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FOUNDATION
HOME LOANS

Application Form



Buy to Let mortgage application form

Product

Application number

Application fee

Valuation fee

Arrangement fee (if applicable)

Add

Deduct

Valuation fees

Up to	Fee
£100,000	£260
£150,000	£290
£200,000	£320
£250,000	£345
£300,000	£370
£350,000	£405
£400,000	£440
£500,000	£495
£600,000	£570
£700,000	£635
£800,000	£690
£900,000	£770
£1,000,000	£830

For Intermediary/Adviser use only

Details of verification: Please confirm what documentation you have seen to confirm the identification of the applicant(s). Please note that a driving license or state pension/benefits book may be used as evidence for address OR identity, but not both. Copy documents certified by the customer facing intermediary as true copies of the originals are acceptable. The intermediary must be either directly authorised by the Financial Conduct Authority (FCA), or an appointed representative of an authorised firm. It must be possible to identify the person certifying the copy. Where a document bears a photograph, the certification should include a statement that it bears a good likeness to the applicant. Each document must be signed and dated.

A single document in joint names e.g. a joint bank statement, may not be used as proof of ID/Residency for both applicants in joint applications. Separate documents are required for each party to the mortgage.

Face to face transactions

Where the applicant is found on the Voters Roll at the declared residential address, one government-issued document from List 1 is to be obtained to verify identity.

Where the customer is not found on the VR at the declared residential address, two documents are to be obtained, which may be:

- One from list 1 and one from list 2, (refer to page 4); or
- One from list 1 and one from list 3, (refer to page 4); or
- Two from list 2; or
- One from list 2 and one from list 3, (refer to page 4)

Non-Face to face transactions

Transactions conducted on a non-face to face basis are considered to be higher risk than standard face to face transactions. In addition to the above, one further document to verify either identity or residency is to be obtained.

In all instances, care should be taken to ensure that any documentation produced is current, i.e. no more than three months' old and within any expiry date.



Requirement	Acceptable documents
<p>One government-issued document from List 1, bearing:</p> <p>The applicant's full name; and The applicant's photograph; and either The applicant's residential address; or the applicant's date of birth</p>	<p>List 1:</p> <p>Valid passport Valid UK photo card driving license and counterpart (full or provisional) EU Member State National Identity Card Firearms certificate or shotgun license Identity card issued by the Electoral Office for Northern Ireland</p>
<p>Or</p> <p>Two government-issued documents (without a photograph) from List 2, bearing:</p> <p>The applicant's full name; and either The applicant's residential address; or The applicant's date of birth</p>	<p>List 2:</p> <p>Valid old style full UK driving license Recent evidence of entitlement to a state or local authority-funded benefit, tax credit, or pension</p>
<p>Or</p> <p>One government-issued document from List 2, as above, plus one other non-government-issued document from List 3</p>	<p>List 3:</p> <p>Current council tax demand letter statement Current bank statement or credit/debit card statement, issued by a regulated financial sector firm in the UK (but not one printed off the internet) Recent utility bill (but not one printed off the internet)</p>



To be completed by the introducer

Full name
Surname
Company name
Address

Panel number
(if known)
Telephone number
Fax number
Email address

Post Code

FCA/PRA firm ref, no.
Appointed representatives? Yes No

Network/Club
(if applicable)
Distributor
(if applicable)
Application fee
(if applicable)
Amount of valuation fee

Name of principal
Principal FCA/
PRA firm ref. no.
Address of principal

When is fee payable? Application Completion

Post Code

Amount of fee or charge the applicant(s) will pay you for arranging this mortgage (enter nil if no fee being charged)

Email address
Telephone number
Fax number

When is Fee payable? Application Completion

The terms under which a refund will be made

Will a third party be charging the applicant(s) a fee for arranging this mortgage? Yes No

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

Fee
Organisation
When payable
Refund terms

Fee
Organisation
When payable
Refund terms

Any procuration fees to be shared with any other person or organisation? Yes No

If yes, please state amount

and name/
organisation

On what basis was this mortgage arranged? Advised Non Advised Face to Face Phone

Who provided the advice or information?

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

Signature of the introducer

Date

Please note:

We reserve the right to seek additional information where we believe the lending risk needs further investigation and to carry out occupation and income reasonability checks on any case at application stage. This is in accordance with regulatory Best Practice guidelines. These checks may involve contacting employers, accountants or HM Revenue and Customs in some instances. It is an offence to knowingly give false, misleading or inaccurate information when applying for a mortgage. If you give such information you may face civil action and for criminal prosecution for recovery of any losses we incur.



Directors and Shareholders with 25% share or greater:
(must complete applicant details)

Name	Director-Shareholder or Shareholder only (please state)	Percentage

About you - personal details for each applicant

Applicant 1

Applicant 2

Title/Surname

(Mr, Mrs, Miss, Ms, Dr, Other)

First name(s) in full

Have you been known by any other names?
Please provide details

Gender

Male

Female

Male

Female

Date of birth

DD/MM/YYYY

DD/MM/YYYY

Marital status

If this is a joint application, please confirm the relationship between the parties e.g. family, business partners

Present address

Post Code

Post Code

Date moved to current address

DD/MM/YYYY

DD/MM/YYYY

Residential status - If other please specify

Owner

Tenant

Living with family/friends

Owner

Tenant

Living with family/friends

Other

Other

Do you have a mortgage on this property?

Yes

No

Yes

No

Are you a First Time Buyer?

Yes

No

Yes

No



Applicant 1

Applicant 2

If lived at present address for less than 3 years, please provide previous details - including dates we require full 3 years
Please use continuation sheet on page 17

Post Code	
From	To

Post Code	
From	To

What is your nationality?

Do you have indefinite rights to remain in the UK?

Yes No

Yes No

If not UK/EU - do you hold any level of diplomatic immunity?

Yes No

Yes No

Telephone numbers including STD codes

Home
Mobile
Work

Home
Mobile
Work

National Insurance Number

Credit history

Have you ever been refused a mortgage?

Yes No

Yes No

If yes, please give date

Have you failed to keep up your payments under any loan?

Yes No

Yes No

If yes, please provide number of payments and when this happened

Have you had a default or CCJ recorded against you? If more than one please use continuation sheet on page 17

Yes No

Yes No

If yes please complete

Date Amount £

Date Amount £

Have you any pending/imminent court proceedings against you?

Yes No

Yes No

Have you ever been declared bankrupt or made arrangement with creditors e.g. (IVA)?

Yes No

Yes No

If yes, please give date

Have you ever had a property taken into possession?

Yes No

Yes No

If yes, please give date



Please provide details of all current secured loan agreements - (second charges)

Applicant		Lender	Purpose of loan	Monthly repayments	Scheduled end date	Outstanding balance
1	2					
				£		£
				£		£
				£		£

Please provide details of all current credit/debit/charge cards

Applicant		Card company	Card type e.g. Visa, Master Card etc	Credit limit	Outstanding balance
1	2				
				£	£
				£	£
				£	£
				£	£
				£	£

Please provide details of all current unsecured loan agreements - (NOT mortgages)

Applicant		Lender	Purpose of loan	Monthly repayments	Scheduled end date	Outstanding balance
1	2					
				£		£
				£		£
				£		£
				£		£

		Applicant 1		Applicant 2
Have you held any payday loans in the last 12 months?	Yes	No	Yes	No

Bank account details

	Applicant 1			Applicant 2		
Name of bank						
Account number						
Full name of account holder						
Sort code						
Account held for	< 1 Year	1 Year - 3 Years	3+ Years	< 1 Year	1 Year - 3 Years	3+ Years



Your employment status

	Applicant 1		Applicant 2	
Please indicate as appropriate	Employed	Self-employed	Employed	Self-employed
	Retired	Other	Retired	Other
If other, please give details				

Your occupation - applicable if you are an employee and you do not hold 25% or more of the shares in the business or company

Occupation

Is this position permanent?	Yes	No	Yes	No
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Date current employment commenced	Month	Year	Month	Year
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Is this position on a contract basis?	Yes	No	Yes	No
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Employers full name and address

Post Code

Post Code

Telephone number

Percentage shareholding
(if none please state)

Annual basic gross salary £

£

Other income, please confirm amount, source and regularity

If either applicant has been with the firm for less than 12 months please provide full details as above for each other employer during the last 12 month period



Your business

For self - employed or controlling directors who own or control 25% or more of voting rights in their company (including these owned or controlled by your immediate family, spouse, children etc)

Applicant 1

Applicant 2

Name of business

Address of business

Post Code

Post Code

Nature of business

Telephone number

Email address

What is your % shareholding and how long has this been owned by you?

% Years

% Years

Date business started

On what basis do you trade?

Sole trader Partnership Ltd Co.

Sole trader Partnership Ltd Co.

If Limited Company, Please give details

Ltd. Co. registration number

Ltd. Co. registration number

Financial year end

Financial year end

Your share of Company's net profit (including any remuneration) 3 years details

Month	Year	£
Month	Year	£
Month	Year	£

Month	Year	£
Month	Year	£
Month	Year	£

Tax details

Tax office name

Tax office name

Tax reference number

Tax reference number

Accountant's details

Name

Name

Firm

Firm

Post Code

Post Code

Telephone

Telephone

Qualifications

Chartered Certified Other

Chartered Certified Other

If other, please confirm details



Your home - mortgage or landlord information

	Applicant 1	Applicant 2
At your current address please provide mortgage or rent details.	Monthly payment £	Monthly payment £
If mortgage, approx. outstanding balance	£	£
Lender or landlord full details		
	Post Code	Post Code
Account number/Ref.		
Date mortgage/tenancy started	Month Year	Month Year

Buy to Let mortgage requirements

Please confirm	Purchase	Re-mortgage	
Purchase - agreed price	£	Re-mortgage, current estimated value	£
Purchases - where will the deposit come from?	Savings	Sale of another property	Equity Release Gift
	Other	Please provide full details	
Are you in receipt of any discount, builder or vendor deposit and/or incentives on the purchase price?	Yes	No	If yes, amount £
If the answer is yes please provide from whom and full details			
Loan required and term	£	Term	
Method of repayment	Interest only £	Capital and interest £	
If interest only how do you intend to repay this mortgage at the end of the term?	Savings and/or Investments	Sale of property	Re - finance
Estimated monthly rental to be achieved	£	If you currently own the property monthly rental received	£
If re-mortgage please provide current figures	Monthly payment £	Approx outstanding balance	£
Current lender details		Account number	
		Date this mortgage started	Month Year
		Original date of purchase	Date
	Post Code	Original purchase price	£
If this is a re-mortgage and any additional borrowing - please provide full breakdown of purpose and figures			



Property details

Full postal address

Post Code

Property location	England	Wales			
Property type	House	Bungalow	Detached	Semi detached	Terraced
	Flat	Maisonette	Studio	HMO	
Is there a garage?	Yes	No	Is there a parking space?	Yes	No
Number of bedrooms		Year built	Grade 1 listed property	Yes	No
If property is a flat?	No. of flats in block	No. of floors in block	What floor is it on?	Converted	Purpose built
Is there a lift?	Yes	No	Is the property of standard construction?	Yes	No
Property tenure	Freehold	Leasehold	If leasehold, unexpired lease term in years?		
Ground Rent and service charge	Annual ground rent		Annual service charge		
To your knowledge, has the property ever been owned by the Local Authority, MOD or Housing Association?				Yes	No
If Yes, please give full details					
Is the property above, adjoining or adjacent to commercial premises?				Yes	No
If Yes, please give full details on the commercial usage					

Proposed or current tenancy details

You must not occupy, or intend to occupy the mortgaged property at any point in the mortgage term. You also must not allow, that property to be occupied by an immediate family member at any point in the mortgage term. "Immediate family member" means your spouse, civil partner, parent, sibling, child, grandparent, or grandchild, and also includes any person (whether or not of the opposite sex) whose relationship with you has the characteristics of a relationship between spouses.

The mortgaged property must not be subject to a sale and rent back arrangement under which it is to be occupied by a person who transferred that property to you in return for a right to occupy it.

Tenancy agreement	AST	Corporate let	Term-months
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Valuation details

Vendors details

Name(s)

What is your relationship to the vendor, if any?

Details of who to call to arrange the valuation of the property

Name/Firm

Telephone

Solicitors details

Foundation Home Loans have a controlled panel of solicitors; they are able to act on our behalf as well as the borrower in respect of the conveyance. All fees and charges will be agreed on an individual basis, under their own terms of engagement and require payment by you at or before completion of the loan.

Borrower should make contact and confirm instructions, prior to submission of this mortgage application.

Please indicate which of the following panel you are using:

Name	Address	Website	Telephone
Goldsmith Williams solicitors	Mersey Chambers 5 Old Churchyard Liverpool L2 8GW	info@goldsmithwilliams.co.uk	0845 373 3737
Lovell Chohan solicitors	Tudor House 44-50 Bath Road Hounslow Middlesex TW3 3EB	law@lovellchohan.com	020 8814 7599
TWM solicitors	65 Woodbridge Road Guildford Surrey GU1 4RD	info@twmsolicitors.com	0330 555 0440

If you wish to instruct your own firm of solicitors, you may do so, we will instruct our own Company Solicitors to act on our behalf in respect of the conveyance. The fees applicable will be chargeable and require payment by you at or before completion of the loan.

Please indicate full details if you are using your own separate firm:

Name of Firm

Solicitor acting

Address

Post Code

Telephone

Email



Solicitors details for Limited Company applications

For any Limited Company applications, we will instruct our Company Solicitors to act on our behalf in respect of the conveyance. The fees applicable will be chargeable and require payment by you at or before completion of the loan.

Please provide full details of your own separate firm:

Name of firm

Solicitor acting

Address

Post Code

Telephone

Email

Property insurance

Please note:

It is your responsibility to ensure that you have appropriate landlord property insurance in place throughout the mortgage term, evidence of the policy will be required on or before completion of the mortgage taking place.

Details of all other properties owned - (please use continuation sheet)

Owner(s)* full name & address (including postcode)	Date of purchase	Original purchase price £	Tenancy type	Monthly rent £	Estimated value now £	Amount of loan owing & contractual monthly mortgage payment £	Name & full address of lender	Lender's ref.
1.						Amount owing £ Monthly payment £		
2.						Amount owing £ Monthly payment £		
3.						Amount owing £ Monthly payment £		
4.						Amount owing £ Monthly payment £		
5.						Amount owing £ Monthly payment £		

***Please detail if not solely owned by the applicant(s)**



Continuation sheet

This section is for any additional information which may be relevant to this application.

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

Foundation Home Loans is a trading style of Paratus AMC Limited who are incorporated in England and Wales with company number 03489004 and whose registered office is at 5 Arlington Square, Downshire Way, Bracknell, RG12 1WA. Paratus AMC Limited is authorised and regulated by the Financial Conduct Authority. Calls may be monitored or recorded.



You personal information

In this section we explain how we collect, use and share your personal information. Please read this section carefully. If you have any queries about how your personal information is used by us, please contact the Data Protection Officer, Foundation home Loans, 5 Arlington Square, Downshire Way, Bracknell, Berkshire, RG12 1WA.

Foundation Home Loans is a trading style of Paratus AMC Limited who is registered as a data controller with the information Commissioner under registration number Z5325628.

How we collect your personal information

We collect personal information about you in the following ways:

- Through information provided in this application form;
- Through information provided to us by your mortgage broker;
- Information that we obtain when we carry out checks with third parties such as information provided by your employer or your accountant (if applicable);
- Information provided by credit reference agencies and fraud prevention agencies when we carry out credit checks and fraud prevention checks;
- In letters, emails, phone calls and other communications that we have with you; and
- Through information submitted via our website

How we use your personal information

We use your personal information for the following purposes:

- To process your mortgage application and to verify your identity;
- To check your credit standing and credit history in order to help us decide whether you are eligible to receive the mortgage you have applied for (please see the section below entitled "Credit References" for more information);
- To confirm your employment and income details;
- To manage your account and to provide you with our products and services;
- To monitor your mortgage repayments;
- To carry out our obligations and exercise our rights arising from any contracts that we enter into with you;
- To recover debts owed to us;
- To contact you regarding your application or your mortgage;
- To provide customer services to you, including informing you about important changes to our products and services;

- To improve your visits to our website;
- For internal review and business planning purposes to improve our products and our service to customers;
- To detect, prevent and investigate actual and potential fraud;
- For statistical analysis about credit (your information may also be used for this purpose by credit reference agencies);
- To analyse trends; and
- For marketing purposes where you have agreed that we may use your information in this way

How we share your personal information

We may share your personal information with other companies in our group for any of the purposes described above. We will only share your information with group companies for marketing purposes if you have consented to us doing so.

We may also share your personal information with third parties for the following purposes:

- With your employer(s), landlord, accountant, banker, current and previous lenders and HMRC in order to request information from them so that we can assess whether you meet the eligibility criteria for the mortgage you have applied for;
- With our insurers for insurance purposes;
- With valuers and other organisations involved in the provision of valuation services to enable them to carry out valuations of your property (please see the section entitled “Valuation” below for more details);
- With third parties to whom your mortgage is assigned or transferred (please see the section entitled “Assignment/Transfer” below for more details);
- With credit reference agencies in order to carry out credit checks and in order to record details of your repayment history (please see the section entitled “Credit References” below for more details);
- With fraud prevention agencies to protect us from theft and fraud. We may also pass information to financial and other organisations involved in fraud prevention including law enforcement agencies who may also access and use this information to protect itself and its customers from theft and fraud and to prevent fraud and money laundering. If you give false or inaccurate information and we suspect fraud we will record this;
- With identifications checking agencies who will carry out an electronic identity check on you and who will record details of the check whether or not your application proceeds;
- With third parties where we are legally required or permitted to do so, for example for crime prevention purposes or in order to protect our rights or the rights of our group companies, employees or customers;

- With regulatory bodies where we are required to do so for legal and regulatory purposes; and
- If we buy or sell any business or assets we may share your information with the prospective seller or buyer of the business or assets. If we go through a corporate merger, consolidation, sale of assets or other corporate change, we may also pass your information on to the buyer or our successors in business to ensure they can continue to operate the business effectively or make full use of the assets sold

Transfer of your personal information overseas

Some or all of your personal information may be transferred to, stored or processed by a service provider of ours located in a country outside the European Economic Area where data protection laws may not be as strict as they are in the UK. Where we send your personal information outside of Europe we will always ensure that adequate measures are taken to protect your information.

Credit References

This section provides a short-form explanation of the use of your personal information by Credit Reference and Fraud Prevention Agencies (for examples Experian, CIFAS etc.)

- When you apply to us to open an account, we will check the following records about you and others. If you are a Limited Company we will check the following records about all of your Directors. (see below)

A. Our own;

B. Those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including electoral register) and shared credit and fraud prevention information;

C. Those at fraud prevention agencies (FPAs)

We will make checks such as; assessing this information for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

- If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on yours and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link
- The information on applications will be sent to CRAs and FPAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. This information may be used if decisions are made about you or others at your address(es) on credit or credit-related services or motor, household, credit, life or any other insurance proposals and insurance claims. It may also be used to manage your accounts and insurance policies and for statistical analysis, claims assessment and checking details of job applications and employees. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted

- If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention
- If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts
- We and other organisations may access and use from other countries the information recorded by fraud prevention agencies
- Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998

If you would like to read the full details of how your data may be used please contact the CRAs currently operating in the UK. The information held by CRAs on you may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

Experian, Customer Support Centre, PO Box 8000, Nottingham, NG80 7WF or by logging on to www.experian.co.uk.

Equifax PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or by logging on to www.myequifax.co.uk.

CallCredit, Consumer Service Team, PO Box 491, Leeds LS3 1WZ

Further details explaining how the information held by FPAs may be used can be obtained by contacting the Data Protection Officer, Foundation Home Loans, 5 Arlington Square, Downshire Way, Bracknell, Berkshire, RG12 2WA.

Recording of telephone calls

Please note that we record and monitor telephone calls for training and monitoring purposes.

Your information rights

You have a right to access the personal information that we hold about you and to receipt details of the relevant CRAs, FPAs and other third parties with whom your personal information has been shared. If you would like to make a request to access your information or receipt details of such third parties, please write to the Data Protection Officer, Foundation Home Loans, 5 Arlington square, Downshire Way, Bracknell, Berkshire, RG12 1WA. We may ask you for identification and we may charge a small fee (up to £10) in order to process your request.

You have the right to correct any inaccurate or out-of-date information at no extra charge. Please contact us as soon as you become aware that the information we hold about you is inaccurate or out-of-date.

You have a right to ask us not to use your information for marketing purposes and to ask us to stop sending you marketing communications. We will only send you such communications if you consent to receiving them on your application form. If you wish to stop receiving marketing communications at any time, please contact the Data Protection Officer, Foundation Home Loans, 5 Arlington square, Downshire Way, Bracknell, Berkshire RG12 1WA and we will stop sending you marketing communications as soon as we can.

Declaration

Please note that if the application form is incomplete then we may not be able to proceed with your application. You must read this declaration carefully and then sign at the end. Please note that the headings are provided for your convenience only and do not affect the construction or interpretation of this declaration.

To Paratus AMC Limited trading as Foundation Home Loans, its agents, its successors and assigns and those deriving title through it, collectively "you, You, your and/or Your".



I/We declare and agree that:

- I/We mean(s) the applicant(s) and if more than one we accept and agree that we will be jointly and severally liable for the amount of the mortgage;
- I/We understand that I/we will be required to sign a legal charge relating to the property to secure the loan I/we are applying for and that legal charge will also secure any other sums I/we owe to you now or in the future;
- I am/We are 25 years of age or over;
- I/We have personally completed this application form, or if completed by someone else, have read and checked every answer;
- I/We have sufficient means to support the mortgage applied for in the event that the property is unoccupied by tenants;
- I/We understand that if I/we or another party falsify and information in connections with this mortgage application, you will be entitled to withdraw any mortgage offer that they may have made to me/us;
- Unless otherwise stated in my/our application, I/we have made all payments due under any existing or previous mortgage to which I/we have been a party on the date and in the manner required and that no arrears have arisen thereunder;
- All payments made in respect of any mortgage granted are made for and on behalf of all applicants detailed in this application, irrespective of the originator of such payments. I/We will acknowledge that any reservation fee paid to secure funds under a limited issue product, is non-refundable;
- The information given in my/our application is true to the best of my/our knowledge and belief and will, together with this declaration, form part of the terms of any mortgage that I/we may enter into with you. I/We have disclosed any additional information which is material to my/our application. If any information I/we have given is incorrect, I/we will make good any loss that you may suffer by relying on that information. I/We will give any additional information that may be requested and will, prior to completion, notify you in writing of any change in my/our circumstances which affects (or may affect) the information supplied;
- I/We accept that you may withdraw a mortgage offer before completion in the circumstances set out in condition 10 of section 2 of the Mortgage Conditions;
- I/We authorise you to accept requests relating to my/our application and my/our mortgage, if granted, from my/our Broker/Intermediary/Solicitor verbally, in writing, via telephone, fax, electronic mail (or any other similar method of communication). I/We authorise you to give, send or receive information relating to my/our application and my/our mortgage, if granted, to my/our Broker/Intermediary/Solicitor/Prospective Lenders/ Insurers and other third parties via the above methods of communication. **I/We accept that electronic mail has the potential for reduced levels of security, especially mails which are unencrypted, and I am/ we are prepared to accept this risk;**
- I/We will not occupy the mortgaged property at any point in the mortgage term. I/We will not, at any point in the mortgage term, allow that property to be occupied by my/our spouse, civil partner, parent, sibling, child, grandparent, grandchild, or any person (whether or not of the opposite sex) whose relationship with me/us has the characteristics of a relationship between spouses. If I am a Limited Company I confirm that the property will not be occupied by any of my Directors or Shareholders or their spouses, civil partner, parent, sibling, child, grandparent, grandchild or any person whose relationship with any of my Directors has the characteristics of a relationship between spouses;
- I/We confirm that if the property to be mortgaged is held on a leasehold basis I/we will comply with all terms and obligation contained therein including those related to the payment of ground rent and/or service charges;
- The mortgaged property is not, and will not during the mortgage term be, subject to a sale and rent back arrangement under which it is occupied by a person who transferred the property to me/us in return for a right to occupy the property



Insurance

I/We accept that there is a need for adequate landlord property Insurance to be in place at all times during the term of this loan.

Solicitor/Legal Representative

I/We understand that you will instruct a Solicitor or a Licensed Conveyancer (at your discretion) to act on your behalf and that I/we will be responsible for your legal costs and disbursements whether or not a mortgage is completed. I/We authorise my/our Solicitor, Licensed Conveyancer or Broker/Intermediary to disclose to you any information relating to my/our application and any mortgage. I/We give up any right to claim solicitor/client confidentiality or legal privilege in respect of such information.

Valuation

I/We authorise you to instruct a provider of valuations to carry out a property valuation at my/our cost for your own purposes and understand that subsequently any valuation report may 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 further understand that you are not the agent of the provider of valuations and that I am/we are making no agreement with the provider of valuations and any statements or representatives will be relied upon by me/us.

I/We understand that no responsibility to me/us is implied or accepted by you or the provider of valuations by reason of the inspection and valuation for either the value or condition of the property. I/We understand that you do not undertake to give advice as to the value or condition of the property and accept no liability for any such advice that may be given. I/We understand that I/We should not rely on the valuation for any purposes at all.

I/We understand that the fee is payable in advance and is not returnable.

I/We understand that the property valuation is not a Structural/Building Survey or Home Buyers report and that there may be serious defects in the property which are not revealed. I/We understand and accept that it is my/our responsibility to satisfy myself/ourselves as to the structural soundness and condition of the property and its value for re-instatement purposes.

I/We agree that you may share information about the property or its value with other people or organisations for the purpose of providing information to help in valuing properties.

Assignment/Transfer

I/We agree that you 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 my/our 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 you 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 you may disclose information relating to my/our loan, mortgage or security for the repayment of any loan or mortgage made in connection with my/our application to third parties (such as banks, building societies or insurance companies) so that the transition from one lender to another is completed satisfactorily.

I/We understand that after my/our loan, mortgage or security for the repayment of any loan or mortgage made in connection with my/our application has been transferred or assigned, you 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.

Declaration (general)

I/We confirm that I/we have been made aware of any potential arrangement fees, and/or early repayment charges payable on redeeming all or part of the mortgage and any other costs in connection with my/our application.

I/We understand that any person (other than one or more of your employees) with whom I/we deal in connection with my/our application (or any related insurance) is not empowered to make any representative or give any undertaking on behalf of you whether in relation to the mortgage applied for (or any related insurance) and therefore, you shall not be bound by or be liable for such representations or undertaking.

I/We authorise you to add to or deduct from the advance any arrangement or acceptance fee, telegraphic transfer fee, and higher lending charge where applicable.

I/We authorise you to carry out checks with credit reference agencies, fraud prevention agencies and with third parties such as my employer, landlord and accountant (as applicable) in order to assess my/our eligibility to receive the mortgage and to assist with the administration of the mortgage, if granted.

If I am a Limited Company I confirm that any of my Directors are authorised to enter into any correspondence with Foundation Home Loans or their assignees (see Assignment/Transfer section above) as if that correspondence was being entered into with all of my Directors.

I/We confirm that I/we have read and understood the contents of this declaration, in particular, the information relating to credit reference and fraud prevention agencies.

By signing this application, you will be confirming all of the items set out in the declaration section above. Please read the whole application from carefully to ensure that you are happy to proceed.

Foundation Home loans would like to contact you from time to time about other products or services which may be of interest. If you wish to receive direct marketing information by any means from us, please tick this box.

Signature of Applicant 1

Dated

Signature of Applicant 2

Dated

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

Please fill in the whole form and send it to:

<p>Paratus AMC Limited T/A Foundation Home Loans PO BOX 4189 Bracknell Berkshire RG42 9LY</p>
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Name(s) of account holder(s)

Bank/Building Society account number

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Branch Sort code

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Name and full postal address of your Bank/Building Society

To: The Manager	Bank/Building Society
Address	
Postcode	

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

Service User Number

4	4	2	4	8	6
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Reference (Mortgage Account Number)

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Instruction to your Bank or Building Society

Please pay Paratus AMC Limited T/A Foundation Home Loans Direct Debit from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this instruction may remain with Paratus AMC Limited T/A Foundation Home Loans and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)
Date



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

This guarantee should be detached and retained by the payer

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Paratus AMC Limited T/A Foundation Home Loans will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Paratus AMC Limited T/A Foundation Home Loans to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Paratus AMC Limited T/A Foundation Home Loans or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when Paratus AMC Limited T/A Foundation Home Loans asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

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