



# Mortgage application form

Send completed mortgage application form to:  
Mortgages plc, Spectrum Building, 4th Floor,  
55 Blythswood Street, Glasgow G2 7AT

# Supplementary Form

**MUST be fully completed for all applications and re-offers from 31/10/04**



Applicant 1	Forename	Surname
Applicant 2	Forename	Surname

<b>Mortgage adviser details (Mandatory for all cases)</b>		
Firm name & address:		
	Postcode:	Mplc ref:
Tel:	Fax:	DX:
Contact name:	Email:	
If Directly Authorised (DA)	FSA number:	
If Appointed Representative (AR)	AR FSA number:	Principal FSA (FRN) number:
Principal name and address		

<b>Packager details (if applicable)</b>		
Packager name & address:		
	Postcode:	Mplc ref:
Tel:	Fax:	DX:
Contact name:	Email:	
If Directly Authorised (DA)	FSA number:	
If Appointed Representative (AR)	AR FSA number:	Principal FSA (FRN) number:
Principal name and address		

<b>Other intermediary details (if applicable - ie. Introducer, Satellite Packager, other)</b>		
Intermediary name & address:		
	Postcode:	Mplc ref:
Tel:	Fax:	DX:
Contact name:	Email:	
If Directly Authorised (DA)	FSA number:	
If Appointed Representative (AR)	AR FSA number:	Principal FSA (FRN) number:
Principal name and address		

If any of the intermediaries/firms detailed above are linked then please give details of the association

<b>Solicitor details (minimum 2 partners)</b>		
Company:	Contact Name:	
Address:	Postcode:	DX:
Tel:	Fax:	Email:

<b>Mortgage details (Please tick as many as apply)</b>		
Total advance required: £ _____	Broker advice fee: £ _____	<input type="checkbox"/> Tick box if included in total advance required
Term: _____ Years	First line of address of property:	
Product name:		
Purchase: <input type="checkbox"/>	Remortgage: <input type="checkbox"/>	Full Status: <input type="checkbox"/> Self Certification: <input type="checkbox"/>
Repayment: <input type="checkbox"/> Split _____ %	Interest Only: <input type="checkbox"/> Split _____ %	Buy to Let: <input type="checkbox"/> Right to Buy: <input type="checkbox"/>
Product Max LTV: _____ %	Initial Interest Rate: _____ %	Revert to Rate: _____ %
<b>For Buy to Let applications only:</b> will any of the applicant's immediate family be living in the property? Yes <input type="checkbox"/> No <input type="checkbox"/>		

<b>Fees payable by the applicant(s) able to be added to the loan (Please tick as apply)</b>		
Are all these fees to be added to the loan?	Title insurance <input type="checkbox"/>	Completion fee <input type="checkbox"/> Higher lending charge <input type="checkbox"/>
Yes / No	Buildings insurance elsewhere fee <input type="checkbox"/>	Telegraphic transfer fee <input type="checkbox"/>

<b>Other fee information required</b>	
Valuation fee: £ _____	Other (please specify) £ _____
Which fees are refundable if application does not proceed?	

<b>Particulars of the sale</b>	
Was the mortgage sale? Advised <input type="checkbox"/> Non-advised <input type="checkbox"/>	Date mortgage sale advised / arranged ____/____/____ (dd/mm/yy)

<b>Self Certification - Reason applicant(s) cannot prove income</b>		
1. Self employed/ contractor	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
2. Earned income from various sources	<input type="checkbox"/>	<input type="checkbox"/>
3. Investment income	<input type="checkbox"/>	<input type="checkbox"/>
4. Other (please specify reasons)	<input type="checkbox"/>	<input type="checkbox"/>

<b>Estimated retirement age of applicant(s)</b>	
Applicant 1 _____	Applicant 2 _____ (Attach details of retirement income if term extends into retirement)

**To be completed by intermediary responsible for the sale:**

I confirm that the firm conducting the sale of this mortgage holds the relevant permission(s) given by the Financial Services Authority to carry out the aforementioned activity.  
I confirm that the customer has been supplied with a Key Facts Illustration prior to making this application.

Name: \_\_\_\_\_ Position: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Decision in Principle number  
(if applicable)

# Mortgage Application

Please complete all white areas in block capitals and tick where applicable.

1 PERSONAL DETAILS	FIRST APPLICANT (applicant with highest income)	SECOND APPLICANT
Title (Mr/Mrs/Miss/Ms/Other)	<input type="text"/>	<input type="text"/>
Forenames	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Previous surname	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/> <input type="text"/> <input type="text"/> (Day/Month/Year)	<input type="text"/> <input type="text"/> <input type="text"/> (Day/Month/Year)
Current address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Correspondence address if different	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Current residential status (✓)	<input type="checkbox"/> Tenant <input type="checkbox"/> Owner <input type="checkbox"/> Living with parents <input type="checkbox"/> Other (please specify) <input type="text"/>	<input type="checkbox"/> Tenant <input type="checkbox"/> Owner <input type="checkbox"/> Living with parents <input type="checkbox"/> Other (please specify) <input type="text"/>
Home telephone number	Code <input type="text"/>	Code <input type="text"/>
Work telephone number	Code <input type="text"/>	Code <input type="text"/>
Mobile telephone number	Code <input type="text"/>	Code <input type="text"/>
email address	<input type="text"/>	<input type="text"/>
Is it OK to call you at work? (✓)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Time at current address	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
If less than three years give all previous address(es) up to three years (if more than two, please use the additional information sheet at the back)	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Residential status (✓)	<input type="checkbox"/> Tenant <input type="checkbox"/> Owner <input type="checkbox"/> Living with parents <input type="checkbox"/> Other (please specify) <input type="text"/>	<input type="checkbox"/> Tenant <input type="checkbox"/> Owner <input type="checkbox"/> Living with parents <input type="checkbox"/> Other (please specify) <input type="text"/>
Time at previous address	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Residential status (✓)	<input type="checkbox"/> Tenant <input type="checkbox"/> Owner <input type="checkbox"/> Living with parents <input type="checkbox"/> Other (please specify) <input type="text"/>	<input type="checkbox"/> Tenant <input type="checkbox"/> Owner <input type="checkbox"/> Living with parents <input type="checkbox"/> Other (please specify) <input type="text"/>
Time at this address	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Nationality	<input type="text"/>	<input type="text"/>
Are you a UK resident? (✓)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If no, state country of residence	<input type="text"/>	<input type="text"/>
Gender (✓)	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Marital status (✓)	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed



BEFORE COMPLETING THIS FORM PLEASE READ THE IMPORTANT INFORMATION SET OUT ABOVE THE DECLARATION AT THE BACK OF THIS FORM

PERSONAL DETAILS (contd)

FIRST APPLICANT  
(applicant with highest income)

SECOND APPLICANT

State relationship between applicants

Do you have any dependents? (✓)

Age(s)

Full name

Relation to applicant(s)

Full name

Relation to applicant(s)

If you are applying for an investment mortgage, this section does not apply.

Yes  No How many?   Yes  No How many?

Please indicate all persons other than the applicant(s) aged 17 or over who will reside in the property. If more than two, please use the additional information sheet at the back.





2 MORTGAGE DETAILS

Fees to be added to loan (✓)

Fees payable (✓)

Please ensure you have received and read a Key Facts Illustration prior to completing this application

Yes  No

Mortgage completion fee (can be added to the loan if within LTV limit)  Telegraphic transfer fee

Buildings insurance elsewhere fee  Higher lending charge  Title insurance

Total advance required £\_\_\_\_\_ Broker advice fee £\_\_\_\_\_ Tick box if included in total advance amount

Purchase  Remortgage

Repayment Split \_\_\_\_\_%  Interest Only Split \_\_\_\_\_%

Full Status  Self Certification

Buy to Let  Right to Buy

Product Max LTV: \_\_\_\_\_% Initial Interest Rate: \_\_\_\_\_% Revert to Rate: \_\_\_\_\_%

Product name

For Buy to Let applications only:

Will any of the applicant's immediate family be living in the property?

Yes  No

2a LENDER TO ARRANGE

Title Insurance: Please tick this box if not required  (Required for Right to Buy)

Payment Protection Insurance: Please tick this box if not required  Buildings Insurance: Yes / No

3 EMPLOYMENT DETAILS

Note: a one-year consecutive employment history is required

3a FOR ALL APPLICANTS

National Insurance number

Name of tax office

Tax reference number

FIRST APPLICANT  
(applicant with highest income)

SECOND APPLICANT

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

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



















Code	
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Code	
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Code	
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Code	
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3b FOR EMPLOYEES ONLY

If you have more than a 25% shareholding please go to question 2c

Occupation

Payroll number

Employer's name

Employer's full address

Employer's telephone number

Employer's fax number

### 3b FOR EMPLOYEES ONLY (contd)

Person to contact for reference

Is the position permanent? (✓)  Yes  No If no please explain on additional information sheet at the back

Basic annual gross salary/wage £ pa

Regular annual gross bonus £ pa

Regular annual gross overtime £ pa

Other (give details) £ pa

TOTAL ANNUAL GROSS INCOME £ pa

Date employment commenced / / If less than one year please give previous employer(s). If more than one, please use additional information sheet at the back

Previous employer's name

Address

Date with this employer Start date / / End date / /

Payroll number (if known)

### FIRST APPLICANT (applicant with highest income)

Person to contact for reference

Is the position permanent? (✓)  Yes  No If no please explain on additional information sheet at the back

Basic annual gross salary/wage £ pa

Regular annual gross bonus £ pa

Regular annual gross overtime £ pa

Other (give details) £ pa

TOTAL ANNUAL GROSS INCOME £ pa

Date employment commenced / / If less than one year please give previous employer(s). If more than one, please use additional information sheet at the back

Previous employer's name

Address

Date with this employer Start date / / End date / /

Payroll number (if known)

### SECOND APPLICANT

Person to contact for reference

Is the position permanent? (✓)  Yes  No If no please explain on additional information sheet at the back

Basic annual gross salary/wage £ pa

Regular annual gross bonus £ pa

Regular annual gross overtime £ pa

Other (give details) £ pa

TOTAL ANNUAL GROSS INCOME £ pa

Date employment commenced / / If less than one year please give previous employer(s). If more than one, please use additional information sheet at the back

Previous employer's name

Address

Date with this employer Start date / / End date / /

Payroll number (if known)

### 3c FOR SELF-EMPLOYED AND EMPLOYEES WITH A 25% OR MORE SHAREHOLDING

Name of business

Full address

Business telephone number Code

Business fax number Code

Nature of business

Your position in business

If director or (part) owner please indicate share %

Date business established

How long have you been self-employed in this business? Years Months

Personal annual income from business (ie, before tax is deducted)

Name of accountant

Accountant's qualification

Full practice name and address

Telephone number Code

Fax number Code

Name of business

Full address

Business telephone number Code

Business fax number Code

Nature of business

Your position in business

If director or (part) owner please indicate share %

Date business established

How long have you been self-employed in this business? Years Months

Personal annual income from business (ie, before tax is deducted)

Name of accountant

Accountant's qualification

Full practice name and address

Telephone number Code

Fax number Code

Name of business

Full address

Business telephone number Code

Business fax number Code

Nature of business

Your position in business

If director or (part) owner please indicate share %

Date business established

How long have you been self-employed in this business? Years Months

Personal annual income from business (ie, before tax is deducted)

Name of accountant

Accountant's qualification

Full practice name and address

Telephone number Code

Fax number Code

### 3d OTHER INCOME

Gross amount of other income £

If income derived from employment Occupation

Please complete this section if you are currently receiving any regular income from a source other than your main employment as detailed in section 2. Please note that if the income quoted is needed to support your mortgage application we may ask you for evidence of this income.

Gross amount of other income £

If income derived from employment Occupation

Employers name and address

### 3d OTHER INCOME (cont)

#### FIRST APPLICANT (applicant with highest income)

#### SECOND APPLICANT

Date with this employer Start date/End date

Date with this employer Start date/End date

Payroll number

Payroll number

### 4 SELF-CERTIFICATION

Only to be completed where no evidence of income is being provided

Reason for self-certification

- 1. Self employed/contractor
- 2. Earned income from various sources
- 3. Investment income
- 4. Other(please specify reasons)

- 1. Self employed/contractor
- 2. Earned income from various sources
- 3. Investment income
- 4. Other(please specify reasons)

I/we confirm that my/our total personal income is as stated above and is sufficient to service the loan requested and that I/we have considered the impact of rises in interest rates on my/ our monthly mortgage payment after the expiry of any period in which the interest rate is discounted or fixed.

Signature

Signature

### 5 EXISTING FINANCIAL COMMITMENTS

#### 5a DETAILS OF EXISTING/ PREVIOUS MORTGAGES

Please send us your last 12 months itemised mortgage statements and proof of payments to date, eg bank statements.

Are you a first time buyer? (✓)

Yes  No

Yes  No

Name of existing mortgage lender

Lender's full address

Postcode

Postcode

Telephone number

Code

Code

Fax number

Code

Code

Existing mortgage account number(s)

Original mortgage amount

£

£

Mortgage outstanding

£

£

Monthly payment

£

£

Expected sale price

£

£

How long have you had your mortgage?

Years  Months

Years  Months

Please give details of any previous mortgages held within the last year

Mortgage account number

Do you have any other mortgages on properties? (✓)

Yes  No How many?

Yes  No How many?

If yes, please give details on the additional information page, together with the address(es) of the property(ies). Where the(se) property(ies) is/are rented out, we will require a copy of the tenancy agreement.

Have you applied for a mortgage within the last 12 months? (✓)

Yes  No

Yes  No

Was it accepted? (✓)

Yes  No

Yes  No

If it didn't go ahead, give reason why

Is your property used as security for any other loan (including business overdrafts)? (✓)

Yes  No

Yes  No

If yes, give details: purpose of loan



## 5e MAINTENANCE PAYMENTS

Do you make maintenance payments? (✓)  Yes  No (If no proceed to Section 5f)

Yes  No (If no proceed to Section 5f)

If yes, please give details: Amount

£

£

How often do you make these maintenance payments? (eg, weekly, monthly)

## 5f CREDIT HISTORY

### FIRST APPLICANT (applicant with highest income)

### SECOND APPLICANT

1 Have you ever been refused a mortgage on the property to be mortgaged, or on any other property?

Yes  No

Yes  No

2 Have you ever had a judgement for debt recorded against you? Or if self-employed/controlling director, against your company?

Yes  No

Yes  No

3 Have you ever been insolvent, bankrupt or made a composition with your creditors or is there an unsatisfied statutory demand in bankruptcy against you?

Yes  No

Yes  No

4 Have you ever failed to keep up your payments under any present or previous mortgage, rental or loan agreement?

Yes  No

Yes  No

5 Have you ever been convicted or charged with any offence other than a driving offence?

Yes  No

Yes  No

6 Have you ever been party to a mortgage where possession or voluntary surrender took place?

Yes  No

Yes  No

NB. If you have answered yes to Q1, Q5 or Q6 please give details on the additional information sheet

If you have answered yes to Q2, Q3 or Q4 please give details in section 5g

## 5g Please complete the details below for all County Court Judgements/decrees/bankruptcy orders registered against you and all other financial problems.

Amount	Date	By whom	Date satisfied
1			
2			
3			
4			

Continue on additional information sheet if necessary.

## 6 PRESENT CHEQUE ACCOUNT DETAILS

### FIRST APPLICANT (applicant with highest income)

### SECOND APPLICANT

Bank/building society name

Full address

Sort code / Account number

Time with bank

Years  Months

Years  Months

## 7 PROPERTY DETAILS

Address of property to be mortgaged (full postcode required)

Postcode

Type of property (please tick one box only) (✓)

Detached house  Semi-detached house  Terraced house  Bungalow  Flat  Maisonette  No. of floors in the block

Other (please specify)

Is, or was, the property built or owned by the local authority or a housing association or Ministry of Defence? (✓)

Yes  No

Approximate year built

## 7 PROPERTY DETAILS (cont)

If the property is less than 10 years old is it covered under an NHBC agreement or other recognised warranty? (✓)

Property tenure (✓)

If leasehold, please give:

Construction of the property (✓)

If none of the above, what materials have been used?

If the property is in the course of construction, will the loan be required in instalments? (✓)

Will the property be your main residence? (✓)

If no please explain on additional information sheet at back

Accommodation: number of:

NHBC  Other (please specify)

Freehold  Leasehold  Feudal (Scotland only)

Number of years remaining on lease

Annual maintenance charge

Annual ground rent or rent charge

Years

£

£

Brick walls

Stone walls

Tiled roof

Slate roof

Walls

Roof

Yes  No

Yes  No

Living rooms

Bedrooms

Kitchens

Bathrooms

WCs

Garages

Basement

Floors (excluding basement)

## 8 PROPERTY PURCHASE

Purchase price of property

£

Improvement costs if applicable

£

Funds provided from your own resources

£

Source

Funds provided from any other source

£

Source

Loan required

£

Terms (years)

## 9 REMORTGAGE

If you are remortgaging an existing property, date of original purchase

If you are asking for more funds than you need to redeem your existing mortgage please explain below what you will use the extra money for.

Original amount borrowed for house purchase

£

Original purchase price

£

Current estimated value

£

Loan required

£

Terms (years)

## 10 VALUATION

Name and telephone number of vendor

Name

Telephone

Are you related to the vendor?

Yes  No

Name, telephone number and address of selling agent

Name

Telephone

Address

Postcode

Name and telephone number and address of contact with whom the valuer should arrange call (if different to the above)

Name

Telephone

Address

Postcode

## VALUATION REPORT

Mortgages plc will instruct a suitably qualified person to furnish such a Report. The Standard Mortgage Valuation Report will not be detailed and will be based on a limited inspection. Mortgages plc interest in the property is solely to assess its suitability as security for your obligation to repay the loan together with interest. Mortgages plc therefore needs much less thorough and detailed advice about the property to enable it to decide how much (if anything) it is prepared to lend, than you need as a prospective owner and occupier of the property. The Report is not considered suitable to indicate the condition of the structure, or that the purchase price is reasonable or otherwise, as this is not the purpose of the Report.

The Standard Mortgage Valuation Report will be carried out in accordance with 'Mortgage Valuation Guidance for Valuers' published by the Royal Institute of Chartered Surveyors (RICS) and the Incorporated Society of Valuers and Auctioneers (ISVA) in October 1995. The conditions of engagement between Mortgages plc and the Valuer will be in accordance with those issued by the RICS and ISVA.

No legal responsibility to you or any other person will be implied or accepted by the valuer or Mortgages plc as to the condition or value of the property, even if the Valuer or Mortgages plc has been at fault. The Applicant should be aware that the Standard Mortgage Valuation Report might be prepared by a Panel Valuer, and not by a Valuer employed directly by Mortgages plc. There might be serious defects in the property not revealed by the Standard Mortgage Valuation Report, or there might be omissions or inaccuracies, that do not matter to Mortgages plc but which would to you. It is important that you, in deciding whether or not to proceed with the purchase, should not rely in any way on Mortgages plc having had a valuation carried out.

Mortgages plc strongly recommends that you obtain your own more detailed report on the condition and value of the property, based on a fuller inspection, to enable you to decide whether the property is suitable for your purposes as both an investment and a residence. If you do not do this, you proceed entirely at your own risk.

What valuation Survey Report do you require (✓)

Residential Mortgage Valuation  Homebuyer's Report  Building Survey

Estimated retirement age' (for each applicant)

Applicant 1  Applicant 2

Details of retirement income if term extends into retirement

--

Complete the remainder of this section if your mortgage is interest only

If your mortgage is interest only it is important that you check regularly that your savings plan/ investment is on track to repay the mortgage by the end of the term

--

How do you intend to repay the capital amount of your mortgage at the end of the term?

Please detail any policies/ investment plans you intend to use to repay the capital amount of your mortgage

Company  
Type (PEP, pension, endowment)  
Policy number  
Policy holder(s)  
Year of maturity  
Projected value/death benefit  
Monthly premium

	POLICY 1	POLICY 2	POLICY 3	POLICY 4
Company	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Type (PEP, pension, endowment)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Policy number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Policy holder(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Year of maturity	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Projected value/death benefit	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Monthly premium	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

It is important that you protect your mortgage payments in the unfortunate event that you are unable to continue work due to unemployment, accident or sickness. Payment Protector has been specially arranged by Mortgages plc to cover your mortgage payments and related insurances and may be compulsory on certain mortgage products for the initial three year period of the mortgage.

Where cover is optional we strongly recommend that it is included.

Please indicate if single or joint cover is required (✓)

Single  Joint For joint applications cover can be apportioned in relation to your incomes shown on this application form or restricted to the first named borrower.

Amount of monthly benefit

£  Mortgage payment  
£  Additional (maximum) 25% benefit  
£  Life/endowment policy  
£  \* Total protected monthly benefit

\* For compulsory cover, the minimum protected monthly benefit must be no less than the Monthly Mortgage Payment up to a maximum cover of £1250 a month.

It is a condition of the mortgage that buildings insurance must be maintained under a householder building policy for a sum not less than that specified as the reinstatement value by our valuer. The property will normally be insured through Mortgages plc's block policy and the sum insured will be based upon an estimate of current rebuilding costs and will be increased in line with the House Rebuilding Cost Index prepared by RICS. You should always ensure, however, that the sum insured is an accurate reflection of the cost of rebuilding your home. Our combined buildings and contents plan is available under a block policy "no proposal" arrangement, and details will be sent to you with a note of the premium rate with your mortgage offer.

Building insurance only (✓)

Buildings and contents insurance (✓)

Available on the buildings only or buildings & contents plan is Accidental Damage cover.   
If you require this, please tick the box (✓)

(Please note charge of £50 will be made on Completion and an annual charge thereafter of £50 to cover administration necessary to maintain a policy outside the block scheme.)

If the property is leasehold and the lease requires cover through an insurance company specified by the landlord then cover must be effected in accordance with the lease. In all cases where the property will be insured otherwise than through Mortgages plc's block policy, a copy of the insurance policy and last premium receipt must be produced and the insurance must comply with the criteria set out in the Mortgage Rules, the Mortgage and any Special Conditions.

Have you or any member of your household permanently residing with you:

- 1 Ever been refused insurance or had any special terms or conditions imposed by any insurer?  Yes  No
- 2 Made any claims or suffered any losses for property stolen, lost or damaged, or had any claims made against you in the last 5 years, whether insured or not? If yes, please provide dates, amounts and type of each loss.  Yes  No
- 3 Ever been convicted, or have an prosecutions pending, for any criminal offence (other than motoring offences)?  Yes  No

If you have answered yes to any of the questions, please provide full information on the additional information sheet at the back.

#### DISCLOSURE

Any other facts known to you which are likely to affect acceptance or assessment of the insurance cover you are requesting must be disclosed. Should you be in any doubt about what you should disclose, do not hesitate to tell us. We recommend that you keep a record (including copies of letters) for your future reference, of any additional information given. Making sure we are informed is for your own protection, as failure to disclose may mean that your policy will not provide you with the cover you require, or perhaps will invalidate the policy altogether.

#### IMPORTANT – YOUR INFORMATION

- 1) The details of this application, any loan we may make to you, any supporting documentation which you have or will supply, any documents relating to the title to the property or security provided in connection with the loan and the history or conduct of your account(s) with us, may be held on our computer, manual and other records and processed for the proper conduct of the loan and our businesses generally including managing your account, statistical analysis, market research, administration and testing, management information and fraud prevention. They may be disclosed, subject to the provisions of the Data Protection Act 1998, to:
- Any licensed credit reference agency where they will be stored and used by other lenders for making credit decisions about you and other members of your household and occasionally for fraud prevention;
  - Members of the Mortgages plc group of companies who may contact you in writing, from time to time, about products and services offered by them or a third party that we believe may be of interest to you.  
If at any time you do not wish to receive marketing from us or other group companies please write to: The Marketing Department, Mortgages plc, 28/30 Cornhill, London, EC3V 3NF or telephone 020 7570 2952.
  - Any insurer or prospective insurer under the Mortgage to help them decide whether to offer cover and for processing claims;
  - Collection agents, to assist in the collection of any arrears and/or administrators to assist in administration of the Mortgage;
  - Market research organisations for use for research by the Mortgages plc group of companies.
  - Third party providers;
  - Our regulators;
  - Our lawyers, auditors and external advisors; and
  - Any agent acting on our behalf.
- 2) We will make searches about you at credit reference agencies who will supply us 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. We may use credit scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by us and other companies if credit decisions are made about you, or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account. To prevent or detect fraud, or to assist in verifying your identity, we may make searches of the records of the Mortgages plc group of companies and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We, members of the Mortgages plc group of companies and other companies may use this information if decisions are made about you or others at your address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.
- 3) **For Sole Applicants**
- Information held about you by the Credit Reference Agencies may be linked to records relating to your partner. For the purposes of this application you and your partner are financially independent and you request that your application be assessed without reference to any "associated" records, although you recognise that this may adversely affect the outcome of your application. You believe that there is no information relating to your partner that is likely to affect our willingness to offer financial services to you. You authorise us to check the validity of this declaration with Credit Reference Agencies and if we discover any associated records, which would affect the accuracy of this declaration we may decide not to proceed with the application on this basis.

However, for the purposes of this application you may be treated as financially linked and if you wish for your application to be assessed with reference to any "associated records", please tick this box:

**IMPORTANT – YOUR INFORMATION (cont)**

**For Joint Applicants**

An "association" between the joint applicants and/or any individual identified as your financial partner, will be created at Credit Reference Agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a "disassociation" at the Credit Reference Agencies.

- 4) Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.
- 5) You consent to us, and/or any assignee, transferee or chargee of the whole or any part of our right, title and interest in and to the Mortgage passing to any actual or potential transferee, assignee, provider of funds or other interested or contracting party, the details contained in this application, any supporting documents that are now enclosed or may afterwards be provided, any other documents relating to the title of the property, the loan, the Mortgage, any collateral security, the history or conduct of your account(s) or any other information or documents involving you or the property.
- 6) Please contact Mortgages plc on 0141 204 6800 or at Spectrum Building, 4th Floor, 55 Blythswood Street, Glasgow G2 7AT if you require details of the credit reference agencies and fraud prevention agencies from whom we obtain and to whom we pass information about you. You have a legal right to these details. You also have a right, on written request and payment of a fee, to receive a copy of the information held about you.
- 7) In paragraphs 1 to 6 above, "we" and "us" means Mortgages plc and such subsidiary or associated company of Mortgages plc as makes the loan to you.

**DECLARATION In signing below each applicant accepts each of the following declarations.**

- 1) I understand that any loan made to me as a result of this application will be made by a subsidiary or associated company of Mortgages plc and that Mortgages plc will process my application and will manage any loan on behalf of the Lender. Any notification to be given by me to the Lender is to be given to Mortgages plc on the Lender's behalf. References in this declaration to "the Lender" are references to such subsidiary or associated company of Mortgages plc as may make the loan, and where the context admits, include Mortgages plc so acting on the Lender's behalf. I make this declaration to the Lender and to Mortgages plc.
- 2) I confirm that the information given is true and not misleading and forms part of the terms of my Mortgage. I will notify the Lender straight away of any changes that may occur before I complete the Mortgage.
- 3) I authorise the Lender to make all enquiries the Lender feels necessary (including with the Inland Revenue, any past/present employer(s), lender(s), banker(s), landlord(s), accountant(s) or credit reference agency or agencies) for deciding whether to proceed with this application.
- 4) I confirm any solicitor or licensed conveyancer acting for me may disclose to the Lender any information he or the Lender consider relevant to the Lender's decision to lend and I waive any duty of confidentiality or privilege which may otherwise exist.
- 5) (a) I authorise the Lender and Mortgages plc, upon receipt of this application, to instruct a qualified valuer ("valuer") to carry out a valuation, at my cost, of the property on which the Mortgage is to be secured;  
(b) I acknowledge that neither the Lender, Mortgages plc nor the valuer are under any liability for negligence or on any other basis whatsoever to me as purchaser in respect of the value or the state or condition of the property. The inspection of the property will be confidential to the Lender and Mortgages plc and will not include a detailed survey of the structure unless specifically requested by me;  
(c) I understand that the valuer is not the agent of the Lender or Mortgages plc and that neither the Lender nor Mortgages plc, nor the valuer warrants, represents or gives any assurance to me that the statements, conclusions and opinions expressed or implied in the valuer report and mortgage valuation are accurate or valid and that any copy of the report will be supplied without any responsibility by the Lender, Mortgages plc or the valuer to me.
- 6) I will make all payments by direct debit. I understand that the amount that I pay each month may change or the date that I make the monthly payment may change and that in either case the Lender will give me notice in writing before this happens.
- 7) I accept any arrangements made by the Lender for any buildings insurance and authorise the deduction of monthly insurance premiums to be included in the monthly direct debit payable to the Lender.
- 8) If there are more than one of us, then we agree and understand that our liabilities and obligations hereunder are joint and several. Payments in respect of the Mortgage are paid for and on behalf of all borrowers whose borrowings are secured by the Mortgage.
- 9) I acknowledge that part of the application fee paid by me with this application will be used for the costs of any initial assessment by the Lender of my application. If the application is declined or does not proceed before the valuer has been instructed, the application fee paid may be refunded net of any such costs. I further acknowledge that once a valuer has been instructed, no refund of the valuation fee paid can be allowed.
- 10) I confirm any Additional Security Fee arrangements are for the Lender's benefit only and that I have no right or claim in relation to them.
- 11) If Payment Protector has been included, I confirm that I have read the product details provided and I am eligible for cover as outlined in the product leaflet.
- 12) I confirm the Lender may decline this application without stating a reason.
- 13) I understand that the Lender may in due course wish to dispose of or to raise finance on any Mortgage that is entered into in consequence of this application by way of securitisation or otherwise. Accordingly, I consent to:
  - (a) The Lender transferring, assigning, securitising, charging or otherwise disposing of the whole or any part of the Lender's right, title and interest in and to the Mortgage, together with any collateral security provided with it;
  - (b) The Lender entering into any contract relating to the funding of the Mortgage with any person; and
  - (c) Any of the persons referred to in paragraph 5 of the section entitled Important-Your Information above relying upon the truth and accuracy of the information and the consents contained in this application.
- 14) "I/We confirm that where income has been self certified, the amounts disclosed within this application are true and accurate and are sufficient to pay the monthly mortgage payments stated within the Key Facts Illustration".
- 15) "I/We acknowledge the way an interest only mortgage works and that the balance of my / our mortgage will not reduce over the term of the mortgage and it will be my responsibility to repay the loan from other sources at maturity of the loan.  
I/We acknowledge that we have also considered the impact on my/our monthly payment of increases in interest rates, as illustrated in the Key Facts Illustration. (This applies only to applicants who are taking out an interest only mortgage)".
- 16) I have read and understood the section entitled Important-Your Information above. By signing this application, I agree that the Lender can use my information in this way.

**All applicants to the Mortgage are required to sign below.**

Signature	Print name	Date
Signature	Print name	Date

The taking of a Mortgage is probably the largest and most important financial commitment that you will ever undertake. To protect you and your family we strongly recommend you arrange adequate life assurance cover to satisfy the Mortgage debt in the event of your death.

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

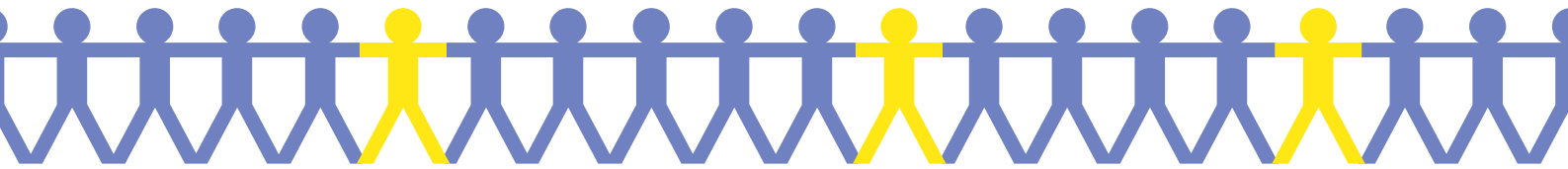
Mortgages plc and the Lender accept no responsibility for any representations made by any employee or agent of Mortgages plc, the Lender or any other person unless these are incorporated in the Offer of Advance or are subsequently confirmed by Mortgages plc or the Lender in writing.

Mortgages plc, 28/30 Cornhill, London EC3V 3NF Telephone. 0845 60 50 40 2  
REGISTERED IN ENGLAND AND WALES UNDER COMPANY NUMBER 3320975

Send completed mortgage application form to: Mortgages plc, Spectrum Building, 4th Floor, 55 Blythswood Street, Glasgow G2 7AT







## CUSTOMER VERIFICATION FORM TO BE COMPLETED BY FSA REGISTERED INTRODUCERS ONLY\*

It is a requirement of law to verify an applicant's name and address. Please see the Verification Requirements section below for specific requirements.

### Verification Requirements (please tick appropriate box)

**Face-To-Face**

Please indicate **two** methods of identification for each applicant, one from section A **and** one from Section B.

**Non-Face-To-Face**

Please indicate **three** methods of identification for each applicant, one from section A **and** one from Section B, plus **one further** document from either section.

### Applications From Expatriates

Please ensure that the document submitted from Section B confirms the applicant's current address abroad and is dated within the last three months.

Mortgages plc reserves the right to request alternative and/or additional identification/information as appropriate.

## CONFIRMING APPLICANT(S) IDENTITY & RESIDENCY

Please complete the appropriate sections to confirm you have seen the original document. You should send the original or a copy of the original, certified by yourself, a Financial Services Authority registered introducer.

### Please note:

- Items may be used to evidence proof of name or residency but not both.
- The person certifying the copy must include the following:  
Signature, name, company, date and a statement confirming it is a true copy of the original document.
- Copies must be in black and white only.
- Where a new residential address cannot be verified, as the address may be temporary or the applicant has been at the current address for less than 3 months and verification evidence is not yet available, then the applicant's previous address must be verified.
- Failure to fully complete this form will delay the application.

<b>APPLICANT 1</b>	<b>FULL NAME:</b>	<b>DATE OF BIRTH:</b>
<b>APPLICANT 2</b>	<b>FULL NAME:</b>	<b>DATE OF BIRTH:</b>

### SECTION A – PROOF OF NAME

Current Full Signed Passport	Current Full UK Photo Driving Licence (both paper and photo section required)
Current Full UK Driving Licence (Old Style)	Current Provisional UK Photo Driving Licence (both paper and photo section required)
Current Police Photo Warrant Card	Current HM Customs and Excise Photo Card
Current Inland Revenue 714 Photo Card	Inland Revenue Tax Notification (e.g. tax assessment statement of account/notice of coding)
Current Firearms Certificate	State Pension or Benefits Book / Notification Letter
Known Employer ID Photo Card (card style must be known to staff)	

\*or unregulated intermediary for Buy to Let

APPLICANT 1				
Proof of Name Document	Document Reference/Account No	Issuing Issuing Authority/ Country/Employer	Date of Expiry/Issue	Certified Copy Attached
				<input type="checkbox"/>
				<input type="checkbox"/>

APPLICANT 2				
Proof of Name Document	Document Reference/Account No	Issuing Issuing Authority/ Country/Employer	Date of Expiry/Issue	Certified Copy Attached
				<input type="checkbox"/>
				<input type="checkbox"/>

SECTION B – PROOF OF RESIDENCY	
Applicant on current Voters Roll	Utility Bill – less than three months old (not mobile phone)
Medical Cards	Current Local Authority Tax Bill (valid for current year)
HP Agreements	Bank/Building Society Statement (less than three months old)
Credit Card Statement (less than three months old)	Current Full UK Photo Driving Licence (both paper and photo section required)
Current Full UK Driving Licence (Old Style)	Current Provisional UK Photo Driving Licence (both paper and photo section required)
Inland Revenue Tax Notification (e.g. tax assessment statement of account/notice of coding)	

APPLICANT 1					
Proof of Residency Document	Document Reference/Account No/Sort Code	Name of Utility/Creditor/ Authority/Company	Address (delete as applicable)	Date of Expiry/Issue	Certified Copy Attached
			Current / Previous		<input type="checkbox"/>
			Current / Previous		<input type="checkbox"/>

APPLICANT 2					
Proof of Residency Document	Document Reference/Account No/Sort Code	Name of Utility/Creditor/ Authority/Company	Address (delete as applicable)	Date of Expiry/Issue	Certified Copy Attached
			Current / Previous		<input type="checkbox"/>
			Current / Previous		<input type="checkbox"/>

**Declaration**

I/We certify that I/we have verified the identity of the Applicant(s) and have:

- A) Seen the original documents;
- B) Checked that any requiring a signature were pre-signed; and
- C) Confirmed that any associated photograph of the applicant bore a good likeness to the applicant; and
- D) Included the relevant reference information and certified documentary evidence on/with this certificate.

Full name or regulated firm:

FSA reference no:

Signed\*:

Full name:

Position:

Date:

\* Note: This declaration must be signed by the person who has seen the original documentary evidence.

11/04

Mortgages plc is authorised and regulated by the Financial Services Authority.  
Not all forms of mortgage are regulated by the FSA.  
Registered in England & Wales. Company number 3320975. Consumer Credit Licence 436063.  
Registered office: 3rd Floor, 28-30 Cornhill, London EC3V 3NF  
[www.mortgagesplc.com](http://www.mortgagesplc.com)

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