

Mortgage Application

we are
Preferred
the specialist mortgage people

CASE SUBMISSION

Team _____ Packaged Unpackaged (app form/ID dec and val fee)

PACKAGER Complete as applicable

Name of Firm _____
 Contact Name _____
 Tel No _____ Fax No _____
 Name of Network/Mort Club (if applicable) _____
 PML Accreditation No _____
 FSA Registration No _____
 Your Ref _____

BROKER/INTRODUCER Point of sale broker details required

Name of Firm _____
 Contact Name _____
 Tel No _____ Fax No _____
 Name of Network/Mort Club (if applicable) _____
 PML Accreditation No _____
 FSA Registration No _____
 Your Ref _____

APPLICATION DETAILS

Level of Advice Provided Advised Sale Non-Advised Sale **Type of Transaction** RMC CCA Non-Reg

Fees payable (as per KFI)	Added to Loan	Included in Loan	Refundable	If yes please provide circumstances:
Broker Fee	£ <input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	_____
Arrangement Fee	£ <input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	_____
Valuation Fee	£ <input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	_____
Legal Fees	£ <input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	_____
HLC	£ <input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	_____
Building Insurance	£ <input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	_____
Telegraphic Transfer Fee	£ <input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	_____
Title Insurance Fee	£ <input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	_____
Other Fees	£ <input type="checkbox"/>	<input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	_____

TOTAL £ _____

Please provide details of all other fee(s) payable: _____

Please provide details of all insurance fees relating to the mortgage: _____

If applicable please also provide breakdown of fee(s) included with Broker Fee: _____

Procurement Fees Payable: Please provide the details of all parties (including packagers) who will receive payment should this mortgage complete:

Name _____ £ _____
 Name _____ £ _____
 Name _____ £ _____

DOCUMENTATION ENCLOSED

APPLICANT 1

APPLICANT 2

Application Form signed	_____	_____
Documentary Evidence Form	_____	_____
Proof of Identification	_____	_____
Proof of Residency	_____	_____
Self Certification - Self Employed	_____	_____
Self Certification - Employed	_____	_____
Latest Payslip	_____	_____
Employment Reference	_____	_____
OR		
P60 (Latest Year)	_____	_____
Accountants Reference/Statement	_____	_____
Mortgage Reference/Statement (confirming last 12 months payments)	_____	_____
Rent Reference Statement (confirming last 12 months payments)	_____	_____
Section 125 - Right to Buy only	_____	_____
Bankruptcy Discharge Certificate	_____	_____
IVA Reference/Statement	_____	_____
Bank Statements - If required	_____	_____

Valuation Report Specialist Reports

Broker Declaration (Point of sale Broker): I hereby certify full details and a KFI for the product(s) specified has been provided to all applicant(s) prior to the submission of this application form.

Signed _____ Date _____

1. PURPOSE OF LOAN

Purchase Remortgage Right to Buy Buy to Let Let to Buy Amount of additional capital being raised £ _____
 Remortgage of Right to Buy property within Pre-Emption period? Yes* No Original purchase date __ / __ / __
 If Buy to Let, will more than 40% of the property be occupied by a relative? Yes No
 If Remortgage or Right to Buy please state reason for any additional funds: Home improvements Debt Consolidation
 Combination of both or Other (please specify) _____
 Will all applicants benefit equally from the mortgage advance? Yes No
 *Where Right to Buy Remortgage within Pre-Emption, Title Insurance will be compulsory

2. LOAN REQUIRED

Loan amount £ _____ LTV _____ % Amount of deposit £ _____ Source of deposit _____ Term _____ Years

3. REPAYMENT METHOD

Capital and interest Interest only Part & Part Interest only element £ _____
 If Interest only or Part & Part please state how the mortgage is to be repaid and provide details in 'Additional Information', section 17:
 ISA Endowment Investment Policy Pension Policy Sale of Property
 Other (please specify) _____
 If you select an interest only repayment method for all or part of your mortgage loan you will need to make provision for repayment of the original amount borrowed, plus any accrued or unpaid interest, on or before the end of the term. We strongly recommend that you take independent financial advice to ensure that your provisions for repayment of the loan are adequate.

4. PRODUCT REQUIREMENT

Core Range

Near Prime Extra Light Light Mid Unlimited
 No discount with reduced early repayment charge (not on Near Prime) Discount – No. of years
OR Fixed Rate – No. of years

Other Products

Shared Ownership Exclusive Product No. _____

5. INCOME VERIFICATION

Verified Self Cert Self Employed Self Cert Employed

Where Self Certification of income is to be used please state reason and provide details of how income is derived:

6. PERSONAL DETAILS

First Applicant Title Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/>	Second Applicant Title Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/>
Surname _____	Surname _____
Forename(s) _____	Forename(s) _____
Have you ever been known by another name? Yes <input type="checkbox"/> No <input type="checkbox"/>	Have you ever been known by another name? Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please provide previous name, date of change, and reason for change in 'Additional Information', section 17	
Date of birth __ / __ / __	Date of birth __ / __ / __
Present address _____	Present address _____
_____	_____
Postcode <input type="text"/>	Postcode <input type="text"/>
Time at present address _____ Years _____ Months	Time at present address _____ Years _____ Months

PERSONAL DETAILS CONTINUED ON NEXT PAGE

6. PERSONAL details continued from previous page

If less than 3 years, please provide previous address

Previous address _____

 _____ Postcode
 Time at previous address _____ Years _____ Months _____
 Residential status at previous address e.g. owner, tenant _____

If less than 3 years, please provide previous address

Previous address _____

 _____ Postcode
 Time at previous address _____ Years _____ Months _____
 Residential status at previous address e.g. owner, tenant _____

If you have lived at any other address(es) in the last 3 years please provide details in 'Additional Information', section 17

Work telephone no. STD () _____	Work telephone no. STD () _____
Home telephone no. STD () _____	Home telephone no. STD () _____
Mobile telephone no. _____	Mobile telephone no. _____
email address _____	email address _____
Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/>	Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/>
Nationality _____	Nationality _____
Are you paying maintenance? Yes <input type="checkbox"/> No <input type="checkbox"/>	Are you paying maintenance? Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, how much? £ _____ per month	If yes, how much? £ _____ per month

First Applicant

Living with partner Yes No

No. of dependants/children

Have you ever been declared bankrupt, had a sequestration order made against you? Yes No

Have you ever been subject to an IVA or Trust Deed Yes No

Have you ever had any County Court Judgements, Defaults or Decrees recorded against you? Yes No

Have you been party to a mortgage where possession or a voluntary surrender took place? Yes No

Have you been in 3 or more months arrears with any existing/previous unsecured loan in the last 24 months? Yes No

Have you ever been turned down for credit or had a mortgage application refused? Yes No

Second Applicant

Living with partner Yes No

No. of dependants/children

Have you ever been declared bankrupt, had a sequestration order made against you? Yes No

Have you ever been subject to an IVA or Trust Deed Yes No

Have you ever had any County Court Judgements, Defaults or Decrees recorded against you? Yes No

Have you been party to a mortgage where possession or a voluntary surrender took place? Yes No

Have you been in 3 or more months arrears with any existing/previous unsecured loan in the last 24 months? Yes No

Have you ever been turned down for credit or had a mortgage application refused? Yes No

If you have answered 'yes' to any of the above questions, please provide details in 'Additional Information', section 17

7. BANK DETAILS (UK bank account held in name of one or both applicants)

First Applicant Name and address of bank

 _____ Postcode
 Sort Code _____ Account No. _____
 No. of years this account has been held _____ years

Joint Applicant Name and address of bank

 _____ Postcode
 Sort Code _____ Account No. _____
 No. of years this account has been held _____ years

8. PRESENT HOUSING

First Applicant

Residential status Owner Tenant Living with parents

First Time Buyer Yes No

Name and address of lender or landlord

Postcode

Mortgage/rent payment £ _____ Weekly Monthly

Have you had any arrears? Yes No

Please confirm number of months missed payments in each period

Arrears outstanding at application payments outstanding

Last 0-3 months payments missed

Months 4-6 payments missed

Months 7-9 payments missed

Months 10-12 payments missed

Months 13-24 payments missed

Has the mortgage/tenancy been DSS/DWP assisted in the last 6 months? Yes No

If you have answered 'yes' to any of the above

Value of current arrears (if applicable) £ _____

Maximum value of arrears in last 12 months £ _____

If you currently have a mortgage

Balance outstanding (including arrears) £ _____

How long with lender? _____ years _____ months

Account/Roll no. _____

Will you be redeeming this mortgage on or before completion of this loan? Yes No

Do you have or have you had any other secured loans/mortgages on this or any other property within the last 12 months? Yes No

Second Applicant

Residential status Owner Tenant Living with parents

First Time Buyer Yes No

Name and address of lender or landlord

Postcode

Mortgage/rent payment £ _____ Weekly Monthly

Have you had any arrears? Yes No

Please confirm number of months missed payments in each period

Arrears outstanding at application payments outstanding

Last 0-3 months payments missed

Months 4-6 payments missed

Months 7-9 payments missed

Months 10-12 payments missed

Months 13-24 payments missed

Has the mortgage/tenancy been DSS/DWP assisted in the last 6 months? Yes No

If you have answered 'yes' to any of the above

Value of current arrears (if applicable) £ _____

Maximum value of arrears in last 12 months £ _____

If you currently have a mortgage

Balance outstanding (including arrears) £ _____

How long with lender? _____ years _____ months

Account/Roll no. _____

Will you be redeeming this mortgage on or before completion of this loan? Yes No

Do you have or have you had any other secured loans/mortgages on this or any other property within the last 12 months? Yes No

If you have answered 'yes' to any of the above questions, please provide details in 'Additional Information', section 17

9. PROPERTY TO BE MORTGAGED

Address of property to be mortgaged _____

Postcode

Estimated value £ _____ If already owned, original date of purchase and price paid Date _____ Price £ _____

Purchase price £ _____ Are you purchasing as a sitting tenant? Yes No

Are you purchasing privately? (i.e. not through an estate agent) Yes No

Is the property being purchased from a relative? Yes No Is a deed of gift involved? Yes No

Property description House Bungalow Flat Maisonette Other (specify) _____

No. of bedrooms No. of kitchens

If a flat/maisonette, no. of storeys in building? _____ Is it above commercial premises? _____ Yes No

Tenure Freehold Commonhold Leasehold If leasehold, unexpired lease term _____ yrs*.

*Note: the unexpired lease term years must be a minimum of 50 yrs (England and Wales) or 99 yrs (Northern Ireland) at the end of the mortgage term.

Property usage Owner occupied Tenanted Non-owner occupied Will you reside in the property? Yes No

Is the property ex-council? Yes No Is/will the property be part of a shared ownership scheme? Yes No

Is the property to be used for business purposes? Yes No

PROPERTY TO BE MORTGAGED CONTINUED ON NEXT PAGE

9. PROPERTY TO BE MORTGAGED continued from previous page

Will there be any other person aged 17 or over living at the property? Yes No

Name _____ Age _____ Relationship _____

Name _____ Age _____ Relationship _____

If you have answered 'yes' to the above question, and you need more space, provide full details in 'Additional Information', section 17

Year of construction _____ (State 'new' if being constructed) If less than 10 years old, is there an NHBC or Architects Certificate? Yes No

Type Detached Semi-detached Terraced Other _____

Walls Brick Stone Other _____

Roof Tile Slate Other _____

If you have answered 'other' to any of the above questions, please provide details in 'Additional Information', section 17

10. EMPLOYMENT DETAILS

First Applicant

Status Employed Self employed None

If employed, is position: Permanent Temporary Contract

If self employed, can income be verified by way of an accountant's certificate? Yes No

Time in employment/self employment _____ years _____ months

Second Applicant

Status Employed Self employed None

If employed, is position: Permanent Temporary Contract

If self employed, can income be verified by way of an accountant's certificate? Yes No

Time in employment/self employment _____ years _____ months

If less than 1 year, please provide full details of previous employment in 'Additional Information', section 17

Employee payroll number _____

If a shareholder, % shareholding _____ %

Occupation if employed or nature of current business if self employed _____

Name and address of employer or current business address if self employed _____

_____ Postcode

11. INCOME DECLARATION

If verifying income please proceed to section 12. Self certification applicants are required to complete this section and sign the declaration (then please proceed to section 12 and complete accountant's details).

First Applicant

Total earned income _____ £ _____ p.a.

Total other income* _____ £ _____ p.a.

Second Applicant

Total earned income _____ £ _____ p.a.

Total other income* _____ £ _____ p.a.

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

Signature _____ Date _____

Signature _____ Date _____

PLEASE NOTE: FALSIFYING INCOME IS CONSIDERED TO BE MORTGAGE FRAUD

IMPORTANT: MAKE SURE YOU CAN AFFORD YOUR MORTGAGE IF YOUR INCOME FALLS

The FSA's information sheet 'You can afford your mortgage now, but what if ... ?' will help you consider the risks. You can get a free copy from www.fsa.gov.uk/consumer, or by calling 0845 606 1234

12. INCOME DETAILS N.B. Employed: state basic salary. Self employed: state net income/net profit

First Applicant

Annual income _____ £ _____ p.a. Other income* _____ £ _____ p.a.
 Accountant details _____
 Telephone No _____

Second Applicant

Annual income _____ £ _____ p.a. Other income* _____ £ _____ p.a.
 Accountant details _____
 Telephone No _____

*Please provide source and amount of additional income and state whether guaranteed or not in 'Additional Information', section 17

13. OTHER COMMITMENTS Please list any other secured/unsecured commitments (e.g. hire purchase, bank loans, credit card, catalogue etc.)

Lender	Account number	Balance now	Monthly payments	Loan date	End date	Secured		To be repaid from advance		Applicant 1, 2 or joint	Is this a business loan?	
						Yes	No	Yes	No		Yes	No
		£	£	/ /	/ /	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
		£	£	/ /	/ /	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
		£	£	/ /	/ /	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
		£	£	/ /	/ /	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
		£	£	/ /	/ /	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
		£	£	/ /	/ /	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
		£	£	/ /	/ /	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
		£	£	/ /	/ /	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
		£	£	/ /	/ /	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
		£	£	/ /	/ /	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>

Please provide details of any additional committed outgoings in 'Additional Information', section 17

WARNING: THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

14. ARRANGEMENTS FOR PROPERTY INSPECTION

Name of person to be contacted _____ Name of vendor _____
 Address of person to be contacted _____

 _____ Postcode
 Telephone No. STD () _____
 Name of Selling Agent (if any) _____
 Address of Selling Agent _____

 _____ Postcode
 Telephone No STD () _____

15. SOLICITOR

PLEASE NOTE (ENGLAND AND WALES ONLY): We will only instruct solicitors to act for us where there are a minimum of 2 practising partners. The firm must be registered with The Law Society. If the solicitors nominated by you do not meet our criteria, we may instruct solicitors to act on our behalf. You will be liable for all legal costs, even if two sets of solicitors have been instructed.

Name of your solicitor's firm _____ Number of partners _____
 Contact name _____
 Address of your solicitor _____

 _____ Postcode
 Telephone No. STD () _____ Fax No. STD () _____ DX No. _____

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



Please complete the whole form and return it to:
Preferred Mortgages Limited
Oakfield House, 35 Perrymount Road
Haywards Heath, West Sussex RH16 3BX



Name and full postal address of your Bank or Building Society

To the Manager

_____ Bank/Building Society
Address _____

Postcode

Name(s) of Account Holder(s)

Bank/Building Society Account number

Branch sort code

Reference Number, to be completed by Preferred Mortgages

Originator's Identification number

753606

For Preferred Mortgages Collections Ltd official use only. This is not part of the instruction to your Bank or Building Society.

Instruction to your Bank or Building Society

Please pay Preferred Mortgages Collections Ltd Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Preferred Mortgages Collections Ltd and, if so, details will be passed electronically to my Bank/Building Society.

Signature (s) _____

Date _____

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

This guarantee should be detached and retained by the Payer



THE 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 or Building Society.
- If the amounts to be paid or the payment dates change Preferred Mortgages Collections Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Preferred Mortgages Collections Limited or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.



PAYMENT OF FEES BY CREDIT/DEBIT CARD

This method may help to speed the process. If you would like to pay by credit/debit card, please tick appropriate boxes, complete the required details and return this section to:

Preferred Mortgages Limited, Oakfield House, 35 Perrymount Road, Haywards Heath, West Sussex RH16 3BX.

Valuation fee Existing lender reference fees Other

I wish to pay by

Mastercard/Access Visa Delta Switch
Amex Solo

I authorise you to debit my account with the amount of

£ _____

My card number is

Issue number (Switch cards only) Expiry date

Name, as it appears on the card:

Address, as it appears on the card issuer's records

Postcode

Signature of card holder _____

Date _____

HELPLINE 01444 447755

DECLARATION

To () and Preferred Mortgages Limited which lends me/us money pursuant to this application (the lender) (which term includes successors and assigns and those deriving title through it).

I/We hereby agree and declare that:

- The particulars contained in this Mortgage Application whether completed in my/our hand or not and any accompanying or supporting documentation which is now enclosed or may hereafter be provided by me/us (the Mortgage Application) are and will be true and accurate in all respects and if a formal loan offer is made by Preferred Mortgages Limited and a contract is concluded such particulars are to be regarded as forming part of that contract.
- No loans exist which are required to be, but are not, disclosed in this Mortgage Application.
- I/we consent to Preferred Mortgages Limited and its introducers (this will be your mortgage broker or financial intermediary) to make such enquiries and searches and obtain such references and information as they shall consider necessary of such persons, including but not limited to tax authorities, employers, landlords, accountants, building societies, bankers and credit reference agencies (who will keep a record of searches made) as they deem necessary to confirm the truth and accuracy of the particulars contained in this Mortgage Application, whether or not this Mortgage Application proceeds. Preferred Mortgages Limited and its agents are authorised to seek information from other insurers to check the answers I/we have provided. The results of these enquiries, searches and references and any information given by me/us or any person in applying for the loan may be used for credit assessment and for debt recovery, tracing and fraud prevention.
- A valuation report will be obtained solely for the benefit of Preferred Mortgages Limited to enable it to assess the amount of the 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 Preferred Mortgages Limited or any other persons. Whilst Preferred Mortgages Limited may provide me/us with a copy of the valuation report Preferred Mortgages Limited is not the agent of the surveyor or firm of surveyors providing the valuation report and neither Preferred Mortgages Limited nor such 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 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.
- The only fees payable in respect of this Mortgage Application are those which are due and payable to Preferred Mortgages Limited 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.
- Preferred Mortgages Limited may from time to time transfer or assign any loan, mortgage loan or policy/ies of life assurance and other related security (or any one of them) to any other company or person without notice to me/us. I/we hereby consent to each such transfer or assignment.
- The information contained in this Mortgage Application and Declaration may be relied upon by Preferred Mortgages Limited and any person or body in whom the benefit of all or any of the loan, mortgage loan and other related security is from time to time vested.
- I/we consent to my/our Solicitor disclosing to Preferred Mortgages Limited any information or documentation whatsoever requested by Preferred Mortgages Limited either in relation to the transaction or the property which is the subject of this Mortgage Application or which Preferred Mortgages Limited requires or would have required to consider whether or not to make a mortgage loan to me/us.
- 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 Preferred Mortgages Limited may decline this Mortgage Application without giving any reason whatsoever.
- 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 Preferred Mortgages Limited's willingness to provide the loan.
- I/we give Preferred Mortgages Limited consent to use my data for the processing of this Mortgage Application. Preferred Mortgages Limited may pass information, documents or data held by it or provided to it in relation to this Mortgage Application, the mortgage loan, any related security (historical, current or confidential), any possession of the property by Preferred Mortgages Limited and any insurance to
 - any actual or proposed transferee of the mortgage loan or such related security
 - the provider of funds for the mortgage loan
 - any party with whom Preferred Mortgages Limited is considering entering into a contractual agreement in relation to the mortgage loan or such related security
 - credit reference agencies and fraud prevention agencies
 - any introducer of mortgage business to Preferred Mortgages Limited
 - the Insurance Companies (the buildings/contents insurer and such other companies as

- Preferred Mortgages Limited may reasonably decide) and/or
 - any insurance database register
 - 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.
 - any subsidiary, parent, affiliate or group company of Preferred Mortgages Limited.
- Certain information collected may be classified as sensitive (for example county court judgements or criminal offences) and Preferred Mortgages Limited can only use such data where Preferred Mortgages Limited has my/our explicit consent. I/we consent to Preferred Mortgages Limited processing this data.
 - 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.
 - I/we consent to any telephone conversations and calls between Preferred Mortgages Limited and myself/ourselves being monitored for training purposes.
 - I/we understand that it will be my/our responsibility to maintain payments on any mortgage through Preferred Mortgages Limited. If I/we decide not to accept Preferred Mortgages Limited mortgage payment protection insurance, I/we will arrange/have already arranged suitable cover and/or understand that my/our mortgage payments will not be protected in the event of accident, sickness or unemployment, if such cover is not in force.
 - I/we confirm that by stating on the Mortgage Application information about another party, including but not limited to a joint applicant, a financial association may be created which may link our financial records. I/we are entitled to:
 - Disclose information about a joint applicant and/or anyone else referred to by me/us and
 - Authorise Preferred Mortgages Limited to search, link and/or record information at credit reference agencies about me/us and/or anyone else referred to by me/us.
 - I/we agree that details relating to this application and my account with you once any mortgage commences, can be provided to the FSA to assist them in monitoring their compliance.
 - Where this application has been introduced by a third party that party is not an Agent of Preferred Mortgages and does not have any authority to commit Preferred Mortgages to any binding agreement.

PLEASE NOTE – use of your information

Preferred Mortgages Limited will check your details with fraud prevention agency/agencies and if you give Preferred Mortgages Limited or its introducers false or inaccurate information and Preferred Mortgages Limited suspect fraud, Preferred Mortgages Limited will record this. Preferred Mortgages Limited and other organisations may use and search these records to:

- Help make decisions about credit and credit related services, for you and members of your household;
- Help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for you and members of your household;
- Trace debtors, recover debt, prevent fraud, and to manage your accounts and insurance policies;
- Check your identity to prevent money laundering, unless you furnish Preferred Mortgages Limited with other satisfactory proof of identity.


Preferred Mortgages Limited and other fraud prevention agency/agencies will also use the records for statistical analysis about credit, insurance and fraud. Please telephone 01444 447700 if you want to have details of those fraud prevention agencies from whom Preferred Mortgages Limited obtain information and with whom information is recorded about you. You have a legal right to these details.

Under the provisions of the Data Protection Act 1998 ('the Act') any information provided by you may be held by Preferred Mortgages Limited in its computer and manual records and may be shared within the Preferred Mortgages Limited organisation and with those third parties, specified in paragraph 11 above, to protect both Preferred Mortgages Limited and its customers against fraud. Under the Act you are entitled to know what information is held about you on the records of Preferred Mortgages Limited and to ask for inaccurate details to be amended. If you have any questions about the Act or your rights under it you may write to the Data Protection Officer at Preferred Mortgages Limited.

Information held about you by the Credit Reference Agencies may already be linked to records relating to another party. For the purposes of this Mortgage Application you may be treated as financially linked and this Mortgage Application may be assessed with reference to any 'associated' records.

Where you borrow or may borrow from Preferred Mortgages Limited, we may give details of your account and how you manage it (whether or not in default) to credit reference agencies. If you borrow and do not repay in full and on time, Preferred Mortgages Limited may tell credit reference agencies and/or the Council of Mortgage Lenders' Possessions Register who will record the outstanding debt.

Where you choose a mortgage repayment method of capital repayment or interest only, Preferred Mortgages Limited does not require the Mortgage Application to be supported by any financial products sold by a third party (for example endowments or ISAs).

 **Declaration of consent to be signed in all cases.** Please check through this application form to ensure that it is fully completed. Any sections that are not completed may result in unnecessary delays. It is important that all the applicants have read and understood the declaration before signing this application. By signing you agree that we can use your information in this way.

I/We hereby certify full details and a KFI for the product specified has been provided to Me/Us prior to the submission of this application form.

First Applicant

Signed _____

Date _____

Second Applicant

Signed _____

Date _____

From time to time Preferred Mortgages Limited may contact you regarding other products and services that may be of interest to you. For Buildings (and Contents) Insurance this is provided through Coppergate Limited (through Norwich Union). By ticking this box I/We agree to receive details of products and services offered by Preferred Mortgages Limited or the Companies specified by mail, telephone, e-mail or fax. I/We understand that if I/We do not wish to receive further information regarding such services and products I/We may write to Preferred Mortgages Limited and its records will be amended accordingly.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.
Preferred Mortgages Limited, Oakfield House, 35 Perrymount Road, Haywards Heath, West Sussex RH16 3BX.

Preferred Mortgages Limited is authorised and regulated by the Financial Services Authority for regulated mortgage products and regulated general insurance products. Registration no. 304343. Our registered office is Oakfield House, 35 Perrymount Road, Haywards Heath, West Sussex RH16 3BX. Preferred Mortgages Limited registered in England & Wales No. 3137809.

AF 2005 (V2)10/05