

high
street
home loans®



**application
form**

Identification Checklist

The following checklist is designed to help you understand our ID requirements under the Money Laundering regulations and ensure a smoother, quicker application.

IDENTIFYING CUSTOMERS

For face to face: One document from each list per applicant

For non-face to face: One primary, one secondary and one other (which may be primary or secondary) per applicant

If two applicants reside at the same address, one document bearing both names is acceptable to establish proof of residency for both parties, e.g. a joint bank statement.

Copies of the documents must be dated and signed and certified as true copies of the originals. It must be possible to identify the person/firm certifying the document.

Where a document bears a photograph, certification as a true copy is acceptable. However, if it is a poor copy and the photograph is not recognisable, then the certification should include a statement that it bears a good likeness to the applicant.

Where it is not clear whether the transaction was face to face or non-face to face, it must be assumed that the transaction was non-face to face, and identification established accordingly.

DOCUMENTS ENCLOSED

Primary (to establish identity)	please tick		Secondary (to establish residency)	please tick	
	app 1	app 2		app 1	app 2
Valid full passport			Current UK or EU photocard driving licence (2)		
EU member state ID card (1)			Current full UK driving licence (old style) (2)		
Residence permit issued by Home Office to EU Nationals (1)			Recent utility bill (not a mobile telephone bill) (no more than three months' old)		
Current UK or EU photo-card driving licence			Current council tax bill		
Current full UK driving licence (old style)			Original most recent mortgage statement		
Valid HM Forces ID card bearing the signatory's photograph			Recent Bank/Building Society/Credit Card Statement (no more than three months' old)		
National/multinational company ID card bearing company name plus the holder's photograph and signature			Local council rent card/book or tenancy agreement		
Firearms Certificate (1)			State Pension/Benefits Book (2)		
Recent Inland Revenue tax notification (no more than 12 months' old) (1)			Evidence of appearance on the Voters' Roll		
Construction Industry Sub-Contractor's Certificate (C1S4) bearing the holder's photograph (1)					
State Pension/Benefits Book (1)					

(1) Not acceptable if the Express Completion Service has been applied for (2) Acceptable as proof of residency if not used as proof of identity

YOU MUST CERTIFY AND SIGN EACH DOCUMENT

This section for completion by Professional Advisers only. Please complete fully.

In order to minimise delays, High Street Home Loans may need to contact the applicant(s) personally for clarification purposes only. Please indicate by ticking the box if you would prefer us not to do this.

Please be aware that High Street Home Loans requires all parts of this application form to be filled out in **BLOCK CAPITALS** and **BLACK INK ONLY** in order to prevent any errors and delays in the completion of the mortgage

CUSTOMER FACING INTERMEDIARY DETAILS

(IF YOU ARE THE CUSTOMER FACING INTERMEDIARY, PLEASE COMPLETE BELOW)

Contact name	<input type="text"/>		
E-mail	<input type="text"/>		
Business name	<input type="text"/>		
Address	<input type="text"/>		
	<input type="text"/>		
			Postcode <input type="text"/>
Telephone Number	<input type="text"/>	Fax number	<input type="text"/>
CCA Licence Number	<input type="text"/>		
FSA Number	<input type="text"/>		
Are you an appointed representative?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If 'yes' please provide Company Name or Network <input type="text"/>
Preferred Contact	Fax <input type="checkbox"/>	E-mail <input type="checkbox"/>	Post <input type="checkbox"/>
Signed	<input type="text"/>		
Was the mortgage sale advised or arranged before 31st October 2004?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Please tick to indicate if the mortgage sale is:	Advised <input type="checkbox"/>	Non-Advised	<input type="checkbox"/>
Please tick if the application is:	Face to Face <input type="checkbox"/>	Non Face to Face	<input type="checkbox"/>
Please enter the intermediary procurement fee you expect to receive	£ <input type="text"/>		

PACKAGER SUBMITTING TO HIGH STREET HOME LOANS

(ONLY COMPLETE IF DIFFERENT FROM CUSTOMER FACING INTERMEDIARY)

Contact name	<input type="text"/>		
E-mail	<input type="text"/>		
Business name	<input type="text"/>		
Address	<input type="text"/>		
	<input type="text"/>		
			Postcode <input type="text"/>
Telephone Number	<input type="text"/>	Fax number	<input type="text"/>
CCA Licence Number	<input type="text"/>		
FSA Number			I declare that I am unregulated <input type="checkbox"/>
Are you an appointed representative?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If 'yes' please provide Company Name or Network <input type="text"/>
Preferred Contact	Fax <input type="checkbox"/>	E-mail <input type="checkbox"/>	Post <input type="checkbox"/>
Signed	<input type="text"/>		

Your home may be repossessed if you do not keep up repayments on your mortgage

PACKAGER APPLICATION FEE

(Fee charged by packager to applicant(s) for processing case, excluding valuation fee element)

Fee Amount £

Is the fee refundable? Yes No

Is the fee included in the loan amount? Yes No

What component of the fee is refundable? % or £

PACKAGER VALUATION FEE

(Property valuation fee only, separate to the Packager Application Fee)

Fee Amount £

Is the fee refundable? Yes No

Is the fee included in the loan amount? Yes No

What component of the fee is refundable? % or £

INTERMEDIARY SERVICE FEE

(Fee charged by broker to applicant for advice and/or arranging the loan)

Fee Amount £

Is the fee refundable? Yes No

Is the fee included in the loan amount? Yes No

What component of the fee is refundable? % or £

OTHER PACKAGER DETAILS (IF APPLICABLE)

Contact name

E-mail

Business name

Address

Postcode

Telephone Number Fax number

CCA Licence Number

FSA Number I declare that I am unregulated

Are you an appointed representative? Yes No If 'yes' please provide Company Name or Network

Preferred Contact Fax E-mail Post

Signed

Instructions to applicant(s). Please read carefully.

Please use BLOCK CAPITALS AND BLACK INK throughout. Incomplete or illegible applications may cause delay, **therefore please answer ALL questions**. If this is a joint application please complete for both First (1) and Second (2) Applicants. Applicant (1) should be the higher earner. If the applicants are married, the application form **MUST** be completed and signed by both husband and wife. **Please ensure that this application is submitted with the correct application fee. Applications submitted without the correct fee, or with no fee at all, will not be looked at until the correct fee is submitted.**

APPLICATION DETAILS

Product selected

Mortgage type

Purchase Remortgage

What type of mortgage is required?

Residential Investment

Self certification?

Yes No

Reason for Self Certification

Self Employed/ a Contractor Earned income derived from various sources Investment Income

Is the property a Right to Buy purchase agreement?

Yes No

Please specify which of the following you require

Mortgage Valuation Report Homebuyers Report Full Structural Report

Are you a first time buyer? (this includes those who have not owned a Residential property for the last 12 months)

Applicant 1
Yes No

Applicant 2
Yes No

Anticipated completion date (for illustrative purposes)

Original completion date (for porting only)

Express Completion Service. (Only available on certain products).

This section to be completed only when Express Completion Service is required

If you are taking out a new mortgage on your existing property, you may be able to apply for the Express Completion Service. This service offers a fast track way of completing re-mortgage cases. A fee is charged for this service.

You do not need to appoint your own solicitor - unless you prefer to do so. Under this scheme, as detailed investigations regarding the Title of your property were carried out by a solicitor when you bought it, limited investigations are undertaken solely for High Street Home Loans' purposes. Please refer to the Mortgage Guide and Tariff of Charges for further information.

I confirm that I wish to apply for Express Completion Service Yes No

A. THE APPLICANTS

Applicant 1

Applicant 2

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

Surname

Forename(s) in full

Date of birth

Have you been known by any other names during the last 3 years?

Present address

 Postcode

 Postcode

Date moved to current address

Month	Year
<input type="text"/>	<input type="text"/>

Month	Year
<input type="text"/>	<input type="text"/>

Residential status

Owner Tenant Furnished Other
 Tenant Unfurnished Living with relatives

Owner Tenant Furnished Other
 Tenant Unfurnished Living with relatives

Correspondence address
(if different from above)

 Postcode

 Postcode

If resident at current address for less than 3 years please advise previous addresses and dates
(please provide additional details on page 14)

 Postcode

 Postcode

Date moved to previous address

Month	Year
<input type="text"/>	<input type="text"/>

Month	Year
<input type="text"/>	<input type="text"/>

Have you been resident and working in the UK for the last 3 years? If 'NO' give details on page 14

Yes No

Yes No

Nationality

Home telephone number (inc. STD code)

Mobile telephone number

Status

Single Married Separated
 Divorced Widowed

Single Married Separated
 Divorced Widowed

National Insurance number

Employment Status

Employed Self employed Retired
 Unemployed House person Student

Employed Self employed Retired
 Unemployed House person Student

B. OCCUPATION AND INCOME

(Employees or Company Directors - if self employed see section C)

Occupation	<input type="text"/>		<input type="text"/>	
Is the position permanent?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Date Current employment commenced?	Month <input type="text"/>	Year <input type="text"/>	Month <input type="text"/>	Year <input type="text"/>
If employed on a contract basis what is the length of the contract?	<input type="text"/>		<input type="text"/>	
Employers full name and address	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	<input type="text"/>	Postcode <input type="text"/>	<input type="text"/>	Postcode <input type="text"/>
Telephone Number	<input type="text"/>		<input type="text"/>	
Percentage Shareholding (if 'none' please state)	<input type="text"/>		<input type="text"/>	
Annual Basic Gross Income	£ <input type="text"/>		£ <input type="text"/>	
Annual Overtime, bonus or commission if Regular (R) or Guaranteed (G)	£ <input type="text"/>	(R) <input type="text"/>	£ <input type="text"/>	(G) <input type="text"/>
Other Income (please provide additional details on page 14)	£ <input type="text"/>		£ <input type="text"/>	
If either applicant has been with the firm for less than 12 months please provide names, addresses and telephone numbers of previous employers covering that period. Indicate dates of employment with each firm. (please provide additional details on page 14)	<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"/>	

C. OCCUPATION AND INCOME

(For self employed or controlling directors who own or control in excess of 33% (including family interests) of the voting rights to their Company)

Name of Business	<input type="text"/>	<input type="text"/>												
Address of Business	<input type="text"/>	<input type="text"/>												
	<input type="text"/>	<input type="text"/>												
	Postcode	Postcode												
Nature of business	<input type="text"/>	<input type="text"/>												
Telephone number	<input type="text"/>	<input type="text"/>												
What is your % shareholding and how long has this shareholding been owned by you?	% <input type="text"/> Years <input type="text"/>	% <input type="text"/> Years <input type="text"/>												
If less than 3 years give details of previous business/employment.	<input type="text"/>	<input type="text"/>												
	<input type="text"/>	<input type="text"/>												
	Postcode	Postcode												
Telephone number	<input type="text"/>	<input type="text"/>												
State income for last 2 full trading years	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Month</td> <td style="width: 33%;">Year</td> <td style="width: 33%;">£</td> </tr> <tr> <td>Month</td> <td>Year</td> <td>£</td> </tr> </table>	Month	Year	£	Month	Year	£	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Month</td> <td style="width: 33%;">Year</td> <td style="width: 33%;">£</td> </tr> <tr> <td>Month</td> <td>Year</td> <td>£</td> </tr> </table>	Month	Year	£	Month	Year	£
Month	Year	£												
Month	Year	£												
Month	Year	£												
Month	Year	£												
Please give name and address of your accountant to whom we can write for confirmation of your income and status (please provide additional details on page 14)	<input type="text"/>	<input type="text"/>												
	<input type="text"/>	<input type="text"/>												
	Postcode	Postcode												
Telephone number	<input type="text"/>	<input type="text"/>												
Qualification of accountant	Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Other <input type="checkbox"/>	Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Other <input type="checkbox"/>												
If "Other" please state	<input type="text"/>	<input type="text"/>												

IMPORTANT NOTICE FOR APPLICANTS ON SELF-CERTIFICATION PRODUCTS

You have applied for a product which permits you to self-certify your income. You should ensure that this product has been fully explained to you by your mortgage intermediary, is suitable for your circumstances, both now and in the future, and that you are not borrowing more than you can afford to repay.

By signing the declaration on page 15 and 16 of this application form, you are certifying that you understand your obligations and have sufficient income to support the loan requested. You are also confirming that the income stated is a true assessment of your total income.

You should be aware that if we have reasonable grounds to suspect that this application has been made with a view to obtaining a loan by deception, we will be entitled to report the matter to the relevant law enforcement agency.

D(i). LOAN DETAILS

Loan required and term	£	Term	
Method of repayment	Interest only £	Capital & Interest £	
How do you intend to repay the loan at the end of the mortgage (Interest only mortgages)	Savings <input type="checkbox"/>	Investment <input type="checkbox"/>	Sale of Property <input type="checkbox"/>
Is there any single premium MPPI policy included in the amount above?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
The Insurer Name			
The Premium Amount			
The Term of the Insurance			

D(ii). PURCHASING A PROPERTY

Please complete section Dii or Diii, which ever is appropriate

Purchase price of property	£	Sale price of existing property (if applicable)	£
Are you borrowing or receiving assistance towards the balance of the purchase price?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	"yes" specify source and amount
Is it a private sale?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	"yes" provide details
Is the property being purchased under a Right To Buy or other concessionary purchase agreement?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If "yes", please supply a copy of the agreement with the application, if available.
If Right to Buy, please state valuation amount	£		

D (iii). REMORTGAGE OF A PROPERTY ALREADY OWNED

Estimated value of property	£			
Original date of purchase and original purchase price	Date	Amount £		
If Right to Buy property, please state current outstanding discount	£			
Select purpose of the loan applied for	Home improvement	£	Transfer of equity	£
	Purchase of additional property	£	Business use	£
	Debt consolidation	£	Purchase of property freehold	£
			Other (please detail on page 14)	£

E. GENERAL

	Applicant 1	Applicant 2
Name of bank/building society	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>
Sort code	<input type="text"/>	<input type="text"/>
Name(s) of account holder(s)	<input type="text"/>	<input type="text"/>
How long have you held this account?	<input type="text"/>	<input type="text"/>

Give details of any current or future commitments (include credit card commitments and any maintenance payments)

Applicant 1,2 or joint	Name of Company	Purpose	Amount Outstanding	Account Number/ Credit Card Number	If fixed term loan, please advise if it will be repaid before completion. If "NO", give date of final payment	Monthly Payment	Secured
			£			£	Y/N
			£			£	Y/N
			£			£	Y/N
			£			£	Y/N
			£			£	Y/N
			£			£	Y/N
			£			£	Y/N
			£			£	Y/N
			£			£	Y/N
			£			£	Y/N

F. CREDIT HISTORY

	Applicant 1		Applicant 2	
Have you been refused a mortgage on the property to be mortgaged, or on any other property in the last 12 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you had a judgement for debt recorded against you in the last 6 years? Or if self employed / controlling director, against your company?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you been bankrupt or compounded with your creditors in the last 6 years?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you failed to keep up your payments under any mortgage, rental or loan agreement in the last 12 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever been convicted of or charged with any offence other than a driving offence?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

NB: If you have answered "YES" to any of the above please give details in the additional details section on page 14

H. PRESENT ACCOMMODATION

	Applicant 1	Applicant 2
Rent or mortgage repayments on current home	£ <input type="text"/> Per month	£ <input type="text"/> Per month
	Mortgage outstanding £ <input type="text"/>	Mortgage outstanding £ <input type="text"/>
Number of missed payments	In the last 6 months prior to application <input type="text"/>	In the last 6 months prior to application <input type="text"/>
	In the last 12 months prior to application <input type="text"/>	In the last 12 months prior to application <input type="text"/>
If mortgage is held at present address, will it be repaid on or before completion?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If a tenant, please confirm landlord's status	Housing Association <input type="checkbox"/> Local Authority <input type="checkbox"/>	Housing Association <input type="checkbox"/> Local Authority <input type="checkbox"/>
	Letting Agent <input type="checkbox"/> Other (specify) <input type="text"/>	Letting Agent <input type="checkbox"/> Other (specify) <input type="text"/>
Date mortgage/tenancy commenced	Month <input type="text"/> Year <input type="text"/>	Month <input type="text"/> Year <input type="text"/>
If tenancy, date finishes	Month <input type="text"/> Year <input type="text"/>	Month <input type="text"/> Year <input type="text"/>
State name and address of current lender/landlord (if less than 12 months provide further details below to cover a full 12 month period)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode
Account number	<input type="text"/>	<input type="text"/>
State name and address of previous lender/landlord. (Continue in additional details section on page 14 if necessary)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode
Account number	<input type="text"/>	<input type="text"/>
Date mortgage/tenancy commenced	Month <input type="text"/> Year <input type="text"/>	Month <input type="text"/> Year <input type="text"/>
Date mortgage/tenancy finished	Month <input type="text"/> Year <input type="text"/>	Month <input type="text"/> Year <input type="text"/>

I. OTHER MORTGAGE COMMITMENTS

Please provide details of any other investment properties that you own or let and any mortgages redeemed in the last 12 months'
If required please use additional details section on page 14

	Applicant 1	Applicant 2
Property address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode
Lenders name	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>
Balance outstanding	<input type="text"/>	<input type="text"/>
Date commenced	<input type="text"/>	<input type="text"/>
Date redeemed	<input type="text"/>	<input type="text"/>

L. DECLARATION

Please note that if the application form is incomplete then the Company may not be able to proceed with the application.

You must read this declaration carefully and then sign at the end. The Company recommends that you check the completeness and accuracy of forms filled in by an intermediary before adding your signature.

To High Street Home Loans, its agents, its successors and assigns and those deriving title through it, collectively "the Company";

I/We means the applicant(s) and if more than one we accept and agree that we will be jointly and severally liable for the amount of the mortgage.

1) I/We declare and agree that:

- I am/We are 18 years of age or over;
- I/We have personally completed this application form, or if completed by someone else, have read and checked every answer;
- The information given in this application is true to the best of my/our knowledge and belief and will, together with this declaration, form part of the terms of any mortgage that I/we may enter into with the Company pursuant to this application. I/We have disclosed any additional information which is material to my/our application. If any information I/we have given is incorrect, I/we will make good any loss that the Company may suffer by relying on that information. I/We will give any additional information that may be requested and will, prior to completion, notify the Company in writing of any change in my/our circumstances which affects (or may affect) the information supplied;
- I/We have sufficient income to support the mortgage applied for;
- I/We understand that if I/we or another party falsify any information in connection with this mortgage application, the Company will be entitled to withdraw any mortgage offer that the Company may have made to me/us;
- I/We accept that the Company may withdraw, revise or cancel any mortgage offer without stating a reason; and
- I/We authorise the Company to accept requests relating to this application from my/our Broker/Intermediary/Solicitor verbally, in writing, via telephone, fax, electronic mail (or any other similar method of communication). I/We authorise the Company to give/send or receive information relating to this application to my/our Broker/Intermediary/Solicitor/Prospective lenders/Insurers via the above methods of communication. **I/We accept that electronic mail has the potential for reduced levels of security, especially mails which are unencrypted, and I am/we are prepared to accept this risk.**

2) I/We consent to enquiries of any person(s) (including me/us and my/our employer(s)) being made and I/we authorise such persons to disclose to the Company any information requested from them.

I/We authorise the Company to disclose information provided by me/us on this application (which may be by electronic mail) or which the company receives in connection with their consideration of my/our application. I/We agree that this applies whether or not this application proceeds.

I/We also authorise the Company to share information with third parties about the conduct and operation of my/our mortgage.

I/We understand the people or organisations to which any of this information may be disclosed includes but is not limited to:

Credit reference agencies (e.g. Experian, Call Credit and Equifax Europe Ltd) who will supply the Company with detailed information and information from the Electoral Register and will record details of the search whether or not my/our application proceeds; Fraud prevention agencies and other organisations involved in fraud prevention (e.g. CIFAS, CAIS, Hunter) to protect the Company and the Company's customers from theft and fraud, current and previous lenders who will be entitled to assess my/our eligibility for credit, Employers, Landlords, Insurers (e.g. Legal & General Insurance and First Title Insurance plc), accountants, Bankers, third parties involved in any assignment/transfer (see 6 below), Land Registry, The Inland Revenue, Council of Mortgage Lenders Possessions Register, any person having a legal right to this information.

Any costs incurred in so doing will be my/our responsibility.

3) I/We accept that the information given in this application forms the basis of a proposal by me/us to an insurance company for either buildings insurance or where applicable buildings and contents insurance, and that any information required by an insurance company may be given to it by the Company or its agents. I/We consent to the information given in this form being used by the Company, its agents or an insurance company for the purposes of providing me/us with a quote for Mortgage Payment Protection Insurance Cover.

4) I/We agree that the Company 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 Company may provide details of my/our account to prospective successors and/or assigns in order than 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. If the new lender is a building society I/we agree to be bound by the rules of the Society and if any such transfer or assignment is by a building society I/we understand that this will lead to termination of my/our borrowing membership of the Society and the loss of any rights associated with such membership.

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

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

7) I/We understand that the Company may outsource the administration of my/our mortgage account to a third party. I/We authorise the Company to give, send and receive information and personal data to/from any such third party for the purpose of administering my/our mortgage account. I/We understand that this information may be sent/received verbally, in writing, via telephone, fax or electronic mail (which has the potential for reduced levels of security).

8) Unless otherwise stated in my/our application, I/we confirm that I/we have made all payments due under any existing or previous mortgage to which I/we have been a party on the date and in the manner required and that no arrears have arisen thereunder.

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

10) I/We authorise the Company to instruct a Valuer to prepare a mortgage valuation report at my/our cost for the Company's own purposes. I/We understand that no liability whatsoever extends to me/us in respect of the value or the condition of the property. I/We understand that the fee is payable in advance and is not returnable whether or not a mortgage offer is made. I/We further understand that the Company is not the agent of the Valuer or firm of Valuers and that I am/we are making no agreement with the Valuer or firm of Valuers and no statements or representations will be relied upon by me/us. I/We understand that the report and mortgage valuation is not a Structural/Building Survey or House/Home Buyers Report and that there may be serious defects in the property which are not revealed. I/We understand and accept that it is my/our responsibility to satisfy myself/ourselves as to the structural soundness and condition of the property and its value for re-instatement purposes. I/We agree that the Company may share information about the property or its value with other members of the General Motors International Group of companies, associated companies and/or third parties for the purpose of providing information to help in valuing properties.

11) I/We confirm that all payments made in respect of any mortgage granted are made for and on behalf of all applicants detailed in this application, irrespective of the originator of such payments. I/We acknowledge that any reservation fee paid to secure funds under a limited issue product, is non-refundable.

12) I/We understand that any person (other than an employee of the Company) with whom I/we deal in connection with this application (or any related insurance) is not empowered to make any representation or give any undertaking on behalf of the Company whether in relation to the mortgage applied for (or any related insurance) and therefore the Company shall not be bound by or be liable for such representations or undertakings.

13) In the event that my/our application is declined or does not proceed before the Valuer has been instructed, the application fee paid will be refunded net of initial assessment costs. No refund of the application fee will be made once a Valuer has been instructed. I/We confirm that I/we have been made aware of any potential arrangement fees, and/or early repayment charges payable on redeeming all or part of the mortgage and any other costs in connection with this application.

L. DECLARATION (Cont.)

14) I/We authorise the Company to add to or deduct from the advance any arrangement or acceptance fee, telegraphic transfer fee, maximum advance fee and Higher Lending Charge fee where applicable.

Data Protection Act

15) I/We understand that the Data Protection Act 1998 requires that information can be used only for the purposes registered under the Act. 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.

16) 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.

17) I/We authorise the Company to use my/our information for the purposes of considering my/our application and administering the mortgage, if granted, which information may be passed on to:

- other associated companies including companies within the Company's group of companies and other members of the General Motors International Group of Companies; and

- other lenders, transferors, successors in title and legal and equitable assigns for the purposes specified in this declaration.

18) Where my/our information is passed to companies located outside the European Economic Area, the Company will ensure that it has an agreement in place, in which those companies give equivalent assurances relating to the processing of information as found in the Data Protection Act 1998. I/We consent to the Company disclosing my/our personal information in this way.

19) I/We understand that the Company will make searches about me/us at credit reference agencies who will supply credit information as well as information from the Electoral Register. 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 has 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 understand that the Company may use credit-scoring methods to assess this application and to verify my/our identity. Credit searches and other information which is provided to the Company and the credit reference agencies about me/us and those with whom I am/we are linked financially, may be used by the Company and other companies if credit decisions are made about me/us, or other members of my/our household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of my/our account.

Information held about me/us by credit reference agencies may already be linked to records relating to one or more parties. For the purposes of this application, I/we understand that I/we may be treated as financially linked and my/our application may be assessed with reference to any "associated records".

By stating a financial association with another party, you are also declaring that you are entitled to:

- disclose information about your joint applicant and/or anyone else referred to by you; and

- authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you.

I/We understand that to prevent or detect fraud, or to assist in verifying my/our identity, the Company may make searches of Group records and at fraud prevention agencies who will supply the Company with information. The Company may also pass information to financial and other organisations involved in fraud prevention to protect itself and its customers from theft and fraud. I/We understand that if I/we give false or inaccurate information and the Company suspects fraud, the Company will record this. I/We understand that the Company, members of its 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, credit, life or any other insurance facilities. It may also be used for tracing, debt recovery, statistical analysis and claims assessment.

Where I/we borrow, or may borrow, from the Company, I/we understand that the Company 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, I/we understand that the Company may tell credit reference agencies who will record the outstanding debt.

I/We understand that I/we have the right of access to my/our personal records held by credit agencies and understand that the Company will provide their names and addresses upon request.

I/We understand that if I/we want to receive details of those fraud prevention agencies from whom the Company obtains and with whom the Company records information, the Company will provide their names and addresses upon request.

20) I/We understand any telephone calls to do with my/our application or mortgage may be recorded and monitored for security, quality and/or training purposes.

21) I/We consent to my/our personal information being used by the Company now and in the future for the purposes of market research, telemarketing and/or training purposes.

22) I/We authorise the Company when making its enquiries to use appropriate statistical techniques including credit scoring for assessing my/our application, for profiling, securitisation and for carrying out the Company's rights and obligations in any agreement with me/us and that my/our information may be processed automatically. I/We understand credit searches may be carried out in the name of another mortgage lender ("Business Partner") with whom the Company has an arrangement to transfer the mortgage, and that the search details will be recorded on my/our credit history. I/We also understand that my/our application may be evaluated using the credit scoring system of the Business Partner.

The Company may write to you from time to time about other products or services which may be of interest.

However, if you do not wish to receive direct marketing information by any means from the Company, please tick this box

The above declaration sets out why the Company requires information about you and how such information will be processed. By signing this declaration you will be stating that you have read and understood the information contained in this declaration and will be giving your consent to the use of your personal information for all the purposes referred to above.

I/We confirm that I/we have read and understood the contents of this declaration, in particular, the information relating to credit reference and fraud prevention agencies. By signing this application, I/we agree that the Company can use my/our information in this way.

Property Insurance Declaration Statement

I/We understand that you will pass the information on this form and about any incident I/we may give details of to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches you may make in connection with this application or any incident I/we have given details of, IDS Ltd may pass information it has received from other insurers about other incidents involving anyone insured under the policy.

I/We understand that you may ask for information from other insurers to check the answers I/we provided.

I/We declare to the best of my/our knowledge and belief the answers given in section J are true and all material information as explained above has been disclosed.

SIGNATURE OF APPLICANT 1

Dated

SIGNATURE OF APPLICANT 2

Dated



DIRECT DEBIT MANDATE

