you require?

Basic Valuation

Homebuyer's Report

Full Structural Report

## SECTION K - DESCRIPTION OF PROPERTY

K1 Type                      House       Flat       Maisonette       Bungalow       Other

If Other, please specify

K2 Description              Detached       Semi-Detached       End Terrace       Terraced       Purpose-Built       Converted

K3 Is (or was) the property built or owned by the Local Authority, or Housing Association, or the Ministry of Defence?      Yes       No

K4 If Flat/Maisonette              Above commercial premises Yes       No       If Yes, please specify % of residential area  %

Total number of floors in block       On which floor is the flat situated?

K5 Tenure                      Freehold       Commonhold       Leasehold       Feudal

K6 If Leasehold              Unexpired Term of Lease  Years      Ground Rent £  PA      Service Charge £  PA

K7 Which services are mains connected?      Water Yes  No       Gas Yes  No       Electricity Yes  No

K8 Does the property comprise more than one family unit? (if YES, please give details in section P)      Yes       No

K9 Does the property have more than one kitchen?      Yes       No

K10 Age of property               Years      Valid NHBC Certificate (if other please specify)      Yes       No

K11 Is the property under construction?      Yes       No       Details

K12 Is the property a self-build?      Yes       No

K13 Is the property of standard construction? i.e brick/stone walls, slate/tiled roof      Yes       No

K14 Are there any agricultural or other restrictions?      Yes       No

K15 Please give number of:-      Bedrooms       Receptions       Kitchens       Garages       Basement       Bathrooms       WC's

Others

K16 Is the property to be used for business purposes?      Yes       No

(if YES, please give details)

K17 Will this mortgage be for the equal benefit of all named applicants?      Yes       No       If NO, please specify for whose benefit the mortgage is being obtained

Initials      Date

## SECTION K - DESCRIPTION OF PROPERTY (Continued)

K18 Any other proposed occupants of the property over 17 years of age apart from applicants on this mortgage application

Name	Date of Birth	Relationship to Applicant
	/ /	
	/ /	
	/ /	
	/ /	

K19 You may have to pay an Additional Security Fee or Higher Loan Fee. If so, would you like this to be added to your loan? Yes  No

K20 The lender may charge an arrangement or completion fee. If so, would you like this to be added to your loan? Yes  No

K21 Will the property be your main residence? Yes  No  (if NO, please give details in section P)

K22 Will you or your immediate family occupy at least 40% of the property? Yes  No  (if NO, please give details in section P)

K23 Do you intend to let the property? Yes  No  (if YES, please give details in section P)

K24 If yes, will the property be let to a relative or partner? Yes  No

K25 If you are applying for a Buy to Let mortgage

Please tell us the estimated rental value  £ per month

Will there be any existing tenants on completion of this loan? Yes  No

If yes, please tell us:

The date of commencement of the tenancy agreement  /  /

The date the tenancy agreement finishes  /  /

The monthly rent currently paid by the tenants  £ per month

## SECTION L - SOLICITORS DETAILS

In our experience, there is a higher conversion rate from application to completion if our panel solicitor is used. TMTc recommend that you select this option. Please tick the box and we will arrange for you to receive a quotation.

If you wish to nominate your own solicitor, please complete the rest of this section (Please note, sole practitioners are not acceptable to most lenders)

L1 Name of contact

L2 Solicitor firm

L3 Address   
  
  
  
Postcode

L4 Telephone number  L6 Fax number

L5 DX number  L7 Number of partners

## SECTION M - BANK ACCOUNT DETAILS

**JOINT/FIRST APPLICANT**

Name of bank/building society

Address   
  
  
Postcode

Sort code  -

Account number

Cheque card number

Date account opened  /  /

Initials   Date

**SECOND APPLICANT**

Name of bank/building society

Address   
  
  
Postcode

Sort code  -

Account number

Cheque card number

Date account opened  /  /

# SECTION N - MORTGAGE PAYMENT PROTECTION

## Why do you need mortgage payment protection?

In recent years many hundreds of thousands of mortgage payers have lost their homes through no fault of their own. They were simply victims of an extended illness or they lost their job through redundancy. A house is probably the most important and valuable asset you will ever own, it is also your home and a secure environment for you to bring up your family.

Think for a moment how devastating it must be to lose this most precious and valuable of assets; think also of the trauma you and your family would go through, not to mention the expense and the indignity.

Many people believe they can rely on the State for help if they are unable to meet their mortgage commitments, but this is simply not true any more. If you have taken a mortgage since November 1995 you will not receive any help with mortgage payments at all for 9 months, by which time your lender may well have repossessed your home. Also if you have more than £8000 in savings you will not be entitled to any State support at all.

So the need for payment protection insurance has never been greater.

TMTC offer two types of payment protection cover, the comprehensive Accident, Sickness and Unemployment cover, and the Unemployment Only cover. Please indicate below which of these you would like a FREE quotation for:

Accident, Sickness and Unemployment Cover  Unemployment Only Cover

## A. PLEASE COMPLETE THE FOLLOWING SECTION IF YOU HAVE ALREADY MADE MORTGAGE PAYMENT PROTECTION ARRANGEMENTS.

Name of insurer

Policy arranged by

Monthly benefit

Signature of first applicant  Date

Signature of second applicant  Date

## B. PLEASE COMPLETE THE FOLLOWING SECTION IF YOU HAVE NOT MADE MORTGAGE PAYMENT PROTECTION ARRANGEMENTS.

I/We do not wish my/our mortgage payments to be protected. I/We understand that borrowers are not eligible for state benefit in the form of Income Support for Mortgage Interest Payments. I/We understand that there is a 9 month waiting period before state benefit for Mortgage Interest Payments begins to be paid to borrowers who do qualify for this benefit.

Signature of first applicant  Date

Signature of second applicant  Date

# SECTION O - INSURANCE

Lenders arrangements with insurers for their borrowers' insurances do not normally require completion of separate detailed insurance proposal forms. However, insurers will rely on the information supplied by you on this form as a proposal.

A contract of insurance requires disclosure of facts which an insurer would regard as likely to influence the acceptance and assessment of an insurance proposal. If you are in doubt about facts considered material you should disclose them. Failure to do so may affect settlement of a claim, or render the policy invalid.

Insurers and their agents share information with each other to prevent fraudulent claims and for underwriting purposes via the Claims and Underwriting Exchange Register operated by Insurance Database Services Ltd (IDS). The aim is to help us check information provided and also to prevent fraudulent claims. A list of participants is available on request. In dealing with your application, this register may be searched. In the event of a claim, the information you supply on this form and the claim form, together with other information relating to the claim will be put on the register and made available to participants. You can ask us for more information about this. You should show this notice to anyone who has an interest in the property insured under the policy.

You should keep a record (including copies of all letters) of all information supplied for the purpose of entering into the insurance contract.

A copy of the application form and a policy booklet can be made available on request. All material facts should be disclosed and all details should be supplied with this application.

Please answer the following questions to the best of your knowledge and belief. If the answer is 'Yes', please give full details in section P of this form.

## PLEASE NOTE THE FOLLOWING QUESTIONS MUST BE ANSWERED EVEN IF THE CLIENT IS MAKING THEIR OWN INSURANCE ARRANGEMENTS

	First Applicant		Second Applicant	
Have you or any person normally resident with you				
(a) ever been convicted of, or are currently being charged with any offence other than a driving offence?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(b) had a home or personal insurance declined, cancelled, or had special terms imposed?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you or any persons normally resident with you sustained any loss, damage or liability whether insured or not during the past 5 years arising from risks which will be covered under a Homeowner Buildings or Contents policy?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Will the property be left unoccupied for more than 30 days at a time?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Will the property be used for anything other than private living accommodation for you and your family?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Will the property be used as a weekend or holiday home or left unoccupied for more than 4 weeks at one time?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Will the property be used for any business purposes?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is the property to be insured in a poor state of repair?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you aware of any past or existing structural damage to the property to be insured?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Initials  Date



# SECTION Q - DECLARATION

IN ADDITION TO THIS DECLARATION, A SPECIFIC LENDER'S GENERAL DECLARATION MAY BE SENT TO THE APPLICANT(S) AND, IF SO, MUST BE RETURNED TO THE COMPANY PRIOR TO THE APPLICATION BEING SUBMITTED TO THE LENDER

1. I / We the applicants have personally completed this application form, or if completed by another, have read and checked every answer.
2. I am / We are eighteen years of age or over.
3. The information given in this application form is true to my/our best knowledge and belief, and should the Mortgage be made, such information must be regarded as forming part of the terms of the mortgage. If any such information is incorrect, I / we undertake to reimburse all fees, expenses and costs incurred by the lender in connection with this application, and with any advance which may result. I / We also undertake to notify the lender of any change in my/our circumstances (which does or may affect the information given) prior to any mortgage advance being made.
4. The lender and / or its agents are authorised to make enquiries of such persons (including mortgagees, land registry, employers, landlords, accountants and bankers, tax office, insurance company) as it deems necessary in connection with this application, any loan subsequently made, and any collateral security, to confirm the truth and accuracy of the above information and for credit references. I / we hereby authorise such persons to provide this information to the lender.
5. The lender and/or its agents may make such enquiries as it considers necessary whether of a credit agency or elsewhere and it may pass on to such reference agency, organisation or institution including the Council of Mortgage Lenders possession register and the Inland Revenue on behalf of the lender information relating to the conduct of the account.
6. My / Our income is as stated on this form and is sufficient to support all of the relevant payments required to sustain the Mortgage. I / We understand that a false declaration will forfeit any mortgage offer and that a failure to maintain the payments due may result in the forced sale of the property in order to repay the monies.
7. I / We understand that the application fee is payable in advance and is non-returnable once expended whether or not an offer of a loan is given, and that a copy valuation report may be provided, but no warranty, representation, or assurance is given by the lender or the valuer that the statements, conclusions or opinions expressed or implied are accurate and reliable, and I / we accept that the lender has no responsibility to me / us or any person as to the value or condition of the property. If required a full structural survey can be arranged at my / our expense. I / We understand that the valuer is not in the employ of the Company or the lender but has been selected from the panel of independent valuers appointed by the lender. I / We authorise the Lender to instruct a qualified valuer to carry out a valuation, at my / our cost, of the property on which the mortgage is to be secured.
8. I / We understand that any person (other than an employee of the lender) with whom I/we deal in connection with the mortgage applied for and related insurance or pensions is not empowered to make a representation or give any undertaking on behalf of the lender whether in relation to the mortgage applied for and any related insurance or pension or otherwise and therefore the lender shall not be bound by or liable for any such representation or undertaking.
9. I / We designate the lender as indicated at the front of this application or any other lender to whom this application is forwarded and acknowledge that they are relying on the statements made in this application in deciding whether to offer a loan.
10. I / We authorise the lender indicated at the front of this application or to whom this application is forwarded to make such enquiries and take up references as it considers necessary in relation to this application and disclose information from this form and elsewhere to an external collective data checking system run by organisations including Fraud Prevention Agencies. Information held on this system can be obtained by the lenders to aid fraud prevention.
11. (For Sole Applicants) Information held about you by the Credit Reference Agencies may be linked to records relating to your partner. For the purposes of this application you and your partner are financially independent and you request that your application be assessed without reference to any 'associated' records, although you recognise that this may adversely affect the outcome of your application. You believe that there is no information relating to your partner that is likely to affect our willingness to offer financial services to you. You authorise us to check the validity of this declaration with Credit Reference Agencies and if we discover any associated records, which would affect the accuracy of this declaration we may decide not to proceed with the application on this basis. However, for the purposes of this application you may be treated as financially linked and if you wish for your application to be assessed with reference to any associated records please tick this box.   
(For Joint Applicants) An "association" between the joint applicants and/or any individual identified as your financial partner, will be created at Credit Reference Agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a "disassociation" at the Credit Reference Agencies.
12. I / We irrevocably authorise my/our solicitor to send their entire file of papers relating to the whole transaction (not just the mortgage) to the lender at the lender's request. I / We authorise my / our solicitor to disclose to the lender any information relevant to their decision to lend, and I / we waive any right to claim solicitor / client confidentiality or legal privilege in respect of such information.
13. I / We accept that information provided by me/us may be held by the Company or the lender in its computer records to protect the Company, the lender, and its customers against fraud as well as for other relevant business purposes including marketing. I / We acknowledge that under the Data Protection Act 1998 I am / we are entitled to know what information is held about me/us on payment of a fee, and to ask for any inaccurate information to be amended. Any questions should be directed, in writing, to the Development Manager at the Company or direct to the lender. I / We confirm that I / we have read and understand the Data Protection Act information at the front of this application form.
14. I / we understand that the Data Protection Act 1998 requires that information can be used only for the purposes registered under the Act. I / we acknowledge that I / we may request in writing, upon payment of a fee, details which are held about me / us and the name and address of any organisations to which the Company has disclosed my / our information. I / we understand that if there are any inaccuracies in my / our information, I / we have the right to ask the Company to correct this.
15. I / We acknowledge that the lender, its successors in title and assigns may in due course raise finance on any mortgage that may be made to me / us and may transfer, assign, or otherwise dispose of any benefits rights and obligations (to the extent possible in law) of such mortgage together with any collateral security provided with it, and may enter into any contractual arrangements relating to the funding of such mortgage with any person, and may pass any information contained in this application and any supporting documentation or any other information relating to the property, the mortgage, the security for the mortgage and the history and conduct of my/our account to any interested or potentially interested person who may rely upon the truth and accuracy of the information contained in this application.
16. The Lender and any other organisation to which it may disclose my / our information may use this information to check my / our details with fraud prevention agencies and if I / we give false or inaccurate information and the Lender suspects fraud the Lender will record this with these agencies who will make it available to other organisations, individuals, and insurance companies, whether or not the mortgage is granted, to:
  - a. help make decisions about credit and credit related services for me / us and members of my / our household
  - b. help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for myself / ourselves and members of my / our household;
  - c. trace debtors, recover debt, prevent fraud and to manage my / our accounts or insurance policies;
  - d. check my / our identity to prevent money laundering, unless I / we furnish the Company with satisfactory proof of identity;
  - e. carry out statistical analysis about credit insurance and fraud; and
  - f. pass information to our regulators, lawyers, auditors, external advisers, and any agent acting on our behalf.
17. The Lender has notified me that it processes "sensitive data" regarding criminal convictions about applicants as part of risk profiling applications and for insurance purposes. I / We am / are informed that this information is only used for assessing risk, my / our eligibility for a mortgage and for any contract of insurance. I consent to the Lender processing sensitive data held about me in this manner and to the Lender holding securely any medical health data about me.
18. If the Lender or any other entity as stated above searches the files of credit reference agencies, I/we understand that a record may be kept of that request. The Lender may also disclose details of my / our mortgage account to credit reference agencies and I / we consent to this disclosure. I / We consent to the Company or the Lender and / or its agents when making enquiries to use appropriate statistical techniques including credit scoring for assessing my / our application, for profiling, securitisation and for carrying out the Lender's rights and obligations in any agreement with me / us and that my / our information may be processed automatically.
19. I / We agree that the Lender may without notice transfer or assign either in whole or in part any loan, mortgage or security for the repayment of any loan or mortgage in connection with this application to its successors and assigns which include without limitation its legal and equitable assigns whether by way of absolute assignment or by way of security only and those deriving title under it or them.
20. I / We understand that once my / our loan, mortgage or security for the repayment of any loan or mortgage made in connection with this application has been transferred or assigned, the Company may obtain information and data from the new lender about my/our loan, mortgage or security for the repayment of any loan or mortgage account to assist in statistical research relating to credit scoring or the investigation and resolution of complaints. I / We understand that this information will be obtained from the new lender and I / we consent to the Company using my/our data in this way.
21. I / We understand that you will pass the information on this form and about any incident I / we may give details of to IDS Ltd. so that they can make it available to other insurers. I / We also understand that, in response to any searches you may make in connection with this application or any incident I / we have given details of, IDS Ltd. may pass information it has received from other insurers about other incidents involving anyone insured under the policy.
22. I / We understand that you may ask for information from other insurers to check the answers I / we have provided.
23. I / We declare to the best of my / our knowledge and belief the answers given in Section O are true and all material information as explained above has been disclosed.
24. I/We certify that if I/we have applied for a product which either does not require me/us to disclose my/our income, or which permits me/us to self-certify my/our income, I/we understand my/our obligations and I/we have sufficient income to support the loan requested and pay the monthly payments stated within the Key Facts Illustration and, if applicable, that the income declared is a true assessment of my / our total annual income.
25. I / We acknowledge the way an interest only mortgage works and that the balance of my / our mortgage will not reduce over the term of the mortgage and it will be my responsibility to repay the loan from other sources at maturity of the loan (this applies only to applicants who are taking out an interest only mortgage).
26. No loans exist which are required to be, but are not, disclosed in this Mortgage Application.
27. I / We have read and considered the information provided 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 lender may decline this Mortgage Application without giving any reason whatsoever.

Initials      Date

28. I / We give the lender consent to use my data for the processing of this Mortgage Application. The Lender may pass information, documents, or data held by it or provided to it in relation to this Mortgage Application, the mortgage loan, any related security (historical, current, or confidential), any possession of the property by the Lender and any insurance to:
  - a. any actual or proposed transferee of the mortgage loan or such related security
  - b. the provider of funds for the mortgage loan
  - c. any party with whom the Lender is considering entering into a contractual agreement in relation to the mortgage loan or such related security
  - d. credit reference agencies and fraud prevention agencies
  - e. any introducer of mortgage business to the Lender
  - f. the Insurance Companies (the buildings / contents insurer and such other companies as the Lender may reasonably decide) and / or
  - g. any insurance database register
  - h. any companies / third parties located outside the European Economic Area where the transfer / processing of information is equivalent to that provided under the Data Protection Act 1998.
  - i. collection agents
  - j. third party providers
  - k. regulators
  - l. lawyers, auditors, and external advisers
  - m. any agent acting on the lender's behalf
29. If the Mortgage Application is in respect of joint applicants, all obligations in relation to the loan (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.
30. I / We consent to any telephone calls and emails to do with my / our application or mortgage may be recorded or monitored for security, quality and / or training purposes.
31. I / We understand that it will be my / our responsibility to maintain payments on any mortgage through the Lender. If I / we decide not to accept the Lender's mortgage payment protection insurance, 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.
32. I / We understand that TMTC is not an Agent of the Lender and does not have any authority to commit the Lender to any binding agreement.
33. Where you borrow or may borrow from the Lender, they may give details of your account and how you manage it (whether or not in default) to credit reference agencies. If you borrow and do not repay in full and on time, the Lender may tell credit reference agencies and / or the Council of Mortgage Lenders Possessions Register who will record the outstanding debt.
34. From time to time the Lender may wish to contact you regarding other products and services that may be of interest to you. By ticking this box I / We agree to receive details of products and services offered by the Lender by mail, telephone, email, or fax. I / We understand that if I / we do not wish to receive further information regarding such services and products I / we may write to the Lender and its records will be amended accordingly.
35. I / We understand that the lender reserves the right to revalue the property at any time after completion of the mortgage and, if necessary, reschedule the loan accordingly.
36. I / We understand that the lender's willingness to make an advance does not imply any representation about the value or condition of the property. I / We understand that the lender's valuation is not carried out for my / our benefit and confirm that I / we have not relied on it.
37. If any of the information in this form changes prior to the making of the advance. I / we will notify the lender in writing and will not take up the advance unless the lender has previously consented in writing.
38. I / We confirm that the declarations contained in this application form shall continue in full force and effect notwithstanding the completion of any mortgage.
39. I / We understand that the introducers in this application are not the agents of the lender.
40. I / We authorise the lender to disclose information relating to this application and any agreement entered into as a result of this application to all persons in the limited circumstances where such disclosure is necessary, including my / our insurers and the lender's insurers (if any), the mortgage broker, valuer or solicitor, or other agent who introduced me / us, any sub-contractors and agents of the lender and any lender for whom the lender may be acting as agent and any other person having a legal right to the information. I / We understand that the lender will keep this information confidential and it will only be shown to other parties in limited circumstances, namely; if it has to do so by law; it is in the public interest or the lender's interest to do so; the recipient is another member of the lender's group; or if I / We have given my / our permission.
41. I / We acknowledge that the lender is entitled to make such arrangements as it thinks fit with third parties to protect itself against any failure by me / us to pay the mortgage loan, and that any such arrangements will be for the lender's benefit and not mine / ours. I / we further acknowledge that the lender may pass to such third parties any information contained in this application and this application itself together with any relevant supporting documentation.
42. I / We authorise the Lender to make searches about me / us at credit reference agencies who will supply the Lender with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. The Lender may use credit-scoring methods to assess this application and to verify my / our identity. Credit searches and other information which is provided to the Lender and / or the credit reference agencies, about me / us and those with whom I / we are linked financially may be used by the Lender and other companies if credit decisions are made about me / us. This information may also be used for debt tracing and the prevention of money laundering as well as the management of my / our account.
43. I / We authorise the Lender to make such enquiries as it considers necessary in relation to my / our application. To prevent or detect fraud, or to assist in verifying your identity, the Lender may make searches of the Lender group records and at fraud prevention agencies who will supply the Lender with information. Any information I / we provide may be held by the Lender in its computer records and may be shared within the Lender, and passed to financial and other organisations involved in fraud prevention, including Fraud Prevention Agencies, to protect the Lender and the Lender's customers from theft and fraud. This information may be made available to other mortgage lenders where this is done in the interest of fraud prevention. If I / we give the Lender false or inaccurate information and the Lender has reasonable suspicion of fraud, the Lender will record this. The Lender, members of the Lenders group, and other companies may use this information if decisions are made about me / us or others at my / our address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.
44. By stating a financial association with another party, I / we are also declaring that the Lender is entitled to disclose information about my / our joint applicant and / or anyone else referred to by me / us and authorise the Lender to search, link and / or record information at credit reference agencies about me / us and / or anyone else referred to by me / us.
45. I / We agree that where I / we borrow or may borrow from the Lender, the Lender may give details of my / our account and how I / we manage it to credit reference agencies. If I / we borrow and do not repay in full and on time, the Lender may tell credit reference agencies who will record the outstanding debt.
46. I / We have the right of access to your personal records held by credit and fraud agencies. The Lender will supply their names and addresses upon request.
47. I / We agree that the lender may assign or transfer its rights, benefits and obligations, in respect of any loan it may make to me / us, to another person, body or mortgage lending institute (lender). Reference in the following to the lender includes any such other lender, and the lender's and their respective successors and assigns and persons deriving title through it whether in equity or in law.
48. I / We consent to the Lender providing their acting Solicitors with the mortgage application form or a copy thereof.
49. I declare that the property will be used as my sole main residence and no part will be used for business purposes. I further undertake not to enter into any letting agreements without the prior consent of the Lender.
50. I agree that whilst you are considering an application, you may use the information I supplied to you to offer me additional products.
51. Loans must be secured on a first mortgage on a residential property in England, Wales, Northern Ireland or mainland Scotland.
52. I / We authorise the lender to deduct any fees from the total mortgage advance at completion including, but not limited to, telegraphic transfer fee, completion fee, title insurance fee, local authority search indemnity fee.
53. Information may be disclosed to any other companies and to other third parties for the purpose of sending you details of any products or services that we, or any lender, think may be of interest to you. This contact may be made by post or by telephone. You may inform us, or any lender, at any time, in writing, that you do not wish to receive further marketing literature.
54. Your name(s) and address(es) may be disclosed to market research organisations for the purpose of confidential market research conducted on behalf of the lender.

By signing this application, I / we agree that the Lender can use my / our information in any way described above.

I / We certify that the statements and particulars given above and all the information in this form are true and complete and understand that these will form the basis of any mortgage offer.

In view of the reduction of state benefits to mortgage borrowers who become ill or unemployed, it is strongly recommended that you consider a payment protection plan.

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

I / We have received and read the Initial Disclosure Document (IDD) and Key Facts Illustration (KFI) in respect of this application, which were provided by:

(Intermediary Name)

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

Signature of first applicant

X

Date

Signature of second applicant

X

Date

If this is a joint application ALL parties must sign

Initials Date

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**IMPORTANT: MAKE SURE YOU CAN AFFORD YOUR MORTGAGE IF YOUR INCOME FALLS.** The FSA's information sheet 'You can afford your mortgage now but what if?' will help you consider the risks. You can get a free copy from [www.fsa.gov.uk/consumer](http://www.fsa.gov.uk/consumer) or by calling 0845 606 1234



**45-47 GREAT GEORGE STREET  
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**email: sales@mortgagetrading.co.uk**

**www.tmtc.uk.com**

**fax: 0845 456 0064**

## SECTION R - REFERENCE AUTHORITIES

### GENERAL AUTHORITY

To:

Re:

Date:

Please accept this notice as authority to disclose to TMTC or their representatives, such information as they may request concerning the above mentioned

Signature/s

### AUTHORITY TO EXISTING LENDER / SECOND CHARGEHOLDER / LANDLORD - First Applicant

To Existing Lender/Second Chargeholder/Landlord

Account Number/Roll Number

Property Address   
  
 If the existing mortgage is in joint names, all parties to the mortgage are required to sign

Please accept this notice as authority to disclose to TMTC or their representatives, such information as they may request concerning the above mentioned

Signature

### AUTHORITY TO EXISTING LENDER / SECOND CHARGEHOLDER / LANDLORD - Second Applicant

To Existing Lender/Second Chargeholder/Landlord

Account Number/Roll Number

Property Address   
  
 If the existing mortgage is in joint names, all parties to the mortgage are required to sign

Please accept this notice as authority to disclose to TMTC or their representatives, such information as they may request concerning the above mentioned

Signature