

mortgage application form

Credit scoring techniques may be used in assessing the application

Purpose of loan Buy to Let Purchase Remortgage
 Are you a first time buyer? No Yes

Please complete the Buy to Let Portfolio application form if the application is for a Limited Company or for more than one Buy to Let property using our aggregated LTV and rental income proposition

This section to be completed by the Introducer

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

Will a third party be charging the applicants a fee for arranging this mortgage? No Yes
 If yes, please state below the fee charged, name of the organisation, whether the fee is payable on application or completion and under which terms a refund will be made:

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

On what basis was this mortgage arranged? Advised sale Non-advised sale Face to face Phone
 Who provided the advice or information?

I confirm that I have/my company has the necessary permissions from the FSA to advise (where applicable), complete and submit this application on behalf of my/our clients.
 Any fee received from The Mortgage Works for the introduction of this mortgage relates only to the introduction of the mortgage and not in any way to any insurance policy or policies which may be arranged by The Mortgage Works as a result of this introduction.

Signature of Introducer Date

This section to be completed by the Introducer

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

Mortgage application form (fully completed where appropriate)

Identification and address verification

Applicant Identity

Forms of Identification

Your application can be processed more quickly if you supply proof of your name and address as detailed below. This applies to all applicants individually. This will help us to comply with Money Laundering Regulations. Occasionally we may need to contact you for additional information.

Introducer Applications – FACE TO FACE	By Post Applications – NON FACE TO FACE	Buy to Let Applications
For each applicant, please provide one item from the Name List and if you are not on the Voters Roll, one item from the Address List.	For each applicant, please provide one item from the Name List (choose items marked with an * only please) and if you are not on the Voters Roll, one item from the Address List (choose items marked with an * only please).	For Buy to Let applications please provide an additional item from the Address List.

Name List	First App.	Sec. App.	Address List	First App.	Sec. App.
1. Current valid full passport (or certified copy*)	<input type="checkbox"/>	<input type="checkbox"/>	Utility bill less than 6 months old (gas, electric, water)*	<input type="checkbox"/>	<input type="checkbox"/>
2. Current full UK driving licence	<input type="checkbox"/>	<input type="checkbox"/>	Bank /Building Society/Credit Union statement/passbook less than 6 months old (containing current address) *provided the same or another Building Society/Bank Statement/Passbook has not already been used for the name.	<input type="checkbox"/>	<input type="checkbox"/>
3. National ID Card	<input type="checkbox"/>	<input type="checkbox"/>	A current full UK driving licence (unless used for name)	<input type="checkbox"/>	<input type="checkbox"/>
4. Inland Revenue correspondence (recent)*	<input type="checkbox"/>	<input type="checkbox"/>	Council tax bill (valid for the current year)*	<input type="checkbox"/>	<input type="checkbox"/>
5. A Benefit book (or original notification letter from the Benefits Agency confirming the right to benefits*)	<input type="checkbox"/>	<input type="checkbox"/>	Inland Revenue notice/demand (recent) (unless used for name)*	<input type="checkbox"/>	<input type="checkbox"/>
6. Latest Bank/Building Society/Credit Union statement/passbook less than 6 months old	<input type="checkbox"/>	<input type="checkbox"/>	A Benefit book (or original notification letter from the Benefits Agency confirming the right to benefits*) (unless used for name)	<input type="checkbox"/>	<input type="checkbox"/>

The following people may certify identification documents for UK nationals who are resident in the UK; a UK lawyer; banker; authorised financial intermediary, FSA regulated mortgage broker; accountant, teacher; doctor; minister of religion, postmaster/sub-postmaster. For non-UK residents, please provide number 1, 2 or 3 from the Name list only plus two items from the Address list. Non UK Nationals and/or Non UK Residents, Passports, National ID cards and documentary evidence of address for a non UK national or a UK national who is not resident in the UK must be certified by: **an embassy, consulate or high commission of the country or a lawyer or attorney or in the case of international students, by staff of a UK higher education institution.**

Application via FSA Regulated Introducers

- Please attach photocopies of proof of each applicants name and address as detailed under "Branch Applications".
- Please remember to certify on each copy that you have seen the original **AND**
- Please complete the certificate below. • **Please note fax copies will not be accepted.**

I/We certify that: I/We have verified the identity of each applicant in a face to face/non face to face interview (please delete as appropriate) and confirm that documentary evidence has been obtained and identity checks have been undertaken to confirm that the applicant(s) name(s) and address(es) as shown on the Application Form(s) is/are correct. **AND** The underlying records of identity and copies of the documentary evidence received are attached to this Application Form. **AND** I/We confirm that the Applicant(s) is/are applying on his/her own behalf and not as nominee, trustee or in a fiduciary capacity for any other person.

Full name of regulatory firm	<input type="text"/>	FSA regulatory number	<input type="text"/>
Signed	<input type="text"/>	Name	<input type="text"/>
Date	<input type="text" value="DDMMYYYY"/>	Job title	<input type="text"/>

FOR OFFICE USE ONLY	Signed	Date	Name
	Full documented name/address checks completed	<input type="text" value="DDMMYYYY"/>	<input type="text"/>
Name/address check completed for existing members	<input type="text"/>		

Applicants Personal Details

	First Applicant	Second Applicant
1. Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> Other (specify) <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> Other (specify) <input type="text"/>
2. Forenames	<input type="text"/>	<input type="text"/>
3. Surname	<input type="text"/>	<input type="text"/>
4. Age and date of birth	Age <input type="text"/> DOB <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Age <input type="text"/> DOB <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
5. Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
6. National insurance number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
7. Have you ever been known by another name?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please state Name <input type="text"/> Date of change <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please state Name <input type="text"/> Date of change <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
8. Nationality	<input type="text"/>	<input type="text"/>
How long have you been resident in the UK?	Country of residence <input type="text"/> <input type="text"/> Years <input type="text"/> Months	Country of residence <input type="text"/> <input type="text"/> Years <input type="text"/> Months
9. Marital status	Single <input type="checkbox"/> Married <input type="checkbox"/> Civil Partner <input type="checkbox"/> Divorced <input type="checkbox"/> Widow/er <input type="checkbox"/>	Single <input type="checkbox"/> Married <input type="checkbox"/> Civil Partner <input type="checkbox"/> Divorced <input type="checkbox"/> Widow/er <input type="checkbox"/>
Number of financial dependants per proposed household structure (including applicants)	Please tick appropriate box below: Single adult <input type="checkbox"/> Single adult plus dependant <input type="checkbox"/> Single adult plus two or more dependants <input type="checkbox"/> Two adults <input type="checkbox"/> Two adults plus dependant <input type="checkbox"/> Two adults plus two or more dependants <input type="checkbox"/> Other <input type="checkbox"/>	
10. Current address including postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode
If Buy to Let application will this be your correspondence address.	No <input type="checkbox"/> Yes <input type="checkbox"/> If no please give details in section 6 I	
How long have you lived here?	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
11. Telephone numbers (including STD)	Work <input type="text"/> Home <input type="text"/> Mobile <input type="text"/>	Work <input type="text"/> Home <input type="text"/> Mobile <input type="text"/>
12. Email address	<input type="text"/>	<input type="text"/>
13. Current mortgage account number	<input type="text"/>	<input type="text"/>
Balance outstanding	£ <input type="text"/>	£ <input type="text"/>
Start date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Is your current mortgage to be repaid on or before completion of this proposed mortgage?	No <input type="checkbox"/> Yes <input type="checkbox"/>	
Current lender or landlords name and address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode
14. Monthly mortgage or rental payment	£ <input type="text"/>	£ <input type="text"/>

	First Applicant	Second Applicant
15. Is the current property to be sold before you take out this mortgage?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, what is the selling price? £ <input type="text"/> If no, please give estimated value £ <input type="text"/> Please explain how the property will be used in section 6 I	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, what is the selling price? £ <input type="text"/> If no, please give estimated value £ <input type="text"/> Please explain how the property will be used in section 6 I
16. Details of your previous address if less than three years at current address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
17. Date you moved in to your previous address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Length at previous address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
If you have had more than one previous address in the last three years, please give full details in section 6 I		
18. Occupancy type at previous address	Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>	Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>
19. Preferred method of contact	<input type="text"/>	<input type="text"/>
20. Please select the type of mortgage you are applying for	Buy to Let/Sub Prime <input type="checkbox"/> Self Certification <input type="checkbox"/> If other, please provide details and confirm your income in section 6 I	Go to Employed (question 21) or Self-employed (question 26) <input type="checkbox"/>

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

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

21. Occupation	<input type="text"/>	<input type="text"/>
22. Name, address and telephone number of employer (including STD)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> Tel <input type="text"/> Fax <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> Tel <input type="text"/> Fax <input type="text"/>
Employee reference number	<input type="text"/>	<input type="text"/>
23. Nature of employment	Permanent <input type="checkbox"/> Contract <input type="checkbox"/> Contract end date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Part-time <input type="checkbox"/> Temporary <input type="checkbox"/> Probationary <input type="checkbox"/> Full-time <input type="checkbox"/>	Permanent <input type="checkbox"/> Contract <input type="checkbox"/> Contract end date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Part-time <input type="checkbox"/> Temporary <input type="checkbox"/> Probationary <input type="checkbox"/> Full-time <input type="checkbox"/>
If probationary, please give full details in section 6 I If Retired go to question 30		
24. Date employment started. If less than 12 months, please provide answers to questions 22, 23, 24 and 25 for each employer during the last 12 months in section 6 I	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

If Self Certification go to question 3 I

	First Applicant		Second Applicant	
25. Basic monthly income (gross)	<input type="text" value="£"/>		<input type="text" value="£"/>	
Basic net monthly income (after tax & other deductions)	<input type="text" value="£"/>		<input type="text" value="£"/>	
	Amount	Frequency (for example, annually)	Amount	Frequency (for example, annually)
Guaranteed bonus (gross)	<input type="text" value="£"/>	<input type="text"/>	<input type="text" value="£"/>	<input type="text"/>
Guaranteed overtime (gross)	<input type="text" value="£"/>	<input type="text"/>	<input type="text" value="£"/>	<input type="text"/>
Guaranteed commission (gross)	<input type="text" value="£"/>	<input type="text"/>	<input type="text" value="£"/>	<input type="text"/>
Regular bonus (gross)	<input type="text" value="£"/>	<input type="text"/>	<input type="text" value="£"/>	<input type="text"/>
Regular overtime (gross)	<input type="text" value="£"/>	<input type="text"/>	<input type="text" value="£"/>	<input type="text"/>
Regular commission (gross)	<input type="text" value="£"/>	<input type="text"/>	<input type="text" value="£"/>	<input type="text"/>
Allowances (gross)	<input type="text" value="£"/>	<input type="text"/>	<input type="text" value="£"/>	<input type="text"/>
Other income (gross)	<input type="text" value="£"/>	<input type="text"/>	<input type="text" value="£"/>	<input type="text"/>
Rents receivable	<input type="text" value="£"/>	<input type="text"/>	<input type="text" value="£"/>	<input type="text"/>
Pensions	<input type="text" value="£"/>	<input type="text"/>	<input type="text" value="£"/>	<input type="text"/>
Investments	<input type="text" value="£"/>	<input type="text"/>	<input type="text" value="£"/>	<input type="text"/>
Other	<input type="text" value="£"/>	<input type="text"/>	<input type="text" value="£"/>	<input type="text"/>
Please state source	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Please go to question 32

Self-Employed Applicants (including Company Directors with at least a 25% shareholding) –

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

It is important to provide accurate information concerning your income to prevent over commitment in respect to mortgage payments.

The Mortgage Works may carry out referencing and require independent evidence of income.

26. Trading name, address and telephone number (including STD)	<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"/> Postcode <input type="text"/>	<input type="text"/> Postcode <input type="text"/>
	Tel <input type="text"/>	Tel <input type="text"/>
Email address	<input type="text"/>	<input type="text"/>
VAT number	<input type="text"/>	<input type="text"/>
Company registration number	<input type="text"/>	<input type="text"/>

27. Nature of business and length of time trading under your control.	<input type="text"/>	<input type="text"/>
If less than two years, please give details of previous trading/occupation in section 61	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>

28. Accountant's contact name, company name, address and telephone number (including STD)	<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"/> Postcode <input type="text"/>	<input type="text"/> Postcode <input type="text"/>
	Tel <input type="text"/>	Tel <input type="text"/>
Email address	<input type="text"/>	<input type="text"/>
Accountants qualification	<input type="text"/>	<input type="text"/>
How long has your accountant acted for you?	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>

If Self Certification go to question 31

	First Applicant			Second Applicant		
29. Your share of net profits from the last two years' trading. (If you are a share holding director, please confirm total remuneration including dividends)	£	Year	Y Y Y Y	£	Year	Y Y Y Y
	£	Year	Y Y Y Y	£	Year	Y Y Y Y
	Partner <input type="checkbox"/> Sole trader <input type="checkbox"/>			Partner <input type="checkbox"/> Sole trader <input type="checkbox"/>		
If partner state percentage of shares held	%			%		
Other income (gross)	£			£		
Source						
Annual net income after tax from all sources in the last 2 years	£	Year	Y Y Y Y	£	Year	Y Y Y Y
	£	Year	Y Y Y Y	£	Year	Y Y Y Y

Retired Applicants Only

If Self Certification go to question 31

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

	First Applicant	Second Applicant
Please give details of your retirement income and source		

Self Certification Declaration

31. **The Mortgage Works Self Certification scheme is based upon net disposable income. We ask the borrower to calculate and declare to us how much they can afford to spend on their mortgage each year. We call this 'annual net disposable income'. To work out how much we can lend, we use an indicative mortgage rate which takes into consideration the possibility of interest rates rising in the future. We cannot of course be certain of future interest rate movements and the adviser should discuss this issue with the borrower. The payment is calculated on a capital and interest basis for the purpose of assessing how much can be borrowed.**

Calculation of annual net disposable income

- Starting with annual gross income, deduct tax and National Insurance to give your annual net income. (Annual gross income may include income which is earned, received from a pension or derived from investments).
- Deduct from this any financial commitments such as ongoing loans, credit cards, maintenance payments, school fees, pension contributions etc.
- Also deduct an amount for cost of living, taking into account the number of dependant relatives which should include:
 - food and drink
 - clothing
 - utilities
 - transport
 - telephone bills
 - leisure and recreation
 - insurance premiums
 - household appliances, furniture & furnishings
 - and any other amount for cost of living

This leaves an annual net disposable income of £

Example 1 • For a single applicant earning £30,000 per annum, whose pension is contracted in and has a standard tax code:

£30,000 = gross annual pay (less £5,312.04 tax and £2,779.92 NI)

£21,908.04 = net annual pay (less £1,500 pa personal loan and £600 pa credit card bill)

£19,808.04 (less cost of living £10,520.04 pa) **£9,288 = Annual net disposable income**

Example 2 • For a single, self-employed applicant earning £40,000 per annum, and has an additional Buy To Let income of £5,000 per annum (after expenses and tax):

£45,000 = gross annual pay (less £8,100 tax, £3,150 NI, £2,250 pension)

£31,500 = net annual pay (less £2,400 personal loan and £2,400 maintenance payments and £2,400 school fees)

£24,300 (less cost of living £15,012) **£9,288 = Annual net disposable income**

33. Have you ever:

a) missed any payments on:

i) any credit, rental or mortgage agreement?

No Yes

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

No Yes

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

ii) any mortgage or secured loan; or

No Yes

Highest number of months in arrears

No Yes

Highest number of months in arrears

iii) on any unsecured loan?

No Yes

Highest number of months in arrears

No Yes

Highest number of months in arrears

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

No Yes

If yes, within the last 3 years has the total value of county court judgements been greater than £500?

No Yes

If yes, total value £

No Yes

If yes, within the last 3 years has the total value of county court judgements been greater than £500?

No Yes

If yes, total value £

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

No Yes

If yes, what date was the arrangement made?

No Yes

If yes, what date was the arrangement made?

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

No Yes

If yes, what date was the arrangement made?

No Yes

If yes, what date was the arrangement made?

d) i) had a property taken into possession voluntarily or otherwise by a lender?

No Yes

No Yes

e) i) had any application for credit or mortgage refused?

No Yes

No Yes

34. Criminal convictions

Have you or any person who will reside in the property to be mortgaged, received a formal police caution in the last 5 years, ever been convicted of, or have any prosecutions pending, for any offence other than for parking or speeding, excluding any which are spent under the Rehabilitation of Offenders Act 1974?

No Yes If yes, please provide details in section 6 I

If the answer to any of the questions is yes, please provide full details in section 6 I

Property to be Mortgaged

35. Address including postcode

<input type="text"/>	
<input type="text"/>	Postcode <input type="text"/>

36. Does the property comprise more than one family unit?

No Yes

If yes, how many units How many storeys?

How many households/occupants will be resident?

37. Type of property

House Detached Semi-detached Bungalow

End of terrace Terraced Studio flat

Purpose built flat/maisonette Converted flat/maisonette

Has the property ever been owned by the Local Authority? No Yes

38. Tenure

Freehold Leasehold Heritable (Scotland) Commonhold

If leasehold – unexpired lease term

Will you own shares in the management company that owns the freehold? No Yes

39. Type of construction

Walls/roof (e.g brick/tile) / Other (please specify)

40. Accommodation (specify number of rooms)

Reception rooms Bedrooms Bathrooms Kitchen

Garage Cloakrooms Conservatory Parking space

Others (please specify)

41. Year built Does the property benefit from NHBC cover? No Yes
 Architect or other form of certificate? No Yes
 Please provide full details in section 61

42. Restrictions apply to flats If the property is a flat:
 Please refer to The Mortgage Works a) What floor is the flat on?
 for details of our criteria. b) How many floors does the building have?
 c) Is it situated above commercial premises? No Yes
 If yes, what is the nature of the business activity?
 d) Is the property served by a lift? No Yes

With three or more self-contained units in a single property or the property is a house in multiple occupancy, a semi-commercial valuation is required. Please refer to separate semi-commercial fee scale in Tariff Guide.

43. Property use Is the vendor a relative or are you connected to the vendor? No Yes
 Is the vendor a Limited company? No Yes
 If you place a (✓) in any of the shaded Is any part of the property or land to be used for business purpose? No Yes
 boxes, please provide further information If yes, is the proportion greater than 60%? No Yes
 in section 61 Is any part to be used for letting? No Yes
 If yes, please state gross monthly rental income (based on unfurnished figure) £
 If yes, is the proportion greater than 60%? No Yes
 Does the property have an agricultural tie? No Yes
 Will this property be defined as a home in multiple occupancy (HMO) and subject to local authority licensing? No Yes
 Is the property to be mortgaged situated in Scotland? No Yes
 If Buy to Let application, are you a first time landlord? No Yes

44. Please state the source of deposit Sale proceeds Savings Gift
 Other (please state)
 a) Shared ownership/homebuy Housing Association name
 If shared equity, please refer to The Share being purchased %
 Mortgage Works Lending Criteria. Rent payable on outstanding share £
 and frequency Weekly Monthly Annually

b) Right to buy No Yes
 If yes, please refer to The Mortgage Works Lending Criteria.

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

Full name	Date of birth	Relationship to applicants
<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"/>

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

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

Remortgage

48. Estimated current property value £ Original purchase price £
 Date of purchase
 Was the property purchased from a limited company? No Yes
 Is it in shared ownership? No Yes If yes, please contact The Mortgage Works before proceeding.

49. How much of the loan is for

a) replacement of existing loan used to purchase the property? £

b) other purposes? £

Please specify

Is it intended that all the loan will be for the financial benefit of all applicants jointly?

No Yes If no, please explain who will benefit from the loan

New Loan Requirements

50. Amount of loan required (must be the full amount including the balance owing on any intended porting of existing loan). £

Term of mortgage (years)

Retirement age

If the mortgage term extends beyond normal retirement age (65), please confirm, in section 61, how you plan to cover the repayments.

Fees

If you wish either of the following to be added to the loan, you must tick the appropriate box(es). **Failure to do so will result in a delay in your application**

Higher lending charge Acceptance fees

51. a) Loan Payment Type

For more information on the types of loans, please refer to the product leaflet

New loan

Repayment (capital and interest) Loan Amount £

Interest only Loan Amount £

Ported loan

Repayment (capital and interest) Loan Amount £

Interest only Loan Amount £

b) If interest only, how will you repay the total capital and interest outstanding on expiry of the term?

Inheritance Endowment ISA PEP

Pension Savings Security sale/sale of other asset

Combination of repayment vehicles Savings plan to be arranged

52. Scheme/Product required

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

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

Conveyancer or Solicitor Details

53. Name and Address of Solicitors (including STD)

Contact name

Company name

Address

Tel	<input type="text"/>	Fax	<input type="text"/>
Email	<input type="text"/>		

Notes on Solicitors

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

We will also instruct our solicitors to act on our behalf in the following circumstances:

- The loan is in excess of £2 million.
- Properties of a semi-commercial nature.
- The proposed security is being purchased from a connected limited company. A connected company is defined, for this purpose, as a company where the applicant or an associate is employed and/or is a shareholder.

Our solicitor's fees will be payable by you.

Valuation/Survey Requirements

54. Valuation/survey requirements

Valuation for mortgage
 Homebuyers Survey and Valuation
 Full Buildings Survey

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

Amount of valuation fee enclosed
 (If applicable)

£

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

Contact details for the valuer to gain access (including STD). (If a remortgage please state the applicant or managing agents details).

Contact name
 Company name
 Address

Tel		Fax
Email		

Selling agent (if applicable)
 (including STD)

Contact name
 Company name
 Address

Tel		Fax
Email		

Other properties

First Applicant

Second Applicant

55. Do you currently own or intend to purchase, any other properties at this time?

No Yes

If yes, what is the estimated value?

£

If no, go to Credit/Debit Card payment details

No Yes

If yes, what is the estimated value?

£

If no, go to Credit/Debit Card payment details

56. Address of other properties and use (e.g. letting, second property etc.)
 Use section 61 if necessary

		Postcode

		Postcode

57. Do you have or intend to have, a mortgage in connection with these properties?

No Yes

If yes, please complete questions 58, 59 and 60.

No Yes

If yes, please complete questions 58, 59 and 60.

58. Name and address of lender(s)
 Use section 61 if necessary

		Postcode

		Postcode

59. Account number(s)

Balance(s) outstanding

Use section 61 if necessary

£

£

60. Is/Are the other property/properties to be sold before completion of this new mortgage?

No Yes

If yes, what is the selling price?

£

No Yes

If yes, what is the selling price?

£

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

Question Number

Detail

--	--

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

Credit/debit Card Payment Details

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

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

FOR OFFICE USE ONLY

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

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

Property Insurance

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

- My client would like a no-obligation quote
- My client is not responsible for insuring the property
- My client is responsible for insuring the property and I have arranged insurance for them or they are making their own arrangements

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

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

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

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

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

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

How We Use Your Personal Information

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

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

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

 - Checking details on applications for credit, credit related or other facilities
 - Managing credit and credit related accounts or facilities
 - Recovering debt
 - Checking details on proposals and claims for all types of insurance
 - Checking details of job applicants and employees

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

Data Protection Act 1998

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

Declaration

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

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

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

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

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

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

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

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

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

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

PLEASE ALSO COMPLETE THE DIRECT DEBIT MANDATE ON THE FOLLOWING PAGE

<p>Signature</p> <p>Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>	<p>Signature</p> <p>Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>
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I understand you may disclose details about the progress of my application, including whether or not it has been granted, to my broker; Independent Financial Adviser; professional adviser or other intermediary, if the request came from them.

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

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

I understand and confirm that:

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

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

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

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

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

The Mortgage Works
Portman House
Richmond Hill
Bournemouth
BH2 6EP

Name(s) of account holder(s)

Bank/Building Society account number

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

Branch sort code

--	--	--	--

Name and full postal address of your Bank or Building Society

To the Manager
Bank/Building Society
Address
Postcode

Reference

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

Originators Identification Number

4	2	3	7	2	0
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For The Mortgage Works (UK) plc OFFICIAL USE only. This is not part of the instruction to your Bank or Building Society. Mortgage account number															
<table border="1" style="width: 100%; height: 17px;"> <tr><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td></tr> </table>															

Instruction to your Bank or Building Society

Please pay The Mortgage Works (UK) plc Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with The Mortgage Works (UK) plc and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)
Date

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



This guarantee should be detached and retained by the Payer

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change The Mortgage Works (UK) plc will notify you five working days in advance of your account being debited or as otherwise agreed.
- If an error is made by The Mortgage Works (UK) plc or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

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

The Mortgage Works (UK) plc Registered in England number 2222856

Portman House, Richmond Hill, Bournemouth, BH2 6EP

Telephone: (0845) 45 45 800

www.themortgageworks.co.uk

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Member of the Portman Building Society Group

the mortgage works 
common sense lending