



mortgage application

Please use BLOCK CAPITALS throughout and answer all questions as fully as possible. If there is insufficient space available, please enclose the relevant information on a separate sheet and staple to the application form. Ensure that the form is signed by all applicants. If there are more than two applicants or if there is a guarantor (where the Lender permits either of these), an additional application form must be completed and signed.

Please send this fully completed application form and all supporting documents with the appropriate fee(s) to:
 First Mortgage Options LLP, First House, 43 Chester Road, Northwich, Cheshire, CW8 1HA
 Telephone 0845 129 50 22 Fax 0845 126 25 27 DX 23819
 Email sales@firstmortgageoptions.com Website www.firstmortgageoptions.com
 Registered in England No. OC316200

Office use only

SATELLITE PACKAGER NAME

Date received

Date refs
requested

First day Fax

Packaged Case

Level 1

Level 2

Premier

All items included with application

YES/NO

If yes, date payment sent to introducer

If no, date introducer notified

Application Checked by

Please Note: Where an applicant's signature is required the edge of the page is marked thus

App

Where an intermediary's signature is required the edge of the page is marked thus

Int

BEFORE COMPLETING THIS FORM, PLEASE REFER TO THE DATA PROTECTION ACT DECLARATION ON PAGE 12

INTRODUCERS DETAILS

Application Submitted By

Packager

Master Broker

Network

Lenders Agreement in Principle Reference No. (if applicable)

Is this a regulated loan?

Yes

No

Adviser's Name

FMO Membership No.

Company Name

Address

Postcode

Telephone No.

Fax No.

DX No.

Email

Adviser's FSA No.

Are you an AR?

Yes

No

if AR, give name of Principal/Network

Principal/Network FSA No.

Adviser's CCL No.

Level of Service Given

Advised Sale

Non Advised Sale

Date Sale Arranged

Amount of procurator fee due to adviser

£

Amount of procurator fee due to any other firm

Amount

£

Name

Fees not directly payable to lender

Broker

£

Valuation

£

If admin fee is included in val fee how much is it?

£

Estimated Legal Fees

£

Other (Please state)

£

Amount of fee refundable if case does not proceed to:

Valuation

£

Offer

£

Completion

£

Other (Please state)

£

First Mortgage Options LLP will instruct valuation of the property upon receipt of the mortgage application, If you do not wish us to instruct valuation until all references are received, please tick the box

BROKER DECLARATION

I/We understand that part of the submission fee contributes towards the cost of the initial assessment of the loan application and, in the event that the loan application is declined or does not proceed before the valuer has been instructed, the submission fee will be refunded less the sum of £90 towards these costs. Once a valuer has been instructed, no refund of the submission fee will be made. I/We have undertaken a detailed assessment of the applicant(s) income and expenditure, and believe that the applicant(s) will be able to maintain the mortgage payments, including the increased payments after any benefit period has expired.

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

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

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

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

Signed

Print Name

Int

Position

Name of Firm

Date

MORTGAGE DETAILS

Lender

Product Name/Description

Product End Date/Rate Period Rate %

Repayment Method
 Endowment Pension ISA Repayment
 Part interest only/ Part repayment if so, please state interest only £
 Other (e.g. sale of property) (Please state)

If the mortgage term extends beyond retirement age give details of how applicant proposes to maintain mortgage payments in retirement. Please indicate how the loan will be repaid for interest only or part interest only. Please include details of any relevant policies. If an interest only mortgage extends into retirement, full details for the associated repayment vehicles must be provided with a breakdown of income.

Mortgage Purpose
 Purchase Remortgage Right to Buy Buy to Let
 Self Build Other (Please state)

Status
 Full Status Self Certification Non-status Impaired Credit

Purchase Price/Valuation £ Loan to value %
 Term Maximum Additional Drawdown required £
 Total loan required £

Are any fees to be added to the loan? If so, please give details and amounts. (Fees will only be added if the lender's criteria allows this.) Yes No Total £

Fee Details

Preferred payment date of new Mortgage (1st-28th)
 N.B. Not all lenders can service this request.

Identification and address verification

(this section must be completed in full by the interviewer or introducer)

To help protect against fraud, we are required by the Money Laundering Regulations 2003 to check the names and addresses of all new customers. Identity should be verified by ensuring that the customer has supplied one item from List A and one from List B below. (Copies of these items are not required for money laundering purposes but may be required for packaging purposes.)

I certify that:

I have verified the identity and address of the Applicant(s) as detailed below and can certify that I have witnessed the original document of the certified copy and that any requiring signature(s) were pre-signed by the Applicant(s).

Signed Date

Int

LIST A - VERIFICATION OF IDENTITY						
	Reference No.	Applicant 1 Company	Date of Issue	Reference No.	Applicant 2 Company	Date of Issue
UK Passport	<input style="width: 80px;" type="text"/>	N/A	/ /	<input style="width: 80px;" type="text"/>	N/A	/ /
UK Driving licence (old style)	<input style="width: 80px;" type="text"/>	N/A	/ /	<input style="width: 80px;" type="text"/>	N/A	/ /
PhotoCard Driving Licence with supporting slip	<input style="width: 80px;" type="text"/>	N/A	/ /	<input style="width: 80px;" type="text"/>	N/A	/ /
Building Society Passbook not more than 3 years old	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	/ /	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	/ /

LIST B - VERIFICATION OF ADDRESS						
	Reference No.	Applicant 1 Company	Date of Issue	Reference No.	Applicant 2 Company	Date of Issue
Utility Bill not more than 3 months old showing your address. The Utility bills we accept are those from Electricity, Gas, Telephone and Water/Environmental Service providers. Bills from Mobile Phone Companies are not acceptable.	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	/ /	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	/ /
Credit Card/Bank Statement not more than 3 months old	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	/ /	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	/ /
Council Tax Bill not more than 13 months old	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	/ /	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	/ /
Most recent mortgage statement	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	/ /	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	/ /

Other forms of identification may be acceptable, Please ask your advisor for details

A - PERSONAL DETAILS

PLEASE ENSURE THAT YOU FULLY COMPLETE THIS SECTION AND SIGN WHERE INDICATED

Applicant 1

Applicant 2

Surname Mr/Mrs/Miss/Other

Forenames

Maiden/Previous Name

Date of change

Date of change

Date of Birth

Present age

Present age

Nationality

Do you have permanent rights to reside in the UK?

Yes No

Yes No

Do you have diplomatic immunity?

Yes No

Yes No

How long have you lived in the UK?

Status (e.g. Married / Single etc.)

Children and any other dependents

Number Ages

Number Ages

Relationship to other joint applicant

National Insurance Number

Present address

Postcode

Telephone Number (including STD code)

Home

Home

Work

Work

Mobile

Mobile

E-mail address

E-mail address

How long have you lived at your present address?

From To

From To

Previous address (if less than 3 years at current address) or other investment properties

Postcode

Dates

From To

From To

If less than 12 months at current address, previous residential status (owner, tenant, parents, friends, other)*

*If less than 12 months please provide previous landlord/lender details in the additional information section on page 14 or on a separate piece of paper.

PRESENT ACCOMMODATION

Present accommodation (owner/tenant/parents/friends/other)*

Name and address & telephone number of current landlord/Lender

Postcode

Telephone No.

Fax No.

Mortgage or rent payments

£ per month

£ per month

Mortgage amount outstanding

£

£

Date your current mortgage/tenancy was taken out

*If shared ownership please provide full details of mortgage and tenancy on the additional information section on page 14 or on a separate piece of paper.

Mortgage account/tenancy reference number

Has the mortgage/tenancy been in arrears in the last 12 months? Mortgage Yes No Rent Yes No Mortgage Yes No Rent Yes No

If so, how many payments have been missed in last 12 months?(see also page 14)

Is the current mortgage to be redeemed Yes No Original completion date (for porting only)

If you have lived at your present address for less than 3 years, or changed your mortgage / landlord in the last 3 years, or have a mortgage or secured loan on the above property or any other properties, please give full details on the additional information section on page 14 or on a separate sheet of paper if necessary.

Is any of your income from DWP (formerly DSS) payments? Yes No Yes No

Please give details if YES

Has your mortgage / tenancy been DWP (formerly DSS) assisted in the last 12 months? Yes No Yes No

Has either applicant received state benefit in excess of 50% of the monthly mortgage/rent payments in the last 12 months? Yes No If so, how many months?

B1 - EMPLOYMENT DETAILS

EMPLOYMENT- IF YOU ARE SELF-EMPLOYED OR IF YOU ARE A COMPANY DIRECTOR WITH A 20% OR MORE SHAREHOLDING, THEN PLEASE MOVE ON TO SECTION B3

IMPORTANT NOTE - IF YOU HAVE BEEN IN YOUR CURRENT OCCUPATION FOR LESS THAN 3 YEARS, PLEASE GIVE DETAILS OF YOUR PREVIOUS EMPLOYERS COVERING THAT PERIOD IN SECTION B2, CONTINUING ON THE ADDITIONAL INFORMATION SECTION ON PAGE 14 OR ON A SEPARATE SHEET OF PAPER AS NECESSARY.

IF YOU ARE UNABLE TO PROVIDE EVIDENCE OF YOUR INCOME OR WISH TO SELF CERTIFY PLEASE COMPLETE SECTIONS B1, B2 AND B3. PLEASE ALSO SIGN THE DECLARATION SECTION IN B4

Employment Status (If Self-Employed go to section B3)	Employed <input type="checkbox"/>	Self-Employed <input type="checkbox"/>	Employed <input type="checkbox"/>	Self-Employed <input type="checkbox"/>
	Retired <input type="checkbox"/>	Other <input type="checkbox"/>	Retired <input type="checkbox"/>	Other <input type="checkbox"/>
Is the position permanent?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Date Started	<input type="text"/>		<input type="text"/>	
If fixed term contract please state date that contract ends	<input type="text"/>		<input type="text"/>	
Position held / Professional qualifications (if any)	<input type="text"/>		<input type="text"/>	
Anticipated retirement age	<input type="text"/>		<input type="text"/>	
Employer's Name and Address	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
Postcode	<input type="text"/>		<input type="text"/>	
Time with present employer	<input type="text"/>		<input type="text"/>	
Continuous period of employment in current line of work	<input type="text"/>		<input type="text"/>	
Person to contact for reference	<input type="text"/>		<input type="text"/>	
Tel	<input type="text"/>		<input type="text"/>	
Fax	<input type="text"/>		<input type="text"/>	
Percentage shareholding (if none state NONE)	<input type="text"/> %		<input type="text"/> %	
Employee Number	<input type="text"/>		<input type="text"/>	
Tax District / Tax Reference number	<input type="text"/>		<input type="text"/>	
Basic gross income	£ <input type="text"/> Per <input type="text"/>		£ <input type="text"/> Per <input type="text"/>	
Guaranteed Overtime/Bonus/Commission	£ <input type="text"/> Per <input type="text"/>		£ <input type="text"/> Per <input type="text"/>	
Non-guaranteed Overtime/Bonus/Commission	£ <input type="text"/> Per <input type="text"/>		£ <input type="text"/> Per <input type="text"/>	
Other income - including benefits (give details on page 14)	£ <input type="text"/> Per <input type="text"/>		£ <input type="text"/> Per <input type="text"/>	
Number of jobs	<input type="text"/>		<input type="text"/>	

B2 - PREVIOUS OCCUPATION

(if less than 3 years in present occupation)

Employer's Name and Address
(if less than 3 years history, detail previous business/
employment on page 14)

Postcode

Position held

Dates of Employment

From

To

From

To

B3 - SELF EMPLOYED OR COMPANY DIRECTOR'S DETAILS

(if more than 20% shareholding)

Name of business

Nature of business

Position in company

Status (Sole Trader, Partner, Director - Private Limited Company, Director - Public Limited Company)

Address of business

Postcode

Company registration and VAT No.

How long has your business been established?

How long have you been self-employed?

How long have you owned the business?

Percentage shareholding or Partnership interest

%

%

Tax District / Tax reference number

Name/ Address and Telephone number of Accountant

Postcode

Tel

Fax

Contact Name

Contact Name

Accountants Status (e.g. chartered, certified)

3 years accounts available?

Yes

No

Yes

No

IF SELF CERTIFIED GO TO SECTION B4

Net profit/ trading income for the last 3 years

200_

200_

200_

200_

200_

200_

£

£

£

£

£

£

IMPORTANT NOTE - If you have been trading for less than 3 years, please give details of your previous business/employment covering that period in section B2 continuing on the Additional Information section of this form see page 14 or on a separate sheet of paper as necessary

B4 - SELF CERTIFICATION OF INCOME DECLARATION

Reason for requesting self certification

Proof of income not readily available	<input type="checkbox"/>	Where there is a deadline	<input type="checkbox"/>	Proof of income not readily available	<input type="checkbox"/>	where there is a deadline	<input type="checkbox"/>
Income derived from various sources	<input type="checkbox"/>	Variable income	<input type="checkbox"/>	Income derived from various sources	<input type="checkbox"/>	Variable Income	<input type="checkbox"/>
Investment Income	<input type="checkbox"/>	Other (Please state)	<input type="checkbox"/>	Investment Income	<input type="checkbox"/>	Other (Please state)	<input type="checkbox"/>

Please give details of reason

If the mortgage term extends beyond retirement age give details of how applicant proposes to maintain mortgage payments in retirement.

Total personal income (gross)

£ Per annum	£ Per annum
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I/We certify that the income I/we have stated above is a true reflection of my/our gross earnings detailed in this application.

I/We can confirm that I/we have had sight of the Key Fact Illustration (KFI) and am aware of and can afford the current and estimated future payments.

I am/We are also aware and fully appreciate the implications the following statements could have on my/our ability to meet the required monthly mortgage payments:

- A false declaration of income will have a serious effect on your ability to regularly meet mortgage payments. Taking on new or additional financial commitments during the period of the mortgage whilst not receiving any corresponding increase in income could affect your ability to meet mortgage payments
- Interest rates are variable and monthly payments may increase over the period of the mortgage whilst not receiving any corresponding increase in income could affect your ability to meet mortgage payments.

WARNING: make sure you can afford your mortgage if your income falls your home may be repossessed if you do not keep up repayments on your mortgage.

I/We confirm that my/ our total personal income is stated above and is sufficient to service the loan requested

Applicant 1

Date

Applicant 2

Date

App

C - CREDIT HISTORY

Please confirm if any party to this mortgage has ever:

		Applicant 1		Applicant 2				
Been refused a mortgage on the property to be mortgaged or on any other property?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Had a County Court Judgement, default or decree judgement recorded against them or any company of which they are controlling director?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Been made bankrupt or made arrangements with their creditors or had a sequestration order made against them?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Failed to keep up payments under any mortgage, rental or loan agreement?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Had a property repossessed due to arrears or surrender?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Have you any pending or imminent court proceedings against you?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Have you ever been refused any credit?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Have you had a cumulative total of 3 months or more arrears on any secured or unsecured loan at any time in the last 2 years?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Have you recently applied for any other credit?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

N.B. If YES to any of the above, please give details on the additional information section on page 14 or on a separate piece of paper.

D - BANK DETAILS

Accounts Held (e.g. Current, Saving, etc.)

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Name and address of your UK bank

Postcode

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Bank sort code

<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"/>
---	---

Account 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"/>
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Account held since

--	--

Do you have a cheque guarantee card?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Card No.

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E - COMMITMENTS

Give details of any current commitments (e.g. hire purchase, bank loans, overdrafts, credit cards, store cards, etc..)

State App 1/App 2/ joint	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Name of company	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Account No.	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Credit Limit	£ <input style="width: 90%;" type="text"/>	£ <input style="width: 90%;" type="text"/>	£ <input style="width: 90%;" type="text"/>	£ <input style="width: 90%;" type="text"/>
Secured?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Start Date	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Amount Outstanding	£ <input style="width: 90%;" type="text"/>	£ <input style="width: 90%;" type="text"/>	£ <input style="width: 90%;" type="text"/>	£ <input style="width: 90%;" type="text"/>
Monthly Payment	£ <input style="width: 90%;" type="text"/>	£ <input style="width: 90%;" type="text"/>	£ <input style="width: 90%;" type="text"/>	£ <input style="width: 90%;" type="text"/>
To be redeemed prior to or on completion?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If NO please give date of final payment.	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Purpose	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Give details of any maintenance / alimony payments	£ <input style="width: 45%;" type="text"/> Per month		£ <input style="width: 45%;" type="text"/> Per month	
Give details of any student loans / IVA's/CCJ payments	£ <input style="width: 45%;" type="text"/> Per month		£ <input style="width: 45%;" type="text"/> Per month	
Council Tax/Ground Rent	£ <input style="width: 45%;" type="text"/> Per month		£ <input style="width: 45%;" type="text"/> Per month	
Insurance Premiums	£ <input style="width: 45%;" type="text"/> Per month		£ <input style="width: 45%;" type="text"/> Per month	
Endowments, Pensions and Committed Savings	£ <input style="width: 45%;" type="text"/> Per month		£ <input style="width: 45%;" type="text"/> Per month	
Other normal household expenditure (including utilities, telephone/mobile phone, groceries, child minder, school fees, travel expenses, entertainment, clothes, TV/video/satellite)	£ <input style="width: 45%;" type="text"/> Per month		£ <input style="width: 45%;" type="text"/> Per month	

F1 - PROPERTY TO BE MORTGAGED

Address of property to be mortgaged

Postcode

State arrangements for the valuer to gain access to inspect the property

Telephone

F2 - DESCRIPTION OF PROPERTY

Type of property

Detached Semi-Detached Terrace Converted Flat

Other (Please State)

Description of property (please tick)

House Bungalow Maisonette Purpose Built Flat

Connected to commercial property? Above Commercial property? Other (please state)

If Flat, total number of floors in block Floor number Is there lift access? Yes No

Age and construction of property

Walls Roof

Is the property non-standard construction or is there any unusual aspects to the construction?

Yes No If yes, please give details

Enter number of

Floors	<input type="text"/>	Basements	<input type="text"/>	Reception	<input type="text"/>
Bedrooms	<input type="text"/>	Kitchens	<input type="text"/>	Bathrooms	<input type="text"/>
W.C's	<input type="text"/>	Garages	<input type="text"/>	Total number of habitable rooms	<input type="text"/>

Tenure Freehold Leasehold Commonhold

Unexpired lease term years

Ground rent £ p.a. Service charge £

Scotland only

Feudal Feu Duty £ p.a.

Entry date

Will all named applicants occupy the property within 30 days of completion of a purchase, or continue to occupy the property in remortgage situations? If not, please provide details Yes No

If the property is under 10 years old, is an NHBC. Foundation 15 or Architects cert. available? Yes No

Has the property been extended or altered in the last 10 years? Yes No

Will any part of the property be used for business purposes? (if YES, please provide % of business use) Yes No

Is the property currently owned or previously owned by a local authority, housing association or MOD? Yes No

Will the property be your primary residence? Yes No

Are there any agricultural restrictions? Yes No

If any of the shaded boxes are ticked, please give details

Give full names, relationship and ages of all persons, other than the applicants, over the age of 17 years who will occupy the property. If none, state NONE

Is this a shared ownership? Yes No If Yes, state value of property £

Is title insurance required on this mortgage? Yes No

If you are unsure of the benefits of title insurance, please ask you intermediary for further details

F3 - BUY TO LET (Remortgage or Purchase)

Estimated monthly rent £

Is the property currently occupied? Yes No Date tenancy commenced

If tenants in occupation of the BTL property Tenancy end date Current rent paid £ pm

Is the property to be let to a relative? Yes No If yes will they occupy more than 40% of the property? Yes No

If so what is the relationship?

G1 - PURCHASING A PROPERTY

Purchase price of property £ Sale price of existing property (if applicable) £

Is this a private sale or purchase as a sitting tenant? Yes No If YES please provide details

Are you borrowing or receiving assistance with your deposit /purchasing? Yes No If YES please specify source and amount £

Deposit (provided by applicant/s) Yes No £ Source

Are you a first time buyer? Yes No

Is the mortgage being obtained for the equal benefit of all named applicants? Yes No If no, please specify whose benefit the mortgage is being obtained

Is a deed of gift involved? Yes No If Yes, state amount £

Vendor's name (state if a relation of applicant)

Name, address and telephone number of the selling agent or vendor.

 Postcode

Type of survey required Basic Valuation Homebuyers Report Full Structural Survey

G2 - RIGHT TO BUY

Is the property being purchased under 'Right to Buy' or other concessionary purchase agreement?

Yes No

Council Valuation

£

Council Discount Given

£

Actual Purchase Price

£

Detail purpose of additional money required over actual purchase price

£

£

£

Total amount of mortgage required

£

H - REMORTGAGE OF PROPERTY ALREADY OWNED

Estimated value of property

£

Original date of purchase and purchase price

Date

Purchase Price £

How much did you originally borrow to purchase your property?

£

PURPOSE OF LOAN

Please state amount against each category, and total the categories to give new loan applied for.

Repay existing mortgage £

Home improvements £

Other (please specify) £

Cover redemption costs £

Debt Consolidation £

Total new mortgage required £

Was the original purchase under the Right to Buy scheme?

Yes No

If purchased under Right to Buy scheme in the last 3 years please also complete section G2.

I - SOLICITOR'S DETAILS

Would you like FMO to instruct one of our competitively priced panel of solicitors?

Yes No

if NO, please complete your solicitor's details below

We offer a know-where-you-stand fixed fee facility for both purchase, sale and remortgage

Would you like the lender to instruct the solicitor on your behalf?

Yes No

Name and address of your solicitor
(lenders usually require a minimum of 2 practising partners in firm)

Postcode

Person acting

Tel No.

Fax No DX No.

J - BUILDINGS/CONTENTS INSURANCE

A Buildings insurance policy must be maintained for a sum not less than that specified by the lender and known as the reinstatement figure. It is strongly recommend that you also take out cover to protect the contents of your home. You are able to arrange your own policy or ask your adviser or lender to provide a policy for you. If not arranged through the lender, the policy must be approved by the lender (for which they may make a charge). The following questions must be answered in all instances. If you tick any of the shaded boxes in the YES/NO sections or are in any doubt the facts considered material, please provide details in the Additional Information section see page 14.

Do you want the lender to arrange Building & Contents insurance?

Yes No

If Yes, do you want:

Buildings:

Including Accidental Damage

Excluding Accidental Damage

Contents:

Including Accidental Damage

Excluding Accidental Damage

If No, please confirm name and policy number of insurer:

Is the property:

Occupied by anyone other than you or your family?

Yes

No

Used in any other way for trade, professional or business purposes?

Yes

No

Will the property be used as a weekend or holiday home?

Yes

No

In a sound state of repair

Yes

No

Are you aware of any past or existing structural damage to the property to be insured? Yes

No

If the property to be insured has been underpinned or provided with any other means of structural support, are any guarantees available? Yes

No

Has the property or surrounding area been affected by subsidence, settlement or landslip? Yes

No

Will the property be left unoccupied for more than 30 days at any one time? Yes

No

If Yes, please provide details in the Additional Information section see page 14.

IMPORTANT: You should keep a record of all letters and information provided as part of this application for insurance. A copy of this application is available on request within 3 months of its completion. A policy booklet with full policy wording will be provided before the conclusion of your insurance contract, or earlier upon request. When you disclose information about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, the insurer will pass information relating to it to the register controlled by Insurance Database Service Ltd. You should show this notice to anyone who has an interest in the property insured under the policy.

Disclosure

Please consider carefully whether there is any material information known to you which could influence an insurer's acceptance and assessment of the risk. Material information would include any special features of the property or details about any members of your household which makes losses more likely to happen or more serious if they do. Please disclose on a separate sheet of paper any such material information even if you have doubts as to whether it is material or not. Failure to disclose all material information may result in you being quoted the wrong terms, a claim being rejected or reduced, or the policy being invalid. The insurer may pass your personal data to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect your personal data, but in all cases the insurer will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.

Has any applicant or any person usually residing with you;

1. ever been convicted of any offence other than a driving offence?

Yes

No

2. been charged or have a pending prosecution for any offence other than a driving offence?

Yes

No

3. ever been refused any home or personal insurance, had any policy cancelled or had any 'special terms' imposed?

Yes

No

4. sustained any loss, damage or liability whether insured or not during the last 5 years arising from risks that can be insured under a buildings and contents policy?

Yes

No

5. been declared bankrupt at any time?

Yes

No

K - MORTGAGE PAYMENT PROTECTION INSURANCE APPLICATION

You are strongly recommended to take out Mortgage payment protection insurance to cover your mortgage payments and other associated costs in the event of loss of income following accident, sickness and involuntary unemployment. If you do not require this valuable cover please sign the declaration below to confirm that you have been offered the cover and have declined to take it.

Would you like a quote from your adviser or the Lender Yes

No

“WARNING: Make sure you can afford your mortgage repayments if your income falls.”

Please note that the government will not make any interest payments on your behalf during the first 9 months if you are unable to work. Please ask your adviser for further details.

DISCLAIMER

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

Applicant 1

Applicant 2

Date

Date

If payment protection insurance has been arranged for you, please confirm the details below.

Was any single premium insurance policy sold with the mortgage?

Yes

No

If YES please provide details on page 14 for each single premium Insurance policy sold

Was the insurance policy added to the mortgage?

Yes

No

The Insurer name

The insurance premium amount

£

The term of the insurance policy

Years

Has the property insurance product been sold at a distance, that is by telephone, post, fax or internet?

Yes

No

Company

Policy No.

Amount of cover

£

Per month

% split of cover

App 1

%

App 2

%

ARE THERE ANY OTHER MATTERS YOU WISH TO BE TAKEN INTO ACCOUNT, OR ANYTHING ELSE WE SHOULD REASONABLY BE AWARE OF? If "YES" give details on the additional information section of this form or a separate piece of paper

By signing this document:

- I/We agree that the information I/we provide in this application, and any other information relating to my/our account(s), may be processed and disclosed in the ways described.
- I/We agree that my/our personal data may be shared with any company from time to time together with the introducer and any associated companies, regulators, lawyers, auditors (if applicable) and Insurers or potential Insurers (if applicable).
- I/We agree that information on the performance of my/our account(s) may be shared with Credit Reference Agencies and may be used by other lenders for credit assessment.
- The agencies will record details of the search whether or not this application proceeds. I/We understand that where a period of 90 days elapses from the date of the original search and the mortgage is not yet completed, it may be necessary for the company to carry out a further search. I/We understand that each search will be registered on my/our credit file(s) individually, and that a large number of searches within a short period may impact on my/our ability to obtain credit.
- I/We agree that any sensitive information obtained will only be processed in order to provide the service requested.
- I/We am/are entitled to disclose information about any co-applicant or guarantor and/or any one else referred to by me/us, and to authorise you to search and/or record the information on Credit Reference Agencies about each of us. I/We understand that an "association" will be created at the Credit Reference, which will link our financial records.
- "This association will remain between us until one of us successfully applies for disassociation with the Credit Reference agency(s)."
- The methods of conduct to which you consent including automatic calling system, fax, electronic mail, telephone (including interactive Voice Recording Facilities), SMS/Text messaging, and other communications between you and us or third parties may be recorded and/or monitored to assist in improving customer and collections services.
- I/We acknowledge that I/we may request in writing, upon payment of a fee, details which are held about me/us and the name and address of any organisations to which the company has disclosed my/our information. I/We understand that if there are any inaccuracies in my/our information, I/we have the right to ask the company to correct this.
- The company has notified me that it processes 'sensitive data' regarding criminal convictions about applicants as part of risk profiling applications and for insurance purposes. I am/We are informed that this information is only used for assessing risk, my/our eligibility for a mortgage and for any contract of insurance. I/We consent to the company processing sensitive data held about me in this manner and to the company holding securely any medical health data about me.

Do not sign this form unless you are satisfied that the contents are accurate.

UNDER NO CIRCUMSTANCES SHOULD YOU SIGN THE FORM IF BLANK.

The contents of this form will be the basis of any contract between the lender and you and in signing you are certifying that the information including any additional information attached, is correct.

I/We enclose a cheque or have signed the credit card authorisation to cover the submission fee and any other amounts required to be paid with this application.

L - DECLARATION

To First Mortgage Options LLP and any mortgage lender which lends me/us money pursuant to this application ('the lender') (which term includes successors and assigns and those deriving the title through it). I/We understand that:

1. I am/We are 18 years or over and have not applied for and been refused a mortgage on this property before.
2. I/We have received and read the Key Facts Illustration (KFI) provided to me by my mortgage intermediary in respect of this mortgage application.
3. I/We agree that it is important that I/we give the lender accurate information. I/We understand that the company will carry out an identification check on me/us. I/We authorise the Lender to make searches about me/us at credit reference agencies who will supply the Lender with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. The Lender will also add to my/our record with the credit reference agencies details of my/our agreement with them and any default failure to keep to its terms and any change of address I/we fail to tell them about where a payment is overdue. The Lender may use credit scoring methods or other automated decision-making system to assess this application and to verify my/our identity. Credit searches and other information which is provided to the Lender and/or the credit reference agencies, about me/us and those with whom I/we are linked financially may be used by the Lender and other companies if credit decisions are made about me/us. This information may also be used for debt tracing and prevention of money laundering as well as the management of my/our account.
4. I/We authorise the Lender to make such enquiries, as it considers necessary in relation to my/our application. To prevent or detect fraud, or to assist in verifying your identity, the Lender may make searches of the Lender group records and at fraud prevention agencies who will supply the Lender with information. Any information I/we provide may be held by the Lender in its computer records and may be shared within the Lender, and passed to financial and other organisations involved in preventing fraud and money laundering, including National Hunter, to protect the Lender and the Lenders customers from theft and fraud. This information may be made available to other mortgage lenders where this is done in the interest of fraud prevention. If I/we give the Lender false or inaccurate information and fraud is identified, the Lender will record this and details will be passed to fraud prevention agencies. Law enforcement agencies and people giving us or you services may access and use this information. The Lender, members of the Lenders group and other companies may use this information if decisions are made about me/us or others at my/our address (es) on credit or credit-related services or motor, household, life or any other insurance facilities. It may also be used for tracing in claims assessment. The Lender and other organisations may access and use from other countries the information recorded by fraud prevention agencies. The Lender may also use information about me/us to carry out market research.
5. By stating a financial association with another party, I am/we are also declaring that the Lender is entitled to disclose information about my/our joint application and/or anyone else referred to by me/us and authorise the Lender to search, link and/or record information at credit reference agencies about me/us and/or anyone else referred to by me/us.
6. Information held about me/us by the Credit Reference Agencies may already be linked to records relating to one or more of my/our partners. For the purposes of this application I/we accept that I/we may be treated as financially linked and my/our application will be assessed with my reference to any "associated" records. By signing this declaration I am consenting to this.
7. I/We have the right of access to your personal records held by First Mortgage Options, the lender or the credit and fraud agencies. The Lender will supply their names and addresses upon request.
8. The information given in this application whether completed in my/our hand or not is true and complete to the best of my/our knowledge and if a formal loan offer is made by the Lender and a contract is concluded such particulars are to be regarded as forming part of that contract.
9. No loans exist which are required to be, but are not, disclosed in this Mortgage Application.
10. I/We authorise the company to instruct a provider of valuations to carry out a property valuation at my/our cost. I/We understand that no liability whatsoever extends to me/us in respect of the value or the condition of the property. A valuation report will be obtained solely for the benefit of the Lender to enable it to access the amount of mortgage loan, if any, which it is prepared to make on the security referred to in the Mortgage Application and such valuation report confers no rights on me/us whether against the Lender or any other persons. Whilst the Lender may provide me/us with a copy of the valuation report the Lender is not the agent of the surveyor or firm of surveyors give any warranty, representation or assurance that the statements, conclusions and opinions expressed or implied in the valuation report are accurate, valid or complete or that the property is free from defects or worth at least the amount of the loan or that (where relevant) the purchase price is reasonable. I/We understand that in certain circumstance the valuation of the property may be assessed using statistical information and that a provider of valuations may not physically visit the property. I/We must, for my/our own protection, obtain independent advice from a surveyor or other professional person as to the condition and value of the property.
11. The only fees payable in respect of this Mortgage Application are those which are due and payable to the Lender and which are specifically referred to in the literature relating to the particular mortgage loan applied for. Any fees in addition to the above paid by me/us to any third party are not as a condition of submitting this Mortgage Application or as a condition of obtaining the mortgage offer (the formal offer of mortgage facilities), if made.
12. I/We have read and considered the information provided relating to the particular mortgage product. I/We have chosen and/or have been advised to apply for by my/our financial or other adviser. I/We understand that the Lender may decline this Mortgage Application without giving any reason whatsoever.
13. I/We agree that details relating to this application and my/our account with you once any mortgage commences, can be provided to the FSA to assist in monitoring their compliance.
14. First Mortgage Options LLP, the lender or its agent is authorised to take up references from my/our employers, existing mortgagees, landlords, accountants, bankers, and searches from credit reference agencies and may make any other enquiries considered necessary about the application. I/We note that a record of any searches will remain on credit agency files. I/We agree that any costs incurred will be my/Our responsibility.
15. The rate of interest and monthly payment of any loan granted may vary occasionally.
16. I/We will not let the property without written consent from the Lender.
17. The Lender shall be entitled to transfer, assign or otherwise dispose of the benefit of any mortgage entered into pursuant to this application together with the benefit of any charge over any life assurance policy and other related security thereto without my/our previous consent.
18. I/We acknowledge that the lender and its successors in title and assigns may in due course raise finance on any mortgage that they make to Me/Us and may;
 - a. Transfer, assign or otherwise dispose of the benefits of such mortgage together with the charge and policies of life assurance and their related security securing it and I/We hereby consent to each/such transfer or assignment;
 - b. Enter into any contractual arrangements relating to the funding of such mortgage with any person or Lender;
 - c. Pass any information contained in this application and any supporting documentation which may hereafter be provided or any information relating to the property, the mortgage, the security for the mortgage or the history and conduct of my account including any possession of the property by the Lender or any insurance to any companies/third parties located outside the European Economic Area where the transfer/processing of information is equivalent to that provided under the Data Protection Act 1998 to an interested or potentially interested person or Lender who may rely upon the truth and accuracy contained in this application.
19. I/We will not enter any further charges over the property prior to or after the completion without the Lender's written consent.
20. First Mortgage Options LLP and the Lender may hold on computer all information for statistical analysis of their customer bases, for making lending decisions, for tracing debtors, occasionally prevention of fraud and for administration of accounts in my/our name.
21. You may give any information in this application or concerning the conduct of my/our account (whether or not in default) to credit reference agencies, insurance companies and/or the Council of Mortgage Lenders' Possessions Register, all of whom in turn may make it available to other lenders for the purpose of processing any future applications for credit or other financial services, and in the interests of preventing fraud.
22. You may give information on this form and on any claim I/We make to Insurance Database Services Limited (IDS) so that it can be made available to other insurers. I/We also agree that in response to any search you may make in connection with this application or any claim, IDS may supply information it has received from other insurers about claims I/We have made.

I/We also understand that in response to any searches you may make in connection with this application or any incident. I/We have given details of IDS Ltd may pass you information it has received from any other insurers about other incidents involving anyone insured under the policy. I/We understand that the Lender may record and monitor phone calls for training and security purposes and the Lender may retain notes of any conversation relating to my/our mortgage account.

23. If necessary, this form shall be a proposal by me/ us to an insurance company and that any information required by the insurance company may be given by First Mortgage Options LLP or the Lender.

24. Unless otherwise stated, I/We understand and agree to the arrangement for the property insurance described in section K and understand that this Mortgage Application Form shall be incorporated in and form part of the buildings and contents insurance or buildings only insurance contract.

25. All payments made in respect of any mortgage granted are for and on behalf of all applicants in section A regardless of the originator of such payments.

26. Unless otherwise stated, by me/us, all existing loans and mortgages have been conducted in a satisfactory manner and are currently up to date.

27. Any misinterpretation or mis-statements in or omission from information given by me/ us may result in the Lender demanding the immediate repayment of the loan enforcing its rights under the mortgage.

28. No warranty, representation or assurance is given by First Mortgage Options LLP or by the lender that the statements, comments or conclusions expressed or implied in any valuation report are accurate or reliable and I/ We agree that neither First Mortgage Options LLP nor the Lender nor any valuer appointed by them has any responsibility to me/ us or any other person as to the value, state or condition of the property.

29. I/ We further declare and agree that any valuation or other report prepared for the lender is not a structural survey and that it is in my/ our best interests to obtain a full structural survey of the property prior to entering any commitment to purchase it. I/We give my/our specific consent to the processing of any sensitive data privilege in respect of such information disclosed further to the buildings and/or contents insurance declaration.

30. Where a booking or other fee is paid to secure funds under a limited issue product, then the fee paid is not refundable unless otherwise stated.

31. If a Lender declines my/ our application, the form may be passed to another lender for consideration.

32. The Lender shall be entitled to withdraw any offer of mortgage at any time before completion without any explanation.

33. All property insurance claims payments over a certain sum will be paid through the lender on satisfactory evidence of restitution of the property.

34. I/We authorise our solicitor or Licensed Conveyancer to disclose to the lender, and the lender is authorised to disclose to my solicitor or licensed conveyancer, any information relating to this application.

35. I/We give up any right to claim Solicitor/Client confidentiality or legal privilege in respect of such information.

36. I/We undertake to provide you forthwith with details of any changes in circumstance of whatever nature which have, or are likely to have an effect on the continuing accuracy of the particulars contained in the mortgage application and which may affect the Lender's willingness to provide the loan. I/We will notify the Lender in writing and will not take up the advance unless the Lender has previously consented in writing.

37. If the Mortgage Application is in respect of joint applicants, all obligations in relation to the loan (if granted) shall be joint and several. This means that in addition to being responsible together, each customer is responsible in full for all obligations as if they were the sole customer. If more than two of you are applying, when we say "both" of you below, we mean all of you. Where required we will open a joint loan account in both your names. Each of you will make the declarations, and give the consents, below. You are each responsible for the following your obligations in this document and in the mortgage terms and conditions we send you, and, if one of you breaks such an obligation, we can take action against one of you alone or both (or any) of you together. We will not follow any kind of instruction about your account unless given by both of you in writing. Where reasonable, we may give information about your account to one of you, rather than both.

38. I/We understand that the lender may outsource the administration of my/our mortgage account to a third party. I/We authorise the lender to give, send and receive information and personal data to/from any such third party for the purpose of administering my/our mortgage account.

39. Where this application has been introduced by a third party that party is not an agent of the lender and does not have the authority to commit the lender to any binding agreement.

40. I/We understand that First Mortgage Options is not an agent of the Lender and does not have any authority to commit the lender to any binding agreement.

41. Once a Lender has lent to you, they can have your property revalued on the same basis as the initial valuation. You must pay them a reasonable cost of each revaluation if they had it carried out because: You've borrowed money from someone else, secured by a mortgage on your property; You've asked to borrow more money from them; They reasonably needed

the revaluation before deciding to release more money to you; Or it was otherwise reasonable in the circumstances. If they revalue your property, and the value of your property seems to have changed, they may change your payment plan accordingly.

42. I/We have received and read the Initial Disclosure Document (IDD) and the Key Facts Illustration (KFI) provided to me/us by my/our mortgage intermediary in respect of this mortgage application.

43. I/We understand that you will record details of this application at credit reference agencies, whether or not this application proceeds. An 'association' will therefore be created at credit reference agencies which will link my/our financial records. I/We understand that my/our associates information will be taken into account unless I/we instruct otherwise. If either of us applies for access to information held at credit reference agencies, the applicant will receive only information relating to him/herself and the names of any associate (s). By signing this declaration I am/We are consenting to this.

44. I/We agree that where I/we borrow or may borrow from the Lender, the Lender may give details of my/our account and how I/we manage it to credit reference agencies. If I/we borrow and do not repay in full and on time, the Lender may tell credit reference agencies who will record the outstanding debt.

45. I/We authorise the Lender to disclose information relating to this application and any agreement entered into as a result of this application to all persons in the limited circumstances where such disclosure is necessary, including my/our insurers and Lenders insurers (if any), the mortgage broker, valuer or solicitor or other agent who introduced me/us any sub-contractors and agents of the Lender or any agent acting for the Lender having the legal right to the information.

46. Lenders may give information about you to others to do similar checks to us (or to people who store and share information to help others do such checks); I/We understand the Lender will keep this information confidential and it will only be shown to other parties in limited circumstances, namely: if it has to do so by law; it is in the public interest or Lenders interest to do so; the recipient is an other member of the Lenders group; if I/we have given my/our permission. I/We acknowledge that the Lender is entitled to make such arrangements that it thinks fit with third parties to protect itself against any failure by me/us to pay the mortgage loan, and that any such arrangement will be for the Lenders benefit and not mine/ours. I/We further acknowledge that the lender may pass to such third parties any information contained in this application, and this application itself together with any relevant supporting documentation

47. I/We confirm that the declaration contained in this application form shall continue in full force and effect notwithstanding the completion of any mortgage.

48. I/We agree that the Lender may store the information I/we have provided to it on computer or in other records. I/We acknowledge that the Lender will only use this information for purposes registered under the Data Protection Act 1998 and that I/We may request in writing a copy of the details the Lender holds about me/us and shall be supplied with such details upon a written request to the Data Protection Manager at the Lenders office, together with the payment of £10 fee.

49. I/We understand that once my/our loan, mortgage or security for the repayment of any loan or mortgage made in connection with this application has been transferred or assigned, the company may share information and data from the new lender about my/our loan, mortgage or security for the repayment of any loan or mortgage account to assist in statistical research relating to credit scoring or the investigation and resolution of complaints. I/We understand that this information will be obtained from the new lender and I/we consent to the company using my/our data in this way.

50. I/we certify that if I/we have applied for a product which either does not require me/us to disclose my/our income, or which permits me/us to self-certify my/our income, I understand my/our obligations and I/we have sufficient income to support the loan requested, and, if applicable, that the income declared is a true assessment of my/our total annual income.

51. I/We agree that the lender may, without notice, transfer or assign, either in whole or in part any loan, mortgage or security for the repayment of any loan or mortgage made in connection with this application to its successors and assigns which include, without limitation, its legal and equitable assigns whether by way of absolute assignment or by way of security only and those deriving title under it or them. I/We understand that the lender may provide details of my/our account to prospective successors and/or assigns in order that they may conduct due diligence checks prior to any transfer taking place. I/We understand that such checks may involve my/our personal data being passed to third parties, including, but not limited to, credit reference agencies for the purpose of quality analysis.

52. From time to time First Mortgage Options and the Lender may wish to contact you regarding other products and services that may be of interest to you.

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

53. If we give you a loan, you must make your repayments on time. We can make arrangements with others to protect us against you not doing so.

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

I/We authorise you to deduct the following fees from the total loan on completion:

Telegraphic Transfer Fee Local Authority Search Fee Indemnity Fee (Remortgage only) Completion Fee Title Insurance Fee Other (Please state)

Applicant 1
Date

Applicant 2
Date



Our company policy is to instruct valuation of the property upon receipt of the mortgage application, if you do not wish us to instruct the valuation until all references are received and the mortgage has been approved, please tick the box.

Loans must be secured on a first mortgage residential property in England, Wales, Mainland Scotland or Northern Ireland.

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

Please send this fully completed application form with the appropriate fee(s) to the address below.

First House, 43 Chester Road, Northwich, Cheshire, CW8 1HA

M - ADDITIONAL INFORMATION TO SUPPORT APPLICATION

If rental income is received please complete the following details

Prop. details	<input type="text"/>	<input type="text"/>	
Lender & Acc No.	<input type="text"/>	<input type="text"/>	
Est. Val.	£ <input type="text"/>	Est. Val.	£ <input type="text"/>
Mort. Repayment PCM	£ <input type="text"/>	Mort. Repayment PCM	£ <input type="text"/>
Current Mort. Bal	£ <input type="text"/>	Current Mort. Bal	£ <input type="text"/>
Rental PCM	£ <input type="text"/>	Rental PCM	£ <input type="text"/>

If either applicant has ever been bankrupt please provide

If either applicant has ever had an IVA, please provide

Applicant 1 or 2	<input type="text"/>	Applicant 1 or 2	<input type="text"/>
Registration Details	<input type="text"/>	IVA arrangement	£ <input type="text"/>
Discharge Date	<input type="text"/>	Completion Date	<input type="text"/>

Number of missed mortgage payments in the last 12 months:

	Applicant 1	Applicant 2
1 - 3 Months	<input type="text"/>	<input type="text"/>
4 - 6 Months	<input type="text"/>	<input type="text"/>
7 - 12 Months	<input type="text"/>	<input type="text"/>

Has the mortgage been with a non-conforming lender in the last 12 months?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------	-----	--------------------------	----	--------------------------

Applicant 1

Date

Applicant 2

Date

App

N - DIRECT DEBIT MANDATE

Mortgage Payment Instructions to your Bank/Building Society to pay Direct Debit



DIRECT DEBIT INSTRUCTION - MORTGAGE PAYMENTS

1. Name of the Manager and address of Bank/Building Society

Postcode

Please write the full postal address of your bank branch above

Originators identification number

2. Bank/Building Society Details (see opposite for guidance)

Name (s) of
 Account Holder (s)

3. Bank/Building Society Sort Code - -

Signature (s)

4. Account No.

5. Mortgage Reference No.

6. Your instruction to the Bank/Building Society and signature (s)

Please Pay Direct Debits
 from the account details on this instruction subject to the safeguards assured
 by the Direct Debit Guarantee

Date

Bank/Building Society may refuse to accept instructions to pay Direct Debits on some types of account



O - DIRECT DEBIT GUARANTEE

DIRECT DEBIT GUARANTEE

- 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 and Building Society
- If the amounts to be paid or the payment dates change you will be told of this in advance by at least 7 days as agreed.
- If an error is made by the originator or your Bank or Building Society you are guaranteed a full and immediate refund from your branch for the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please send a copy of your letter to your lender.

P - CREDIT CARD AUTHORISATION

If you wish, we can collect any submission fee and/or any application or booking fees by credit card. If you would like to take advantage of this facility, please fill in the appropriate sections below and sign where indicated.

Name on card

Billing address

Postcode

Type of card Visa Delta Access Switch Other (Please Specify)

Card number* Security number

Expiry date Switch issue number

Application/Valuation fee £ Other (please specify) Total amount to be deducted £

*Please include card number followed by the 3 digit security signature

Signature

Date

