

Buy to Let or Commercial mortgage Application form



01403 27 26 25
www.atomltd.co.uk

Account number

For Newbury Building Society and Newbury Mortgage Services Limited applications

**Please enclose the documents below to help us deal with your application quickly and efficiently.
PLEASE USE BLACK INK AND CAPITAL LETTERS.**

	Applicant 1	Applicant 2
1. Latest P60 and last 3 months' payslips (employed applicants) or proof of pension (retired applicants).	<input type="checkbox"/>	<input type="checkbox"/>
2. Rent book or proof of payments e.g. bank statements (applicants who are renting or have rented in the last 3 years).	<input type="checkbox"/>	<input type="checkbox"/>
3. For self-employed applicants: Last 3 years' accounts prepared by a Chartered/Certified Accountant. If your accounts are not prepared by a Chartered/Certified Accountant, please also provide: Last 3 years' tax returns, 6 months' business bank statements and proof of tax paid for the last 3 years (SA302).	<input type="checkbox"/>	<input type="checkbox"/>
4. If Buy to Let mortgage please also enclose: - Copy of existing AST and bank statements evidencing rental move if property already let or if you have other Buy to Let properties. - Copy of proposed rental agreement if new let.	<input type="checkbox"/>	<input type="checkbox"/>
5. For a purchase application: Proof of the source of your deposit e.g. bank statement, savings book etc.	<input type="checkbox"/>	<input type="checkbox"/>

ONLY TO BE COMPLETED IF AN INTERMEDIARY IS ACTING - *Intermediary to complete*
Details of the Mortgage Intermediary giving advice to this customer on this mortgage application:

Level of service given Advised Execution only

Name of adviser _____ Email _____

Telephone _____ Mobile _____

Declaration

I confirm that I have satisfied the verification requirements under the Money Laundering Regulations 2007 and the Financial Services and Markets Act 2000. I have advised the customer on the types of valuations and surveys available and the other costs applicable to the mortgage. I confirm the registration number for the Financial Services Register completed below is correct and that I have complied with the FCAs MCOB rules and the Data Protection Act 1998.

Signature of adviser _____ Date _____

Company name and address _____

Email _____ Telephone _____

Are you: Directly Authorised Financial Services Register number _____

Appointed Representative Principal Firm name and address _____

Financial Services Register number _____

If you use a 'trading as' name please give details:

Is there a fee payable by the customer to you? Yes No

If YES, please give amount £ _____ When is the fee payable? _____

Is any of the fee refundable? Yes No If YES, when and how much? _____

Details of the Mortgage Intermediary introducing this application to Newbury Building Society (if different to above):

Name of advisor _____ Email _____

Telephone _____ Mobile _____

Company name and address _____

Email _____ Telephone _____

Are you: Directly Authorised Financial Services Register number _____

Appointed Representative Principal Firm name and address _____

Financial Services Register number _____

Is there a fee payable by the customer to you? Yes No

If YES, please give amount £ _____ When is the fee payable? _____

Is any of the fee refundable? Yes No If YES, when and how much? _____

Business details - Only Limited Companies and Partnership borrowers need complete this section

Name of business

Business address

Postcode

Telephone number

Correspondence address (if different)

Postcode

Contact telephone number (if different)

Details of your experience of the proposed type of business, including length of time

If Ltd Company: Registered office

Postcode

Registered no.

Will the Company continue to trade from this address? Yes No

How long has the company been trading?

Has the Company created any fixed and/or floating charges and/or debentures? If so, please state with whom. (The consent of the Chargee or Debenture holder may be required).

Please also supply:

- An up to date copy of the Company's Memorandum, Articles of Association and Certificate of Incorporation.
- Audited Balance Sheets and Trading Accounts for the past three years, and projected accounts for the next twelve months, if available (include Group Consolidated Accounts if the Company is a subsidiary body), also cashflow and budget forecasts for the next twelve months.
- If the proposed business is a new venture, please supply projected accounts for the next twelve months and a business plan for the first three years' trading.
- C.V. of Directors/Owners together with last 3 months pay-slips and last P60.
- Any relevant additional information.

We will require a fixed charge over the property and may require a floating charge over the company assets.

Personal details

Applicant 1

Applicant 2

Title

Forename(s)

Surname

Maiden/previous surname (if applicable)

Date of birth

Country and town of birth

National Insurance number

Current home address

Postcode

How long have you lived at this address? yrs mths

Home tel

Mobile tel

Work tel

Email

Please provide all previous addresses for the last 3 years (and the time you spent at each one). Use the 'Extra Space' provided on pages 18/20 of this form if required.

Postcode

yrs mths

Marital status Married Single

Divorced Separated

Widowed Civil Partner

Sex Male Female

How many people reside in your household? Adults Children (under 18)

Dependents (e.g children or elderly) who are financially dependent on you: Name

Please use the 'Extra Space' on page 18/20 if necessary. Date of birth

Name

Date of birth

Applicant 1

Applicant 2

Please give the full names and date of birth of anyone over the age of 17 who will be living with you:

Name

Date of birth

Name

Date of birth

Are you a UK citizen or do you hold a European Community passport?

Yes

No

Yes

No

If NO, do you have indefinite leave to remain in the UK?

Yes

No

Yes

No

What is your nationality?

Do you have a current account with a bank or building society?

Yes

No

Yes

No

If YES, state how long you have had it (if you have more than one, please refer to the one you have had the longest).

yrs

mths

yrs

mths

Do you have a savings account?

Yes

No

Yes

No

If you have an account with us, what is your account number?
(Just state one)

Do you currently:

Own a property

Rent a property

Own a property

Rent a property

Live with relatives

Live with friends

Live with relatives

Live with friends

Have you ever had a mortgage or been party to one?

Yes

No

Yes

No

Have you applied for a mortgage in the last 12 months?

Yes

No

Yes

No

Following completion of this mortgage, will you be party to any other mortgage(s)?

Yes

No

Yes

No

If YES, please give full details (e.g. name of lender, mortgage balance outstanding). If you are in the process of applying for a mortgage with another lender, you should tell us about this too.

Have you ever been insolvent or declared bankrupt, had a county court and/or high court judgement (or default) registered against you?

Yes

No

Yes

No

If YES, please give full details.

Applicant 1**Applicant 2**

Are you currently involved in any court proceedings for debt or have you ever entered into any repayment arrangement in connection with debt that you owe a creditor?

Yes No Yes No

If YES, please give full details.

Have you ever been behind with financial commitments (including mortgage arrears)?

Yes No Yes No

If YES, please give full details.

Have you owned a property which has been repossessed or voluntarily surrendered?

Yes No Yes No

If YES, please give full details.

Employed applicants only**Applicant 1****Applicant 2**

Employment status (e.g. permanent employee, fixed term contract, temporary contract, director):

If you are on a fixed term contract, please state the start and end dates.

Job title

Employee number

Employer's name

Employer's address

Postcode

Postcode

Telephone

What is your employer's trade/profession?

How frequently are you paid?
(e.g. weekly, monthly)

How are you paid?
(e.g. direct into bank, cheque, cash?)

What date did you start with your current employer?

If you have been with your current employer less than 3 years, please tell us:

Previous employer

Job title

Dates employed (from and to)

Please use the 'Extra Space' on pages 18/20 of this form, if required.

If you are a company director, what is your % shareholding?

%

%

If your shareholding is 25% or more, please confirm the name and address of the company's accountants.

Please enclose latest accounts.

Postcode

Postcode

Gross income

Basic annual salary

£

£

Average annual overtime

£

£

Annual bonus

£

£

Annual commission

£

£

Annual car allowance

£

£

Other

£

£

Total annual gross income

£

£

Net monthly income

£

£

Are you due a pay rise in the next 3 months or an increment in the next 12 months?

Yes

No

Yes

No

If YES, please give full details

Please enclose latest P60 and last 3 months' payslips.

Retired applicants only

Applicant 1

Applicant 2

Pension provider

Pension reference

Pension company address

Postcode

Postcode

When did you retire?

Total annual gross income

£

£

Net monthly income

£

£

If you receive income from more than one pension, please use the 'Extra Space' provided on pages 18/20 of this form.

Self employed applicants only

Applicant 1

Applicant 2

What is the nature of your business?

In what capacity do you carry on your business?
(e.g. partnership, sole trader)

What is the name and address of your business?

Postcode

Postcode

How long has your business been established?

yrs

mths

yrs

mths

How long have you been connected with the
business?

yrs

mths

yrs

mths

What is the name of your accountant?

Company name and address

Postcode

Postcode

What qualifications does your accountant hold?
(e.g. chartered, certified)

Your last 3 years' net profit is:

Year ended (mm/yy)

/

£

/

£

Year ended (mm/yy)

/

£

/

£

Year ended (mm/yy)

/

£

/

£

Net monthly income

£

£

Please enclose your last 3 years' accounts.

Other income

Applicant 1

Applicant 2

Please give details of any other income you may have (e.g. pay you get from a second job, share dividends, maintenance payments received under a court order, rental from investment properties).

Annual gross amount

£

£

Source

Annual gross amount

£

£

Source

Committed expenditure

Applicant 1

Applicant 2

Do you have any debts outstanding under hire purchase arrangements, bank loans, credit cards etc. (including loans where you are a guarantor)?

Yes

No

Yes

No

If YES, please give details, including the monthly repayments and dates when the debts are due to be fully repaid.

Note: the debt should be the approximate balance **still outstanding**, not the original amount borrowed.

Applicant	Name of lender	Debt outstanding	Monthly repayments	Loan purpose	Start date (mm/yy)	Final payment due (mm/yy)	Repay prior to completion or consolidate in mortgage?
		£	£				Yes/No
		£	£				Yes/No
		£	£				Yes/No
		£	£				Yes/No
		£	£				Yes/No
		£	£				Yes/No

Travel costs

How do you travel to work?

How much does this cost you each month?

£

£

Do you have any other travel costs?

Are you making any maintenance payments to a third party?

Yes

No

Yes

No

If YES, please give full details.

Are you making any payments for childcare/school fees?

Yes

No

Yes

No

If YES, please give full details.

Are you a member of a company pension or superannuation scheme?

Yes

No

Yes

No

What age do you plan to retire?

How much do you invest into your pension each month?

£

£

Are you aware of any future changes to your income and/or expenditure that are likely to affect your ability to meet your mortgage payments?

Yes

No

Yes

No

If YES, please give full details.

Mortgage requirements

How much do you wish to borrow and what length of repayment term would you like?

£ _____ years

What is the purchase price of the property you wish to buy, or if remortgaging, approximate current value? £ _____

If you are buying a property please state the source of your deposit and include evidence with the application:

Please enclose proof of the source of your deposit e.g. bank statement, savings book etc.

If you are borrowing from a third party, please tell us:

From where: _____

Date when you must repay it: _____

How much you will be repaying each month: £ _____

Please only answer these questions if you are switching a current mortgage to us without purchasing a new property.

Is this loan for the benefit of all applicants? Yes No

Are you borrowing more from us than you have outstanding with your current lender? Yes No

If YES, please tell us the purpose of that extra borrowing: _____

Are there any other charges or registered interests currently secured on the property you wish to remortgage to us? Yes No

If YES, please give full details. _____

What was the original purchase price of your property? £ _____ Date: _____

Product: Which of our products are you applying for?

Note: If you are an existing borrower, wishing to use portability please confirm the amount required on each product.

Product _____ Amount £ _____

Product _____ Amount £ _____

Do you wish to add the application fee to the loan? Yes No

How do you intend to repay the mortgage? Capital and interest £ _____

Interest only £ _____

For the amount in the interest only box, please tell us how the mortgage will be repaid:
(e.g. Endowment, Pension, ISA, PEP, General Investment, Sale of Property etc.)

Repayment vehicle _____ £ _____

Repayment vehicle _____ £ _____

If there is a monthly cost for your repayment vehicle how much is it? £ _____

Further advance requirements

Use this section if you are applying for extra borrowing on your existing mortgage.

Further advance required £ _____

Purpose of loan _____

Estimated current value of mortgaged property £ _____

Estimated value when complete (if applicable) £ _____

Give details of any home improvements to be carried out _____

Give details of any home improvements carried out since your mortgage started _____

What term do you require? **Either:** Term _____ Yrs _____ Mths _____

Or To coincide with existing mortgage

Which of our products are you applying for? _____

Do you wish to add the application fee to the loan? Yes No

How do you intend to repay the mortgage? Capital and interest £ _____

Interest only £ _____

For the amount in the interest only box, please tell us how the mortgage will be repaid: (e.g. Endowment, Pension, ISA, PEP, General Investment, Sale of Property etc.)

Repayment vehicle _____ £

Repayment vehicle _____ £

If there is a monthly cost for your repayment vehicle how much is it? _____ £

Give details of any loans where your property has been used as security (i.e. second charges) _____

Applicants who are renting or have rented in the last 3 years

Applicant 1

Applicant 2

If you are currently renting the property that you are living in, please tell us:
The name and address of your landlord:

Postcode

Postcode

The date your tenancy began:

Your monthly rental payment:

£

£

If you have been with your current landlord for less than 3 years, or ever rented during the last 3 years, please tell us:
The name and address of your previous landlord:

Postcode

Postcode

The address of your previous property if it is different from your current address:

Postcode

Postcode

The date your previous tenancy began:

The date your previous tenancy ended:

Have all your rent payments always been paid on time?

Yes

No

Yes

No

If NO, please give details:

Applicants who have a mortgage

Applicant 1

Applicant 2

Please tell us the name and address of your current lender:

What is the mortgage account number?

Date started:

What is the balance owing on your mortgage?

£

£

If you are selling, what is the sale price?

£

£

What term is remaining on your mortgage?

years

mths

years

mths

Are there any Early Repayment Charges on your mortgage?

Yes

No

Yes

No

If YES, how much and when do they expire?

£

Expire

£

Expire

Have you ever been behind with mortgage payments, surrendered a mortgaged property or had a property repossessed by your lender?

Yes

No

Yes

No

If YES, please give details (including date when it happened)

Property information

Full address of property to be mortgaged (if it is a new property, and yet to be numbered, please tell us the plot number):

Postcode

Approximate year the property was built:

If the property is under construction do you wish the mortgage to be released in instalments?

Yes

No

N/A

Tenure of the property:

Freehold

Leasehold

Unexpired term of lease

Ground rent per year

£

Maintenance charge per year

£

Type of property:
(more than one answer may apply)

House

Bungalow

Flat/Maisonette

Chalet

Terraced

Detached

Semi-detached

Office/Shop

Light industrial unit

Other

Is the property ex-local authority?

Yes

No

If it is a flat/maisonette please tell us:

Purpose built

Converted house

Above/below commercial premises (e.g. shop/offices)

Which floor in the block

No. of floors in block

Construction method:

Walls

Roof

Floor area if known:

sqm

Please tell us the number of:

Reception rooms

Bedrooms

Bathrooms

Inside WCs

Kitchens

Does the property have central heating? Yes No

Does the property have a garage or parking space? None Single Double Triple Parking space

Do you already rent the property that you wish to buy? Yes No

Will any part of the property be used for residential purposes? Yes No

If YES, will this portion be occupied by yourself? Yes No

Approximately what proportion will be residential? _____ % *If more than 40% of the property's floor space is for residential use, a Residential Use Order form will need to be completed (to be supplied by us).*

If the property, either in whole or in part, is to be let, supply details of tenants, rents and leases. (Use separate sheet if necessary)

Is the tenant a family relative e.g. parent, sibling, child or grandchild? Yes No

If YES, please state relationship. _____

Is it equipped for the proposed business? Yes No _____

If there is a change to the use intended, please state new use _____

For the proposed use, does the property have?	Planning Permission	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not Applicable
	Building Control Approval	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not Applicable
	Fire Certification	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not Applicable
	Required Licenses	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not Applicable

Note: The value of the home you wish to buy (or if you are remortgaging, the property you already own) is very important. A mortgage application can only proceed when an appointed valuer has assessed the value of your property on behalf of Newbury Building Society. The valuer will carry out a visual inspection of the property, but is not required to inspect covered, unexposed or inaccessible parts. The resulting report will put a value on the property as a mortgage security, and will include any factors likely to significantly affect its value. We will send you a copy of this valuation report, but please remember that this is NOT a survey. A valuation will not report any defect, however serious, which is not yet apparent on a reasonably careful visual inspection, nor will it include any defects which the valuer does not feel will materially affect the suitability of the property as security.

We recommend that you consider the need for your own independent full building survey or home buyer report.

If a final inspection is required, a further fee will be payable. Please refer to our Mortgages explained booklet for full information about valuations.

What type of valuation do you require? Mortgage Valuation
 Home Buyer Report and Valuation
 Full Building Survey
Note: If you require a full building survey, contact us for further information.

Who should the valuer contact to gain access to the property?

Name _____

Address _____

Daytime contact number _____

Please only answer the following questions if you are purchasing a new property.

Name, address and contact details of selling agent.

Name

Address

Daytime contact number

Is there any connection between you and the vendor, other than as purchaser/seller?

Yes

No

If YES, please give details.

Are you receiving any cashbacks, discounts, allowances or other incentives in connection with this purchase from any source?

Yes

No

If YES, please give full details.

BUY TO LET

Name and address of your solicitor/conveyancer: The Society operates a panel of solicitors. If your solicitor is not on the panel and they meet our initial requirements we will invite them to apply. If your solicitor/conveyancer does not qualify for acceptance to our panel, we will engage our own solicitor at your cost. This cost will be in addition to your own legal costs.

Name of solicitor/conveyancer

Solicitor/conveyancer address

Telephone number

Fax number

Email

COMMERCIAL

The Lender requires separate representation for commercial lending. You will be responsible for the cost, which will be in addition to your own legal fees. If the property is entirely residential, the requirement for separate representation will be rescinded on certain conditions (please ask for details).

Name of solicitor

Name and address of firm

Telephone number

Fax number

DX

Schedule of properties owned

Property 1

Type of property

Address

Postcode

If mortgaged, mortgage account number

Type of mortgage (repayment or interest only)

Lender name

Lender address

Postcode

Monthly payment

£

Rent received

£

Date loan started

Term remaining

Balance outstanding

£

Value of property

£

Property 2

Type of property

Address

Postcode

If mortgaged, mortgage account number

Type of mortgage (repayment or interest only)

Lender name

Lender address

Postcode

Monthly payment

£

Rent received

£

Date loan started

Term remaining

Balance outstanding

£

Value of property

£

Property 3

Type of property

Address

Postcode

If mortgaged, mortgage account number

Type of mortgage (repayment or interest only)

Lender name

Lender address

Postcode

Monthly payment

£

Rent received

£

Date loan started

Term remaining

Balance outstanding

£

Value of property

£

Property 4

Type of property

Address

Postcode

If mortgaged, mortgage account number

Type of mortgage (repayment or interest only)

Lender name

Lender address

Postcode

Monthly payment

£

Rent received

£

Date loan started

Term remaining

Balance outstanding

£

Value of property

£

Property insurance

It is a condition of your mortgage that your property is insured for the full cost of rebuilding it. You must maintain buildings insurance for the reinstatement cost as recommended by our valuer and the policy must be index linked.

Protecting your property and its contents is an important decision and you should select the level to meet your own requirements.

Please read the following points carefully and raise any questions or ask for further information if you do not understand before signing the declaration on page 22 of this application form.

I/we will:

1. Accept sole responsibility for the choice of insurer, the sum insured, the extent of cover and the financial consequences of any terms, conditions or excesses imposed.
2. Ensure the sum insured is not less than the rebuilding figure given in the valuation report and is index-linked annually.
3. Ensure that the cover provided by the policy includes financial protection against loss or damage to the property for all major insurable perils, including but not restricted to: Fire, Flood, Storm, Theft, Escape of Water, Malicious Damage, Subsidence, Landslip and Heave and Legal Liability.
4. Undertake to pay all premiums as they fall due to maintain the policy cover for the life of the mortgage.
5. Accept the Society has no responsibility for any loss suffered by me/us in connection with the insurance of the property, however caused.

Your payment date and method

Your payment date

A first payment of accrued interest will be payable immediately following completion. This will be collected 14 days after completion. Your usual monthly payments will then be due on the first day of the month to which they relate, starting from 1st of the month following release of funds. The date that your usual monthly payments are due may be changed to any date between 1st and 28th of the month, to suit your circumstances.

1. If you wish to pay on a date other than the 1st, please enter it in this box

Your payment method

Newbury Building Society operates a Direct Debit scheme which provides a simple and convenient way to pay. Below is a Direct Debit instruction form. Please complete it, sign it and return it along with this application, to ensure that there is no delay in commencing collection following completion of your mortgage. The bank account must be in the name of one or more of the applicants and cannot be a company bank account.

No collections will be taken until after completion of your mortgage, and we will give you seven working days' notice of any change in the amount or date of your direct debit collections.

2. If you have NOT completed the attached Direct Debit form, please indicate in this box how you intend to make payments.



INSTRUCTION TO YOUR BANK/BUILDING SOCIETY TO PAY BY DIRECT DEBIT



1. Name and full postal address of your bank/building society

To: The Manager
Bank/building society:

Postcode:

Service user number

3. Branch sort code

4. Bank or Building Society Account Number

5. Reference Number

(e.g. Newbury Building Society Account Number)

2. Name(s) of Account Holder(s):

Please pay Newbury Building Society Direct Debits 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 Newbury Building Society and, if so, details will be passed electronically to my bank/building society.

3. Signature(s):

Date:

Banks and building societies may not accept direct debit instructions for some types of accounts.



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 Newbury Building Society will notify you 7 working days in advance of your account being debited or as otherwise agreed. If you request Newbury Building Society 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 Newbury Building Society 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 Newbury Building Society 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.

How we use your personal information

In order to provide you with the service you require Newbury Building Society will use your contact details to provide information about your account and the Society. We will not share this information with any third parties. Please tick at least one preferred contact method (you can tick all 3):

Applicant 1 Post Email Telephone **Applicant 2** Post Email Telephone

Marketing preferences

Newbury Building Society would like to provide you with information on our other products, member benefits, helpful hints & tips relating to savings and mortgages and competitions that may be of interest to you. If you **WISH** to receive marketing material, please tick at least one preferred contact method (you can tick all 3):

Applicant 1 Post Email Telephone **Applicant 2** Post Email Telephone

Declaration

We will rely on our terms and conditions and Rules. For your own benefit and protection you should read these carefully before signing your agreement to them. If you do not understand any part please ask for further information.

I (each of us if more than one is applying) understand that the information given on this form and given during normal operation of my mortgage will be retained by the Lender (the Data Controller) on computer and other records, for the administration of the mortgage for which I am applying, and specifically in the following ways:-

- To use the information obtained on this application form for purposes of underwriting this mortgage. This includes disclosure of relevant information; to the Valuer and the Solicitor, so that they can carry out the lender's requirements and their functions; to employers, landlords, lenders, bankers, accountants and any other third party the Lender reasonably needs to contact for a reference; and to second and subsequent charge holders to postpone that charge where applicable.
- To make enquiries of licensed Credit Reference Agencies (CRAs) (including Equifax Plc and electronic ID verification, who operate the Equifax Europe System) for credit assessment purposes. Such agencies will keep a record of the search. The Lender uses electronic verification for the purposes of verifying identity for money laundering prevention purposes.
- The Lender is required to release payment information (positive or negative) on a monthly basis in order to obtain reciprocal data. CRA data might be used for debt tracing and recovery. The Information Commissioner has been consulted on this scheme and is aware of its operation.
- The Lender may allow access to our records to third party processors where there is a legitimate business need (e.g. to transmit and collect money, investigate complaints, distribute statements and rate change notices, resolve IT issues, develop and test new software) and where the Lender has agreement from the third party processors to comply with all the requirements of the Data Protection Act 1998.
- The Lender may disclose my personal information to general insurance companies where I choose to take out buildings and contents insurance through the Lender. The Lender may disclose my personal information to mortgage indemnity insurers and title insurers where the Lender requires these products. Details of the insurers are available on request. The Lender may disclose personal and payment information to the borrower's Registered Social Landlord or Equity Loan Provider (where applicable), for the purpose of managing financial difficulties and mortgage arrears.
- To register my account details with CRAs who may make them available to other mortgage lenders in the interests of fraud prevention.
- To retain this form, copies of identification, supporting underwriting documents (including references and statements), information relating to transactions on the account, and correspondence. This information will be retained throughout the term of the mortgage to maintain my account and deal with enquiries; and for seven years after the mortgage redeems, for evidential purposes.
- Regulatory authorities (e.g. Financial Conduct Authority and Prudential Regulatory Authority) carry out routine audits for customer protection. The Lender's Auditors may require access to personal records during their enquiries. The Lender might be required to disclose my personal information including sensitive personal data such as criminal convictions. By signing this declaration I am giving consent to such disclosures.
- To provide the services I request; deal with the enquiries I make or authorise to be made; and to contact me regarding my account.
- To produce market research for developing products and services; statistical and business analysis; creating and maintaining a customer profile; and producing management reports.

I (each of us if more than one is applying) declare that:

- I have received a copy of and understand the Mortgages explained booklet, product leaflet, and a Key Facts Illustration (KFI) from the lender, or my intermediary.
- The information provided in this application, is correct, complete and contains all material facts. Where someone has filled in this form on my behalf, I confirm that I have checked

the answers given. Specifically my income, my age and my loans are as stated in this application; any refusal for a loan, arrears of more than one month, County Court Judgements, arrangements with creditors or bankruptcy have been declared herein.

- I undertake to notify the Lender immediately of any change of circumstances or any proposed change to the occupants of the property.
- I am not connected with a Director of the Lender (delete this statement if you are so connected).
- Monies paid to the credit of the mortgage will be paid on behalf of all applicants jointly.

I (each of us if more than one is applying) understand and agree that:

- Any valuation or administration fee paid in respect of this application is non-refundable.
- The Lender's standard valuation report is limited and is for the Lender's use only. The Lender might supply a copy of the report to me, but the report will remain the property of the Lender and there will be no guarantee that the contents of the report are accurate, or adequate for the purpose of deciding whether or not to purchase the property. The Lender strongly recommends that I request a more detailed report and the Lender gives no warranty, representation or assurance in respect of the report.
- Any retention figure in the valuation report cannot be relied upon as an indication of the cost of necessary repairs.
- Where this application is being submitted by an intermediary, that intermediary is acting on my behalf and not on behalf of the Lender. The Lender might provide a fee to the intermediary for introducing the mortgage.
- Before issuing a Mortgage Offer the Lender will undertake an appraisal of my financial standing in order to satisfy itself of my ability to repay the loan. The Lender may withdraw, revise or cancel any offer made in consequence of this application at any time before the loan is granted.
- Where applicable, my solicitor/licensed conveyancer will disclose to the Lender, at the Lender's request, all information relevant to the Lender's decision to lend. I waive any right to claim solicitor/conveyancer client confidentiality or legal privilege in respect of such information. I am responsible for any solicitor/licensed conveyancer fees incurred even if the mortgage does not proceed to completion.
- The Lender has my authority to obtain a redemption statement including all costs and charges from my existing mortgagee.
- The Lender has my authority to obtain the title deeds of my property from wherever the title deeds are currently held (eg existing mortgagee, bank, solicitor). The title deeds will be held to the order of any existing chargeholder pending redemption of the charge(s).
- It is my responsibility to take out appropriate life assurance, general insurance and where the loan is interest only, have suitable means of repaying the mortgage.
- I will, on completion of the advance, be bound by the Lender's Rules and Mortgage Conditions.
- Where Additional Security is required, I understand that it is for the Lender's benefit only and the Insurer can seek payment from me for any shortfall. The Lender discloses information on any arrears that accrue to the insurer.
- The Lender may add any unpaid fees to the mortgage, if I have been notified they are due.
- Where the Lender has been asked to consider a Guarantor(s) in support of my application, I give consent to the disclosure of all confidential information to the person(s) giving the guarantee or their legal adviser.
- If I am applying with another person jointly, a financial association will be created at the Credit Reference Agency (CRA) and will continue to be taken into account in future credit searches for either or both of us until they are notified otherwise of a disassociation.
- Any negative information reported by the Lender may impair my ability to obtain credit.
- I may at any time request in writing, upon payment of a fee, a copy of any personal information held about me by the Lender and have any inaccurate information corrected.

All applicants (including guarantors) to sign

PLEASE ALSO ENSURE YOU COMPLETE AND SIGN THE DIRECT DEBIT GUARANTEE ON PAGE 20

Guarantors are strongly advised to obtain legal advice from a solicitor independent of the borrower(s) and the Lender.

PRINT NAME	Signed	SIGNATURE	Date	/ /
PRINT NAME	Signed	SIGNATURE	Date	/ /
PRINT NAME	Signed	SIGNATURE	Date	/ /
PRINT NAME	Signed	SIGNATURE	Date	/ /

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR PROPERTY. PROPERTY USED AS SECURITY, INCLUDING YOUR HOME, MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

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