

Application Form

Web Version

AToM

All Types of Mortgages Ltd

The AToM Group of Companies

AToM is regulated by the Financial Services Authority, No: 304030

All completed applications to be sent to:

All Types of Mortgages Ltd, AToM House, North Street, Horsham, West Sussex RH12 1RQ
 DX: 130018 Horsham 6 Tel: 0845 40 40 240 Fax: 0845 40 40 350 Email: service@atomltd.co.uk www.atomltd.co.uk

Application Check List

Please complete all white areas in BLOCK CAPITALS and tick where applicable.

INTERMEDIARY DETAILS (IF APPLICABLE)

Are you: (✓)
 If Network, name
 Intermediary Company name
 Intermediary name
 Address

AToM decision in principle reference (if applicable) Lenders KFI ref no. (if applicable)

AR DA IAR FSA No.
 CCL No.
 Telephone
 Mobile
 Fax
 Email
 Postcode

How did you source this mortgage product?

Trigold Mortgage Brain AToM website AToM Consultant Name:
 Other

Is there a connection between you and AToM Ltd.?

Yes No If yes, please give details

SATELLITE PACKAGER (IF APPLICABLE)

Company name

FSA Number

PRODUCT DETAILS

FOR OFFICE USE

D.I.P./A.I.P. No.

Booking No.

Product No./Code

Lender

Variable <input type="checkbox"/>	Initial Interest Rate	<input type="text"/> %	Detail	<input type="text"/>	} rate period or end date
Fixed <input type="checkbox"/>	Initial Interest Rate	<input type="text"/> %	Detail	<input type="text"/>	
Discount <input type="checkbox"/>	Initial Interest Rate	<input type="text"/> %	Detail	<input type="text"/>	
Capped <input type="checkbox"/>	Initial Interest Rate	<input type="text"/> %	Detail	<input type="text"/>	
LIBOR <input type="checkbox"/>	Initial Interest Rate	<input type="text"/> %	Detail	<input type="text"/>	
Tracker <input type="checkbox"/>	Initial Interest Rate	<input type="text"/> %	Detail	<input type="text"/>	

Other (please specify) *i.e. porting, product, etc*

Full Status Self Certification
 Residential Buy to Let Let to Buy Impaired Credit
 Right to Buy 100% Other (please specify)
 Repayment Interest Only Part repayment £ and Part interest only £ (Indicate split of loan)

Yes No If yes, state full details in part W.

Have you made any other mortgage applications within the last 12 months?

APPLICATION FEE (Including Valuation)

Processing cannot commence on your application until the mortgage application/valuation fee has been received and cleared. The preferred method of payment is by debit/credit card. Please note that if payment is received by any other method we will wait until funds have been cleared before instructing the valuation. This may take up to 7 calendar days. Subject to this, we will instruct valuation immediately unless we are told otherwise in writing. Please note that within the valuation/application fee is a £149 admin fee which is only refundable if the application is declined by us at the outset. An additional fee of £25 is charged in the event of any declined payments.

Pay by debit/credit card For £

Visa Mastercard Solo Maestro

FOR OFFICE USE

Case No.

Card holder's name

Card holder's address

Card No. Start date
 Expiry date
 Issue No. Switch only
 Security No.
 Postcode

X Signed by Card Holder

(last 3 digits on signed strip)

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

Initials Date

LOANS MUST BE SECURED BY A FIRST MORTGAGE ON A RESIDENTIAL PROPERTY IN ENGLAND, WALES, NORTHERN IRELAND OR MAINLAND SCOTLAND

Intermediary Declaration

ONLY COMPLETE FEE INFORMATION & INTERMEDIARY KFI DECLARATION IF APPLICANTS ARE APPLYING FOR A RESIDENTIAL MORTGAGE, A BUY TO LET INVESTMENT IN WHICH FAMILY OR PARTNER WILL RESIDE, OR A SEMI-COMMERCIAL MORTGAGE WHERE AT LEAST 40% OF THE PROPERTY IS FOR RESIDENTIAL USE (ie – FSA REGULATED PRODUCT).

FEE INFORMATION

Only complete if regulated product being sold

	Fees payable (as per KFI)	or % of loan advance	Added to loan	Refundable		If yes please provide circumstances:
				Yes	(3) No	
Broker fee	£	%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Lender fee	£	%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Application/Valuation fee	£	%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Legal fees	£	%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Higher lending charge	£	%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Other fees/Inducements	£	%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Total	£					

Please provide details of all other fee(s) payable

Procurator fees payable	Name	£
<small>Please provide the details of all parties (including packagers) who will receive payment should this mortgage complete:</small>		
	Name	£
	Name	£
	Name	£
Total		£

Please advise payment route for procurator fee payment (✓)
 Direct Network

If you are charging a broker fee (a fee for your services), when is it to be paid? (✓)
 Application Completion

THIRD PARTY INTRODUCER DETAILS

Are you paying any third party for introducing this client to you? (✓)

Yes No

If yes, name of individual/company

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

£

INTERMEDIARY DECLARATION

I declare that this sale is (✓)

Only complete if regulated product being sold

Advised Non Advised

If advised I confirm that I recommended the product stated.
 I declare that as The Customer Facing Broker all information given above is true and accurate and that I and the firm hold the appropriate permissions from the Financial Services Authority (FSA) for the regulated activities I have undertaken in relation to this application. I have undertaken a detailed assessment of the applicant(s) income and expenditure, and I believe that the applicant(s) will be able to maintain the mortgage payments, including the increased payments after any benefit has expired, based on an increase of 1% above the current expected reversionary rate.
 I confirm that I have supplied a KFI to the applicant(s) for the mortgage product applied for in this application which I believe to be accurate. If the mortgage term extends into retirement, I confirm that the customer(s) has arrangements in place to enable them to maintain their mortgage repayments in retirement. If the mortgage is to be repaid on an interest only basis I confirm that I have discussed repayment methods with the applicant(s) and they are aware it is their responsibility to ensure they have made arrangements to repay the loan at the end of the term.
 I have informed the applicant(s) of the lenders right to withdraw any mortgage offer(s) up to and immediately prior to legal completion of the mortgage.

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

Yes No

If yes, provide details

X Signed by Intermediary

Print Name Date

Name of Firm

Position

Initials Date

B OCCUPATIONAL DETAILS

B1

C FOR EMPLOYEES ONLY*If you have more than a 25% shareholding please go to section 2b***C1** Payroll number**C2** Employer's name
(Nature of business)**C3** Employer's full address**C4** Employer's telephone number**C5** Employer's fax number**C6** Person to contact for reference**C7** Is the position permanent? (✓)**C8** If director or (part) owner please indicate share**C9** Basic annual gross salary/wage**C10** Regular annual gross bonus/commission**C11** Regular annual gross overtime**C12** Other (give details)**C13** TOTAL ANNUAL GROSS INCOME**C14** Date employment commenced**C15** Previous employer's name**C16** Address**C17** Time with previous employer**C18** Payroll number (if known)**D FOR SELF-EMPLOYED AND EMPLOYEES WITH A 25% OR MORE SHAREHOLDING****D1** Name of business
Stating whether Limited, Sole Trader or Partnership**D2** Full address**D3** Business telephone number**D4** Business fax number**D5** Nature of business**D6** Your position in business**D7** If director or (part) owner please indicate share**D8** Name of accountant**D9** Accountant's full practice name and address**D10** Accountant's qualification**D11** Telephone number**D12** Fax number**D13** How long has your accountant acted for you?**D14** Do you have 3 years accounts available?**D15** Are your tax affairs up to date with no overdue liabilities in relation to all your activities?**D16** Your income for last three trading years*If self certification please also complete section E*Initials Date **FIRST APPLICANT** Employed Self Employed Retired OtherJob title/ position held No. of current jobs PostcodeCode Code Yes No *If no, please give details in section W. eg. contract worker, length of contract, has it been renewed? etc.* % *If self certification please also complete section E*£ pa£ pa£ pa£ pa£ pa *If less than 3 years, please give previous employer(s). If more than 1 employer, complete in section W* Postcode Years Months**SECOND APPLICANT** Employed Self Employed Retired OtherJob title/ position held No. of current jobs PostcodeCode Code Yes No *If no, please give details in section W. eg. contract worker, length of contract, has it been renewed? etc.* % *If self certification please also complete section E*£ pa£ pa£ pa£ pa£ pa *If less than 3 years, please give previous employer(s). If more than 1 employer, complete in section W* Postcode Years Months*(Please note the % shareholding criteria varies between lenders, if unsure please refer to packager)* PostcodeCode Code % Date business established PostcodeCode Code Years Months Yes No Yes NoYear £ Year £ Year £ **MAKE SURE YOU CAN AFFORD YOUR MORTGAGE REPAYMENT SHOULD YOUR INCOME FALL**

E**SELF CERTIFICATION OF INCOME*****FIRST APPLICANT****SECOND APPLICANT**

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

Please tick whichever applies and give a full explanation, where the lender requires, in the box below

E1 Total personal income

£ per annum

£ per annum

E2 Please confirm reason for self certification or self declaration of income (✓)

- Self employed / Contractor
- Earned income derived from various sources
- Investment income
- Proof of income not readily available
- To meet deadline
- Other

- Self employed / Contractor
- Earned income derived from various sources
- Investment income
- Proof of income not readily available
- To meet deadline
- Other

E3

Declaration

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, based on an increase of 1% above the current expected reversionary rate.

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

FIRST APPLICANT**SECOND APPLICANT**

X

Signature(s)

Date

Date

Initials

Date

I OUTGOINGS

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

Type of commitment <small>(eg. credit card, mail order, bank loan, secured loan, hire purchase, student loan, maintenance, CSA, or childcare payments)</small>	*Whose name is the commitment in?	End date of loan	Name of lender / company	Monthly repayment	Balance outstanding	** ✓ To be repaid at completion	Account number	✓ if secured	Purpose of loan <small>(was this for business?)</small>
1	1st 2nd			£	£				
2	1st 2nd			£	£				
3	1st 2nd			£	£				
4	1st 2nd			£	£				
5	1st 2nd			£	£				
6	1st 2nd			£	£				
7	1st 2nd			£	£				
8	1st 2nd			£	£				

* If in joint names please circle 1st and 2nd. ** If commitments are only being partially repaid at completion, state how much is being repaid

J DETAILS OF OTHER PROPERTY OWNED

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

Property address	Estimated value (£)	Current loan (£)	Monthly mortgage payment (£)	Monthly rental income (£)	Lender's name	✓ If to be repaid at completion
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						

K PAYMENT/CREDIT HISTORY

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

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

Initials Date

L NEW MORTGAGE DETAILS

L1 Purpose of loan (✓)

L2 Repayment method (✓)

L3 Amount of loan requested

L4 Term of loan required

L5 Will this mortgage be for the equal benefit of all named applicants (✓)

L6 Some lenders allow you to choose your repayment date. If this is available, which date do you wish to choose?

Purchase Remortgage

Repayment Interest only

£

years

Yes No *If No, provide details in Section W*

1st to 28th

Flexible product only

Total loan £

Initial advance required £

Reserve fund credit limit £

M PROPERTY PURCHASE

M1 Purchase price of property

£

Current estimated value £

M2 Funds provided from your own resources

£

Source

M3 Funds provided from any other source

£

Source

M4 Is it a private sale? (✓)

Yes No

M5 Is the property being purchased from a relative? (✓)

Yes No

Is the property being purchased under the RTB scheme? Yes No *(If Yes, send in RTB papers)*

M6 Is a deed of gift involved? (✓)

Yes No

Is the property being purchased under the Shared Ownership scheme? Yes No

M7 Are you purchasing as a sitting tenant? (✓)

Yes No

If yes, what % are you purchasing? %

M8 Are you receiving a discount on the purchase price?

Yes No If yes, amount of discount received £

M9 Is there any relationship between you and the vendor?

Yes No If yes, please give details

N REMORTGAGE

N1 If you are remortgaging an existing property, date of original purchase

/ /

Existing balance £

N2 If you are remortgaging a buy to let property, state lender

Additional funds* £

N3 and account number

Total new loan required £

N4 Original amount borrowed for house purchase

£

N5 Original purchase price

£

N6 Current estimated value

£

* Please explain what you will use the extra money for

N7 Was original purchase under RTB scheme?

Yes No *(If Yes, please supply original RTB papers)*

O PROPERTY DETAILS

O1 Will the property be your main residence? (✓)

Yes No

O2 Address of property to be mortgaged *(full postcode required)*

Postcode

O3 Type of property *(please tick one box only)* (✓)

Detached house Semi-detached house Terraced house Bungalow Flat Studio Maisonette

O4 If flat / maisonette

Floor no. of flat Is it serviced by a lift? Yes No Balcony access

No. of floors No. of units Purpose built Converted

O5 Is, or was, the property built or owned by the local authority or a housing association or Ministry of Defence? (✓)

Yes No If yes what % is owner/occupied? %

O6 Age of property

Years Valid NHBC certificate Yes No

O7 Property tenure (✓)

Freehold Leasehold Commonhold Feudal (Scotland only)

O8 If leasehold, please give:

No. of years remaining on lease yrs Annual maintenance charge £ Entry date Annual ground rent or rent charge £

O9 Construction of the property (✓)

Brick walls Stone walls Tiled roof Slate roof

O10 If none of the above, what materials have been used?

Walls Roof

Initials Date

SECTION O PROPERTY DETAILS CONTINUED OVERLEAF...

O PROPERTY DETAILS continued

- O11** Is the property a single dwelling unit? (✓) Yes No
- O12** Are there any agricultural or other restrictions? (✓) Yes No
- O13** Is the property a self-build? (✓) Yes No
- O14** If property is in the course of construction, will the loan be required in installments? (✓) Yes No If yes, what?
- O15** Is the property connected to or situated above commercial premises? (✓) Yes No If yes, what?
- O16** Is any part of the property to be used for business purposes? (✓) Yes No If yes, what?
- O17** Has the property been extended or altered in the last 10 years? (✓) Yes No
- O18** Accommodation: number of:
- Living rooms Bedrooms Kitchens Bathrooms
- WCs Garages Basements Floors (excluding basement)

P BUY TO LET

Only complete this section if this application is being arranged on a Buy to Let basis

- P1** Is the property presently let? (✓) Yes No
- P2** If Yes, date residency commenced
- P3** Tenancy end date
- P4** Current rent paid £
- P5** Expected rental income £ per month
- P6** Will the property be let to a family member or partner? (✓) Yes No If yes, what %? % (Provide details in section W)
- P7** Will you now or in the future wish to reside in the property? Yes No (If Yes, provide details in section W)
- P8** Complete for Limited Company BTL applications
- Limited Company name Date of incorporation and registration No.

Q OCCUPANTS OF PROPERTY

- Q1** Give full names of anyone aged 17 or over (who is not a mortgage applicant) who will reside in the property
- | Name | Date of birth | Relationship to applicants |
|----------------------|----------------------|----------------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
- Q2** Will all named applicants occupy the property in 30 days of completion of a purchase, or continue to occupy the property in remortgage situations? Yes No N/A – Buy to Let
- (Please give details)

R VALUATION

- R1** Name and telephone number of occupant
- Name Telephone
- R2** Name, telephone number and address of selling agent
- Name Telephone
- Address Postcode
- R3** Name, telephone number and address of contact with whom the valuer should arrange call
- Name Telephone
- Address Postcode

VALUATION REPORT

We will instruct a suitably qualified person to furnish such a Report in accordance with the proposed lenders requirements. The Standard Mortgage Valuation Report will not be detailed and will be based on a limited inspection. The lenders 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.

- Mortgage Valuation Homebuyer's Report Building Survey

Initials

Date

- R4** What valuation Survey Report do you require? (✓)

S REPAYING YOUR MORTGAGE

S1 How do you intend to repay the loan at the end of the mortgage? (✓)

- Savings
 Investment Income/Vehicle (See below)
 Sale of Property
 Other (please give details)

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

	POLICY 1	POLICY 2	POLICY 3	POLICY 4
Company	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Type (PEP, pension, endowment)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Policy number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Policy holder(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Year of maturity	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Projected value/death benefit	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Monthly premium	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

S3 Lending into retirement

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

T SOLICITORS

If you require a Solicitor to be nominated by us, then AToM would suggest:

Goldsmith Williams
 Mersey Chambers
 5 Old Churchyard
 Liverpool L2 8TX

 Tel: 0151 231 1292
 Fax: 0151 231 7644
 DX: 14186 Liverpool

LMS
 LMS House
 Lloyd Drive, Cheshire Oaks
 Business Park, Cheshire CH65 9HQ

 Tel: 0870 907 9400
 Fax: 0870 907 9410
 DX: 728 580 Elsemere Port 5

Easier2move
 34 Clarence Street
 Southend-on-Sea
 Essex SS1 1BD

 Tel: 07004 327437
 Fax: 01702 221922
 DX: 2800 SOUTHEND

or

T1 Name of contact

T2 Solicitor firm

T3 Address

Postcode

T4 Telephone number

T5 Fax number

T6 DX number

T7 Number of partners *Please note that many lenders will not instruct sole practitioners*

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

Initials Date

U BUILDINGS & CONTENTS INSURANCE

Lenders arrangements with insurers for their borrowers insurances do not normally require completion of a separate detailed insurance proposal form. However, insurers will rely on the information supplied by you on this form as a proposal. A contract of insurance requires the disclosure of all facts which an insurer would regard as likely to influence the acceptance and assessment of an insurance proposal. If you are in doubt about the facts considered material, you should disclose them. Failure to do so may affect settlement of a claim or render the policy invalid. Insurers pass information to the Claims and Underwriting Exchange run by Insurance Database Service Limited (IDS). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to claim, we will pass information relating to it to the register. You can ask us for more information about this.

The Insurer may pass your personal data to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect your personal data, but in all cases the Insurer will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.

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

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

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

BUILDINGS/CONTENTS INSURANCE

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

PLEASE INDICATE THE COVER YOU REQUIRE:

BUILDINGS AND CONTENTS
 BUILDINGS CONTENTS AND FULL ACCIDENTAL COVER
 BUILDINGS ONLY
 BUILDINGS AND ACCIDENTAL DAMAGE

IF YOU ARE MAKING YOUR OWN INSURANCE ARRANGEMENTS PLEASE TICK THIS BOX

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

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

V PAYMENT PROTECTION INSURANCE

Have you ever wondered what would happen to your home if you were unemployed or were off work for any length of time through accident or sickness? It is a sad fact that many thousands of mortgage payers can expect to become unemployed in any one year, while over 1,600 people are seriously injured every day. You cannot expect much help from the state. From October 1995 new borrowers or people remortgaging can count on NO HELP with their interest payments for the first nine months, while those with an existing mortgage will receive no help with their interest for the first two months and then only 50% for the next 4 months. And if you have savings of over £8000 or more, you will get no help at all. This could cause serious problems for those unable to work. So the need for mortgage protection is greater than ever before.

- V2 Please send me a free quotation
 I/We have made arrangements for this cover
 I/We wish to leave our mortgage without this protection

V1 Is a Single Premium Insurance Policy being sold with the mortgage? Yes No

If yes, please provide the following details for each single premium insurance policy sold:

Is the insurance premium added to the mortgage?Yes No

	POLICY 1	POLICY 2
If Yes, the insurance premium amount:	£ <input type="text"/>	£ <input type="text"/>
Name of Insurer:	<input type="text"/>	<input type="text"/>
Term of insurance policy:	<input type="text"/>	<input type="text"/>

If you choose not to take the cover please sign the following declaration.

I/We confirm that I/we do not wish to take a payment protection policy. I/We are aware of my/our continued obligation to make mortgage payments in the event that I/we are unable to work through sickness or redundancy.

Signed by First Applicant
 Print Name Date

Signed by Second Applicant
 Print Name Date

Initials Date

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

W

ADDITIONAL INFORMATION

Please use the space below to detail any additional information, ensure it is clear to which section of the form it is related.

Initials *Date*

A QUALITY SERVICE

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

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

CONFIDENTIALITY

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

1. where we are legally compelled to do so;
2. where there is a duty to the public to disclose;
3. where disclosure is required to protect our interest;

(This will not be used as a reason for disclosing information about you or your accounts, including your name and address to anyone else for marketing purposes).

4. where disclosure is made at your request or with your consent.

(this can be either as a result of an application for a product or service or by signing an explicit declaration as part of the application. Consent does not need to be in writing if the service is provided over the telephone)

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

USING YOUR PERSONAL INFORMATION

Providing the service for which you have applied

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

KEEPING YOU INFORMED

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

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

RESEARCH AND STATISTICAL ANALYSIS

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

PROTECTING CUSTOMERS

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

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

If you borrow and do not repay in full and on time, the Lender may tell credit reference agencies and/or the Council of Mortgage Lenders' Possessions Register who will record the outstanding debt. It is important that you give accurate information. We and the lender will check your details with fraud prevention agencies and if you give false or inaccurate information and where there is suspicion of fraud the lender will record this.

We and the lender and other organisations may use and search these records to: Help make decisions about credit and credit related services for you and members of your household.

Help make decisions on motor, household, credit life and other insurance proposals and insurance claims, for you and members of your household. Trace debtors, recover debt, prevent fraud and to manage your accounts or insurance policies; Check your identity to prevent money laundering, unless we are furnished with other satisfactory proof of identity.

For these purposes we or they may make further searches. The Credit Reference Agencies and Fraud Prevention Agencies will also use the records for statistical analysis about credit and about insurance and fraud. If you have experienced problems obtaining credit we recommend you request a copy of your credit file from the Credit Reference Agencies. They will charge for this service. Their addresses are shown below.

INTRODUCERS

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

SENSITIVE DATA

Certain information collected by us and the lender may be classified as sensitive and we and the lender can only use this information when we have explicit consent.

This data relates to racial or ethnic origin, political opinions or religious beliefs, trade union membership, physical or mental health, sexual life, criminal proceedings and offences and will only be processed in order to provide the service requested.

THE DETAILS HELD

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

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

CREDIT REFERENCE AGENCIES' ADDRESSES

If you would like a copy of your credit file, please write to the following enclosing a cheque or postal order for £2 or log onto their websites. You will need to tell them your full name and address(es) for the last six years.

EXPERIAN LIMITED	EQUIFAX
Consumer Help Service	Credit File Advice Centre
PO Box 8000	PO Box 1140
Nottingham	Bradford
NG80 7WF	BD1 5US
Tel: 0870 241 6212	Tel: 08705 143700
www.experian.co.uk	www.equifax.co.uk

FOR BUSINESS CUSTOMERS

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

MARKETING

From time to time the Lender may wish to contact you regarding other products and services that may be of interest to you. By ticking this box I/we agree to receive details of products and services offered by the Lender by mail, telephone, e-mail or fax. I/We understand that if I/we do not wish to receive further information regarding such services and products I/we may write to the Lender and its records will be amended accordingly.

Initials

Date

I/We declare for the benefit of AToM and the lender, it's successors in title and assignees (whether legal or equitable or whether by absolute assignment or by way of novation or by way of security only) or those deriving title through it that:

- I am/We are 18 years of age or over and the information set out this form has been completed by myself/ourselves personally or at my/our dictation and I/we have read and checked every answer and is, to the best of my/our knowledge and belief true and complete and contains no material omission, and all material information as explained above has been disclosed and forms part of the terms of my/our mortgage.
- I/We will advise AToM and/or the lender in writing should any information on this form change or there are any changes in the proposed occupants or any changes in my/our circumstances before completion which effect the information I/we have given.
- I/We authorise AToM and the lender and it's agents and distributors and their representatives to obtain any information about me which they consider appropriate to my mortgage application and I/we authorise the giving of this information for the purpose of confirmation, credit assessment and credit scoring from my/our employer(s), bank(ers), accountants, previous mortgage lender(s), landlords, credit reference agencies, government bodies or such other parties as may be considered appropriate and I/we give my/our consent that such information may be disclosed to AToM and the lender. In addition AToM and the lender may make such enquiries as they consider appropriate about me/us and I/we will be responsible for all fees or charges incurred.
- I/We understand that the company will carry out an identification check on me/us and that the agency who the company will instruct to carry out this check and who supply the company with the results will record details of the check whether or not my/our application proceeds.
- I/We understand that a false or misleading declaration or the withholding of relevant information may forfeit any mortgage offer. I/we also understand that the lender may, at any time and without stating a reason, withdraw, cancel or revise any mortgage offer it may make.
- I/We understand that AToM is not an Agent of the Lender and does not have any authority to commit the Lender to any binding agreement.
- I/We acknowledge that the lender is entitled to make such arrangements as it may think fit with third parties to protect itself against any failure by me/us to pay the mortgage loan, and that any such arrangement will be for the lenders benefit and not mine/ours. I/We further acknowledge that the lender may pass to such third parties any information contained in this application or such application itself together with any relevant supporting documentation.
- Any monthly payments that are made by one of joint borrowers may be treated as made for and on behalf of the other joint borrowers. If the mortgage is in joint names each will be liable to the lender for the full amount of the mortgage.
- I/We hereby authorise my/our solicitors/licensed conveyancer acting on my/our behalf to disclose all information relevant to the lenders decision to lend to the lender and I/We authorise the lender to disclose to my solicitors/licensed conveyancer any information relating to the whole transaction, not just the mortgage. I/We also waive the right to claim Solicitor/Cient confidentiality or legal privilege in respect of the transaction of which the mortgage forms, or is to form a part.
- Telephone calls may be monitored or recorded for security and training purposes.
- I/We certify that if I/we have applied for a product which either does not require me/us to disclose my/our income, or which permits me/us to self-certify my/our income, I/we understand my/our obligations and I/we have sufficient income to support the loan requested, and, if applicable, that the income declared is a true assessment of my/our total annual income.
- I/We acknowledge the way an interest only mortgage works and that the balance of my/our mortgage will not reduce over the term of the mortgage and it will be my/our responsibility to repay the loan from other sources at maturity of the loan. (This applies only to applicants who are taking out an interest only mortgage).

AUTHORITY

- I/We acknowledge that the lender may at its sole discretion transfer the loan and any related security, or the benefit of all or any of them, or grant security to any other party over them or the benefit of all or any of them without notice to me/us, and in so far as my/our consent may at any time be required I/we hereby irrevocably consent to such a transfer or grant. I/We also agree that the lender may supply any information or documents at any time to any person or company with whom it is considering entering into any contractual arrangements for the assignment, mortgage or other dealing affecting the loan or related security, or to the provider of any funds to the lender in connection with the loans made by it and any such person, company or provider may rely on the truth and accuracy of the information contained in this application. I/We acknowledge that the lender and its successors in title and assigns may in due course raise finance on any mortgage they may make to me/us and may transfer, assign or otherwise dispose of the benefits of such mortgage together with the charge and policies of life assurance and their related security securing it and I/we hereby consent to each such transfer or assignment. I/We agree that the lender may, without notice, transfer or assign, either in whole or in part any loan, mortgage or security for the repayment of any loan or mortgage made in connection with this application to its successors and assigns which include, without limitation, its legal and equitable assigns whether by way of absolute assignment or by way of security only and those deriving title under it or them. I/We understand that the lender may provide details of my/our account to prospective successors and/or assigns in order that they may conduct due diligence checks prior to any transfer taking place. I/We understand that such checks may involve my/our personal data being passed to third parties, including, but not limited to, credit reference agencies for the purpose of quality analysis.
- 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.
- I/We understand that the lender may outsource the administration of my/our mortgage account to a third party. I/We authorise the lender to give, send and receive information and personal data to/from any such third party for the purpose of administering my/our mortgage account.

DATA PROTECTION

By signing this document:

- I/We confirm that I/we have read the "Uses of Data" sheet in this application form and agree that the

information I/we have provided in this application and any other information relating to my/our account/s may be processed and disclosed in the ways described.

- I/We agree that my/our personal data may be shared with any company from time to time forming part of the same group as the lender, the introducer and any associated companies and insurers who may also use it in the ways described in the information sheet "Uses of Data".
- I/We agree that information on the performance of my/our account/s may be shared with credit reference agencies and may be used by other lenders for credit assessment.
- I/We agree that any sensitive information obtained will only be processed in order to provide the service requested.
- (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.
- By stating a financial association with another party, you are also declaring that you are entitled to:
 - Disclose information about your joint application, and/or any one else referred to by you, and
 - Authorise us to search, link and/or record information at credit reference agencies about you and/or any one else referred to by you.
 I/We agree that any information held by the lender about me/us may be given to and used by the Financial Services Authority (FSA) in monitoring the lender's compliance.

FEES

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

VALUATION REPORTS

- I/We will not rely in any way upon any valuation report prepared for the lender as to the condition or value or the property offered to the lender as security in deciding whether to proceed with the purchase or re-mortgage and/or, in the event of a purchase, in deciding how much to pay for the property. Where a Homebuyers Report or Building Survey is undertaken I/we agree and accept the Condition of Engagement of the person carrying out the report when instructed and/or when the report is issued.
- I/We authorise the company to instruct a provider of valuations to carry out a property valuation at my/our cost for the company's own purposes and understand that subsequently any valuation report will not be made available to me/us. I/We understand that in certain circumstances the valuation of the property may be assessed using statistical information and that a provider of valuations may not physically visit the property. I/We understand that no liability whatsoever extends to me/us in respect of the value or the condition of the property.
- I/We understand that the lender reserves the right to re-value the property at any time after completion of the mortgage and, if necessary reschedule the mortgage or loan accordingly.
- I/We authorise the lender to share information about the property, or its value with subsidiaries or any one else for the purpose of providing information to help in valuing properties.

CRIMINAL RECORDS

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

PROPERTY INSURANCE

- I/We will show this notice to anyone who has an interest in the property insured under this policy.
- I/We understand that you will pass the information on this form and about any incident I/we may give detail 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.

DIRECT DEBIT

- I/We will make all payments by direct debit. I/We understand that the amount that I/we pay each month may change or the date that I/we make the monthly payment may change and that in either case the lender will give me/us notice in writing before this happens. On this basis I/we waive the normal 14 days BACS notice requirement. I/we accept any arrangements made by the lender for any buildings insurance and authorise the deduction of monthly insurance premiums to be included in the monthly direct debit payable to the lender.

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

I/We declare that I/we have personally completed this application form, or if completed by another have read the full application form and checked every answer given, and understand and agree the above Declaration and Consent and Data Protection Act 1998 notice. By signing this application, I/we agree you can use my/our information in this way. I/We have received and read the Initial Disclosure Document (IDD) and Key Facts Illustration (KFI) provided by my/our mortgage intermediary named on page three in respect of this application.

I/We understand and accept that a mortgage lender reserves the right for whatever reason (disclosed or not) to withdraw any mortgage offer(s) made to me/us, without explanation, up to and immediately prior to legal completion of the mortgage; without recourse to the introducing source(s).

X **Signed by First Applicant**

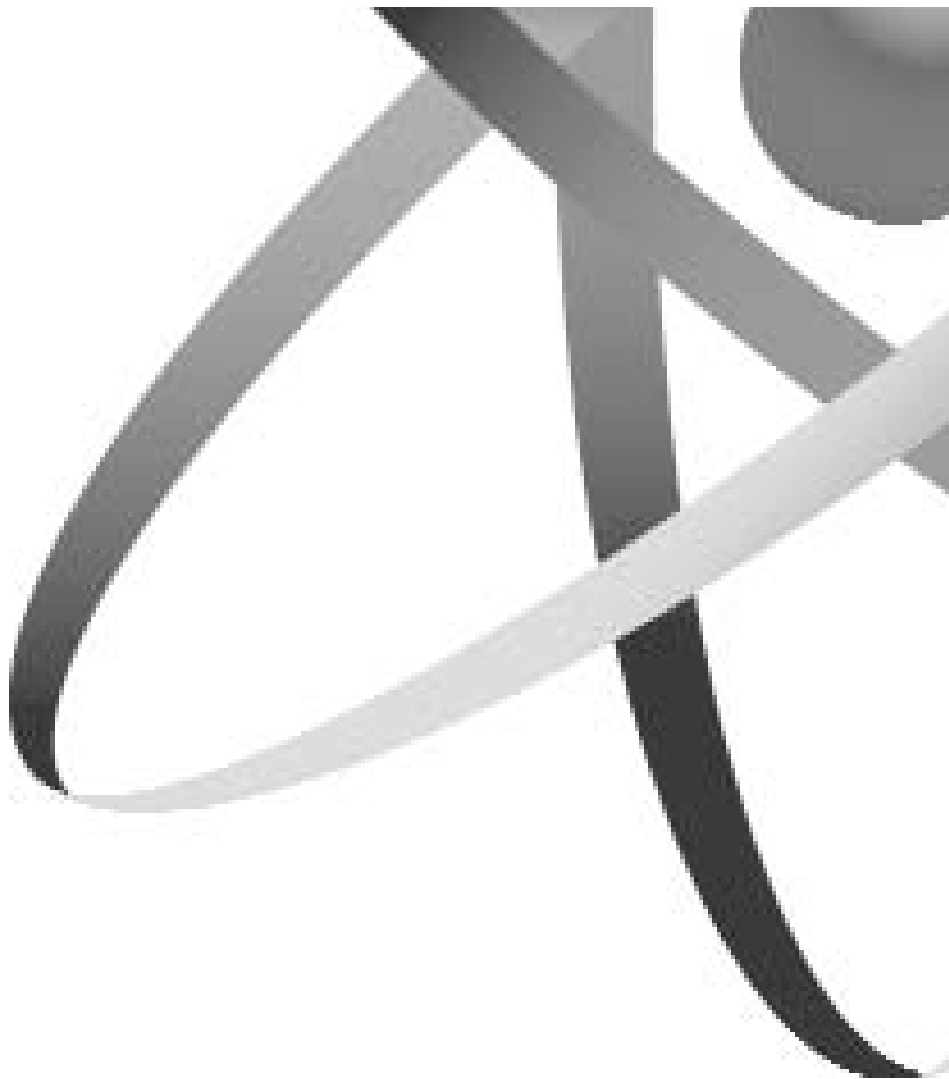
Print Name Date

Initials Date

X **Signed by Second Applicant**

Print Name Date

All Types of Mortgages Ltd
AToM House
North Street
Horsham
West Sussex
RH12 1RQ



www.atomltd.co.uk



Is a founding member of the



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