

Mortgage Application Form

brokerservices4u

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APPROVED!



Are U on the ball?

Mortgages • Buy to let • Right to Buy • Loans • Commercial • Bridging Finance

Broker Services 4U Genesis House, 25a Highfield Road, Bushey, Herts. WD23 2QJ

Packager details - to be completed by Packager only

Contact name:

Email address:

Business name: Broker Services 4u

Address: Genesis House, 25a Highfield Road, Bushey, Herts.

Postcode: WD23 2QJ

Tel: 0800 988 8071

Fax: 01923 655 440

FSA no: 303378

Other contact email:

Application checklist - Please tick

To help ensure that all the correct documentation is supplied when submitting your fully completed application form, please use the check list below this will help us process your application without delay. Please note: It is a serious offence to make a false declaration and could result in a criminal prosecution for fraud

- Valuation fee and arrangement/reservation fee cheque if applicable (or credit/debit card details)
- Fully completed & signed application form
- Full completed ID Verification Certificate
- Certified proof of identification
- Original Last annual mortgage or rent statement covering a 12 month period (unless private tenant)
- Last P60 for each applicant (if employed) - if not self certifying
- Payslips covering last month for each applicant (if employed) - if not self certifying
- Last years full signed trading account or Inland Revenue Self Assessment forms (if self employed) - if not self certifying
- Tick to confirm you have signed the Agreement and Declaration
- Tick to confirm you have read and understood the key facts illustration
- Original Right to Buy papers (if applicable)
- Details of expected rental income (if Buy to Let)
- Original discharge certificate (if previously bankrupt)

Introducer declaration - to be signed and completed by the introducer only

I confirm and declare that:

- a. I am acting on behalf of the applicants named on this application form.
- b. I hold the relevant permission with the Financial Services Authority for the level of service provided.
- c. A Key Facts Illustration has been provided in accordance with the above.
- d. All of the information provided in this application is accurate to the best of my knowledge.

Signature: X

Company:

Date: DD / MM / YYYY

FSA number:

1 Intermediary details

Intermediary:

Contact name:

Address:

Postcode:

FSA details: Are you Directly authorised? An appointed representative? An authorised network? Non-authorised?

Network:

FSA no:

Mobile no:

Phone no:

Fax no:

Email:

Face to face identification? Yes No

Are you advising the customer on this application? Yes No

2 Mortgage requirements & details

Type of Mortgage: Purchase Re-mortgage **Status:** Full Status Self certification
 Let to Buy Buy to Let (income based) Buy to let (rental based) Main Residence

Is this mortgage to be redeemed upon completion of the new mortgage? Yes No

*If 'No', please provide a reason:

Product type: **Term:** **End Date:** DD / MM / YY **Rate charged:**

Proposed Lender: **Rate:** **Scheme:**

Lender Ref No (e.g IDOL No.):

New Loan details:

Purchase Price: £

Expected Valuation: £ Advance required: £ Term: 00 yrs.

Purpose of loan:

Repayment type: Interest only Repayment Part and Part (split)* *Please state interest only amount: £

Re-mortgage or Right to Buy property within Pre-emption period? Yes No Original purchase date: DD / MM / YYYY

If Re-mortgage or Right to Buy please state the reason for any additional funds: Home Improvements Debt Consolidation
 Combination of both other (please specify)

Will the property be occupied by either a member of either applicant's immediate family? Yes* No

*If 'Yes' what is the relationship?

If Buy to Let, will more than 40% of the property be occupied by a relative? *Yes No Anticipated rental income PCM: £

Will all applicants benefit equally from the mortgage advance? Yes No

Are you a first time buyer? Yes No

Is your current property being sold? *Yes No

If 'Yes' will this be at the same time as your purchase? Yes *No

If 'No' please provide details:

Benefit to Customer Please detail why the customer will benefit from this mortgage: (use additional information section 28 if req.)

3 Fees being charged to the customer

	Amount	Broker fee	Payable when?	Amount refundable
Intermediary:				
Introducer 1:				
Introducer 2:				
Valuation fee		Payable to:		
Legal fee		Payable to:		
Other fee information				

Amount of procuration fee paid to the packager: £

Amount of procuration fee paid to any other firm involved: £ Name of firm:

4 Sections for completion - Employment & income details

Applicant/s description	Complete circled section/s
If full status - employed on a permanent basis - salaried	5 6 7 8 9 10 11 12 13 14 15 16 17
If employed on a contract / temporary basis - salaried	5 6 7 8 9 10 11 12 13 14 15 16 17
If self employed / partner / controlling director	5 6 7 8 9 10 11 12 13 14 15 16 17
If self certifying	To complete all sections where applicable or otherwise stated.

5 Applicant/s personal details (All applicants)

First Applicant

Title: (Mr/Mrs/Miss/Ms/Other)

First & Middle names:

Surname:

Maiden / previous name :

Previous title

Date of birth: DD / MM / YYYY

National Insurance No.

Gender: Male Female

Relationship to applicant 2:

Marital Status: Married or Civil Partnership Partner Single
 Divorced or Dissolved Civil Partnership Widowed or Surviving Civil Partner Separated

Number of dependants: Ages:

Nationality: UK tax Payer? Yes No

Do you have the permanent right to reside in the UK? Yes No

Do you have a diplomatic immunity? Yes No

Please indicate your expected retirement age: Yrs.

Contact Details:

Home phone no.

Daytime phone no.

Email:

I confirm that you may contact me by email at your discretion Yes

Present address:

Postcode: How long at this address?

Are you: An owner Renting Living with relatives

If less than 3 years at present address please give previous address(es)
(Use the additional information section 28 if necessary)

Previous Address 1:

Postcode: How long at this address?

Were you: An owner Renting Living with relatives

Previous Address 2:

Postcode: How long at this address?

Were you: An owner Renting Living with relatives

Second Applicant

Title: (Mr/Mrs/Miss/Ms/Other)

First & Middle names:

Surname:

Maiden / previous name :

Previous title

Date of birth: DD / MM / YYYY

National Insurance No.

Gender: Male Female

Relationship to applicant 1:

Marital Status: Married or Civil Partnership Partner Single
 Divorced or Dissolved Civil Partnership Widowed or Surviving Civil Partner Separated

Number of dependants: Ages:

Nationality: UK tax Payer? Yes No

Do you have the permanent right to reside in the UK? Yes No

Do you have a diplomatic immunity? Yes No

Please indicate your expected retirement age: Yrs.

Contact Details:

Home phone no.

Daytime phone no.

Email:

I confirm that you may contact me by email at your discretion Yes

Present address:

Postcode: How long at this address?

Are you: An owner Renting Living with relatives

If less than 3 years at present address please give previous address(es)
(Use the additional information section 28 if necessary)

Previous Address 1:

Postcode: How long at this address?

Were you: An owner Renting Living with relatives

Previous Address 2:

Postcode: How long at this address?

Were you: An owner Renting Living with relatives

6 Current Employment details (all applicants)

First Applicant

Are you: Employed Self - Employed Contract
 Retired Unemployed Homemaker

If employed/self-employed are you: Part Time Full Time

If part time state hours worked: _____ per week

Job title / Nature of business: _____

Do you own any shares in the company? Yes No

What is your share holding: % How long owned? Yrs.

Second Applicant

Are you: Employed Self - Employed Contract
 Retired Unemployed Homemaker

If employed/self-employed are you: Part Time Full Time

If part time state hours worked: _____ per week

Job title / Nature of business: _____

Do you own any shares in the company? Yes No

What is your share holding: % How long owned? Yrs.

Employed applicants continue, self employed applicants skip to section 7

If employed are you: Permanent Temporary

Permanent: Date employment started: DD / MM / YYYY

Employers Name: _____

Phone no. _____ Fax no. _____

Email: _____

Address: _____

Postcode: _____

Is the company owned by a family member? Yes No

Are you under a notice of termination or redundancy? Yes No

Currently on a probationary period? Yes No

Length of Service: _____

Do you intend to continue? Yes No

If served less than 3 years please provide additional employers information in section 28, additional information

If employed are you: Permanent Temporary

Permanent: Date employment started: DD / MM / YYYY

Employers Name: _____

Phone no. _____ Fax no. _____

Email: _____

Address: _____

Postcode: _____

Is the company owned by a family member? Yes No

Are you under a notice of termination or redundancy? Yes No

Currently on a probationary period? Yes No

Length of Service: _____

Do you intend to continue? Yes No

If served less than 3 years please provide additional employers information in section 28, additional information

7 Your Business (to be completed by Self - Employed, Partnership or Controlling Directors*)

To be completed by all Self employed applicants even if a Self Certification plan has been selected. IF LIMITED COMPANY, PERSONAL GUARANTEES AND SOLICITORS ADVICE WILL BE REQUIRED. * To include directors who own or control *25% or more of the voting rights

First Applicant

Are you: Self Employed Business Partner Controlling Director

Company reg no: _____

VAT number: _____

Tax District & ref. no. _____

Business name: _____

Phone no. _____ Fax no. _____

Email: _____

Address: _____

Postcode: _____

How long has the business been established? Yrs. Mths

How long have you been involved in it? (If less than 3 years please provide additional employment details in section 28) Yrs. Mths

Is the company trading? Yes No

Is the company in the process of being set up? Yes No

Is the business: Limited Partnership Sole Trader

Do you self-assess to H.M revenue & Customs? Yes No

Second Applicant

Are you: Self Employed Business Partner Controlling Director

Company reg no: _____

VAT number: _____

Tax District & ref. no. _____

Business name: _____

Phone no. _____ Fax no. _____

Email: _____

Address: _____

Postcode: _____

How long has the business been established? Yrs. Mths

How long have you been involved in it? (If less than 3 years please provide additional employment details in section 28) Yrs. Mths

Is the company trading? Yes No

Is the company in the process of being set up? Yes No

Is the business: Limited Partnership Sole Trader

Do you self-assess to H.M revenue & Customs? Yes No

8 Accountants details (to be completed by Self - Employed, Partnership or Controlling Directors*)

First Applicant

Name of your accountant: _____

How long has your accountant acted for you? yrs. mths

Name of company/firm: _____

Address: _____

Postcode: _____

Phone no. _____

Fax no. _____

Qualifications: _____

Second Applicant

Name of your accountant: _____

How long has your accountant acted for you? yrs. mths

Name of company/firm: _____

Address: _____

Postcode: _____

Phone no. _____

Fax no. _____

Qualifications: _____

9 Temp/Contract Workers

First Applicant - Also complete additional income section 12

What length is the contract? yrs. mths

Date the contract started: DD / MM / YYYY

Date the contract is due to finish: DD / MM / YYYY

Renewable? Yes No How many times has it been renewed? _____

Second Applicant - Also complete additional income section 12

What length is the contract? yrs. mths

Date the contract started: DD / MM / YYYY

Date the contract is due to finish: DD / MM / YYYY

Renewable? Yes No How many times has it been renewed? _____

10 Employed full status income details

(To be completed by employed full status applicants and self cert applicants)

First Applicant - Also complete additional income section 12

Tax District & Reference no. _____

Employee or works number: _____

Gross Income (please include any payslips covering the last 3 months)

Basic £	PA
Overtime £	PA
Bonus £	PA
Commission £	PA
Total £	PA

Second Applicant - Also complete additional income section 12

Tax District & Reference no. _____

Employee or works number: _____

Gross Income (please include any payslips covering the last 3 months)

Basic £	PA
Overtime £	PA
Bonus £	PA
Commission £	PA
Total £	PA

11 Self Employed full status income details

(to be completed by self employed applicants/business owners and self cert applicants)

First Applicant - Also complete additional income section 12

Net profit for last 3 years - your share (most recent year first)

Year 1 £ _____

Year 1 End: DD / MM / YYYY

Year 2 £ _____

Year 2 End: DD / MM / YYYY

Year 3 £ _____

Year 3 End: DD / MM / YYYY

Second Applicant - Also complete additional income section 12

Net profit for last 3 years - your share (most recent year first)

Year 1 £ _____

Year 1 End: DD / MM / YYYY

Year 2 £ _____

Year 2 End: DD / MM / YYYY

Year 3 £ _____

Year 3 End: DD / MM / YYYY

12 Additional Income details (All applicants)

First Applicant (delete as applicable)

Personal/occupational Pension £	PA
<small>(Detail in section 28)</small> Second/Part Time job £	PA
Tax credits (child, family etc.) £	PA
Investment Income (bonds, shares etc.) £	PA
<small>(Information from section 18)</small> Net rental Income £	PA
Other income £	PA
Other Income Source:	
Total £	PA

Second Applicant (delete as applicable)

Personal/occupational Pension £	PA
<small>(Detail in section 28)</small> Second/Part Time job £	PA
Tax credits (child, family etc.) £	PA
Investment Income (bonds, shares etc.) £	PA
<small>(Complete section 18)</small> Net rental Income £	PA
Other income £	PA
Other Income Source:	
Total £	PA

13 Self certifying income details (Applicants applying for a Self certified loan)

First Applicant Total Personal Income: £ PA

Specify your reason for Self certifying your income

- Self employed / contract worker
- Income derived from more than one source
- Investment income
- Speed of service
- Variable income i.e. bonus/commission /seasonal
- Other (please specify)

In all cases - provide detailed explanation of why Self cert:

Second Applicant Total Personal Income: £ PA

Specify your reason for Self certifying your income

- Self employed / contract worker
- Income derived from more than one source
- Investment income
- Speed of service
- Variable income i.e. bonus/commission /seasonal
- Other (please specify)

In all cases - provide detailed explanation of why Self cert:

14 Lending into retirement

If the mortgage term extends beyond your declared retirement date or your 65th birthday, which ever is lesser, you must provide full details of how you propose to maintain payment after retirement, or any other intended arrangements. (Use additional information section 28 if required)

Expected Job title / nature of employment post retirement: (can this be evidenced)

Details of any pensions / guaranteed income post retirement: (can this be evidenced)

Details of any other expected income during retirement: (can this be evidenced)

Additional supporting information:

15 To be signed in all cases

First Applicant

I hereby confirm that the information I have given above about my income and employment details is, to the best of my ability, a true reflection of my current financial position.

Date: DD / MM / YYYY

Second Applicant

I hereby confirm that the information I have given above about my income and employment details is, to the best of my ability, a true reflection of my current financial position.

Date: DD / MM / YYYY

16 Other Commitments & Loans (All applicants)

IMPORTANT CURRENT HIRE PURCHASE, LOANS, CREDIT CARDS, STORE CARDS, CCJ'S DEFAULTED LOAN ARRANGEMENTS ETC. PLEASE TICK IF YOU HAVE NONE.

Loans or HP												
Applicant		Lender	A/C No	Contract dates		Secured		Monthly payment	Balance	To be paid on completion?		Settlement figure
1	2			From	To	Yes	No			Yes	No	
<input type="radio"/>	<input type="radio"/>					<input type="radio"/>	<input type="radio"/>	£	£	<input type="radio"/>	<input type="radio"/>	£
<input type="radio"/>	<input type="radio"/>					<input type="radio"/>	<input type="radio"/>	£	£	<input type="radio"/>	<input type="radio"/>	£
<input type="radio"/>	<input type="radio"/>					<input type="radio"/>	<input type="radio"/>	£	£	<input type="radio"/>	<input type="radio"/>	£
<input type="radio"/>	<input type="radio"/>					<input type="radio"/>	<input type="radio"/>	£	£	<input type="radio"/>	<input type="radio"/>	£
<input type="radio"/>	<input type="radio"/>					<input type="radio"/>	<input type="radio"/>	£	£	<input type="radio"/>	<input type="radio"/>	£

Credit / Store Cards (Please include cards with NIL balance)									
Applicant		Credit card company	Account Number	Monthly payment	Credit card limit	Balance	To be paid on completion?		
1	2						Yes	No	
<input type="radio"/>	<input type="radio"/>			£	£	£	<input type="radio"/>	<input type="radio"/>	
<input type="radio"/>	<input type="radio"/>			£	£	£	<input type="radio"/>	<input type="radio"/>	
<input type="radio"/>	<input type="radio"/>			£	£	£	<input type="radio"/>	<input type="radio"/>	
<input type="radio"/>	<input type="radio"/>			£	£	£	<input type="radio"/>	<input type="radio"/>	
<input type="radio"/>	<input type="radio"/>			£	£	£	<input type="radio"/>	<input type="radio"/>	

17 Credit Details / History (All applicants)

First Applicant

If you answer 'Yes' to any of the questions below, please provide additional information in section 28

Any existing CCJs? None Yes

Number of unsatisfied CCJs in past 2 years: _____

Highest arrears in the past 12 months: _____

Previous Bankruptcy: None *Yes

*If 'Yes', when was it discharged? _____

Have you ever had an I. V. A (Individual Voluntary Arrangement)?

None Completed over 2 Years Completed over 1 year Current & satisfactory

Do you have a conviction for any offence? *Yes No
Non-driving related.

*If 'Yes' is it: Pending Spent

Have you ever had a property repossessed? Yes No

Are you currently applying to any other lender for a loan? Yes No

Have you been refused a mortgage in the last 12 months? Yes No

Have you ever had any arrears of more than 1 month on any mortgages/loans/credit cards? Yes No

Have you been in receipt of housing benefit in the last 12 months? Yes No

Have you had a cumulative total of 3 months or more arrears on any secured or unsecured loan at any time in the last two years? Yes No

Second Applicant

If you answer 'Yes' to any of the questions below, please provide additional information in section 28

Any existing CCJs? None Yes

Number of unsatisfied CCJs in past 2 years: _____

Highest arrears in the past 12 months: _____

Previous Bankruptcy: None *Yes

*If 'Yes', when was it discharged? _____

Have you ever had an I. V. A (Individual Voluntary Arrangement)?

None Completed over 2 Years Completed over 1 year Current & satisfactory

Do you have a conviction for any offence? *Yes No
Non-driving related.

*If 'Yes' is it: Pending Spent

Have you ever had a property repossessed? Yes No

Are you currently applying to any other lender for a loan? Yes No

Have you been refused a mortgage in the last 12 months? Yes No

Have you ever had any arrears of more than 1 month on any mortgages/loans/credit cards? Yes No

Have you been in receipt of housing benefit in the last 12 months? Yes No

Have you had a cumulative total of 3 months or more arrears on any secured or unsecured loan at any time in the last two years? Yes No

18 Existing mortgages property portfolio (Please use section 28 if necessary)

Your existing home mortgage

First Applicant

Address:

Postcode:

Lender's name:

Lender's address:

Postcode:

Acc no:

Date of purchase: DD / MM / YYYY

Monthly payment: £

Balance outstanding: £

Your existing home mortgage

Second Applicant

Address:

Postcode:

Lender's name:

Lender's address:

Postcode:

Acc no:

Date of purchase: DD / MM / YYYY

Monthly payment: £

Balance outstanding: £

Other mortgages / properties (Please use section 28 if necessary)

Total number of properties owned:

Applicant 1 2 Balance outstanding: £

Property value: £

Property address

Postcode:

Mortgage lender:

Account no:

Lender address

Lender postcode:

Rental income PCM: £

Applicant 1 2 Balance outstanding: £

Property value: £

Property address

Postcode:

Mortgage lender:

Account no:

Lender address

Lender postcode:

Rental income PCM: £

Applicant 1 2 Balance outstanding: £

Property value: £

Property address

Postcode:

Mortgage lender:

Account no:

Lender address

Lender postcode:

Rental income PCM: £

19 Landlord / Tenancy details - for any tenancy held within the past three years

First Applicant (Please use section 28 if necessary)

Address of property:

Postcode:

Landlord's name:

Landlord's address:

Postcode:

Monthly payment: £

Tenancy held from: DD / MM / YYYY to: DD / MM / YYYY

Second Applicant (Please use section 28 if necessary)

Address of property:

Postcode:

Landlord's name:

Landlord's address:

Postcode:

Monthly payment: £

Tenancy held from: DD / MM / YYYY to: DD / MM / YYYY

20 Details of property to be mortgaged (All applicants)

Address of property to be mortgaged:

Postcode:

Is it in Scotland? Yes No Estimated property age: Years Any extensions in the last 4 years? Yes No

Do you intend to let the property? Yes No **Anticipated monthly rental income** £

Will it be used for business purposes? Yes No Details:

Are you buying/did you buy under a right to buy scheme? *Yes No Details:

*If 'Yes' Date of purchase: DD / MM / YYYY

Is it a shared ownership or housing association property? Yes No Details:

Is/Was it previously owned by local authority? *Yes No Details:

*If 'Yes' Date of authority sale: DD / MM / YYYY

Will you occupy the property immediately on completion of the mortgage? Yes No Details:

Will anyone aged 17 or over, other than the applicants, occupy the property? *Yes No

*If 'Yes' please provide full names & date of births below

Name & relationship to applicant: Date of Birth: DD / MM / YYYY

Name & relationship to applicant: Date of Birth: DD / MM / YYYY

Name & relationship to applicant: Date of Birth: DD / MM / YYYY

Type of property

Please state: Detached Semi-detached Terraced Bungalow Maisonette Flat Conversion

If flat or maisonette, please indicate floors and units in blocks

Is it located above commercial premises? Yes No Details:

Does the property have more than 3 acres? *Yes No *If 'Yes' how many?

Does the property have agricultural restrictions? *Yes No *If 'Yes' please give details

If less than 10 years old which of the following certificates apply?: Zurich NHBC Foundation15 Architect's

Tenure: Freehold Commonhold Feu hold (Scotland only) Leasehold Un expired term (if leasehold) Yrs.

Type of construction - If non traditional please provide details in section 28

External Walls: Roof:

Number of rooms (insert no. of rooms): Bedrooms Living Rooms Dining Rooms Kitchens Bathrooms Garages

Please provide details of all other rooms and out buildings:

Is the Property: Free from flooding in the last 5 years? Yes *No *If 'No' why?

Free from underpinning or remedial action of any type in connection with subsidence, ground heave, or coastal/river erosion, or being monitored for any of the above? Yes *No *If 'No' please give details:

21 Valuation (Access to the property) For payment of valuation fee please see section 27a

Valuation Type: Basic mortgage valuation Homebuyers Full structural

Contact information: Vendors name: Address:

Postcode: Phone no:

Name selling agent: Address of selling agent:

Postcode: Contact:

22 Purchases Only Property details

Purchase Price: £	Total loan required: £
Term: Years	Existing property sale price: £
Is it a private sale?	<input type="radio"/> Yes <input type="radio"/> No Please give details in Section 28
Is there a relationship between you and the vendor?	<input type="radio"/> Yes <input type="radio"/> No Please give details in Section 28
Are you a sitting tenant?	<input type="radio"/> Yes <input type="radio"/> No
Are you receiving a discount on the purchase price?	<input type="radio"/> Yes <input type="radio"/> No If yes amount received: £
New Builds : Name of developer:	
Is the developer the vendor?:	<input type="radio"/> Yes <input type="radio"/> *No
*If the vendor is not the developer please clarify:	

Repayment Information

Source of deposit - Where the source of the deposit is not equity from the sale of your current property proof may be required

Source:	Amount: £
Interest only mortgages How do you intend to repay the capital at the end of the mortgage?	
<input type="radio"/> A: ISA	Amount of premium each month £
<input type="radio"/> B: Personal / Private pension	Amount of premium each month £
<input type="radio"/> C: Sale of property *	*Please provide further details below, and provide address and approximate current market value if different to security address.
<input type="radio"/> D: Savings (please specify) *	Amount of premium each month £
<input type="radio"/> E: Other - E.g. Portfolio of Investments, Dividends, shares etc...*	Amount of premium each month £
*If C, D or E selected please give details here:	

23 Re-mortgages Only Property details

Estimated value of your property: £	Amount required to repay mortgage: £
Amount required to repay any second or subsequent charge (s) or other loans listed in section 17: £	
Extra money raised?	<input type="radio"/> Yes <input type="radio"/> No
	For home improvements £
	Debt consolidation £
Purpose of the loan:	Second property £
	Buying out co-owner £
	Other (please specify below) £
If 'Other' please specify here:	
Original purchase price: £	Date of purchase: DD / MM / YYYY
Total Loan Required: £	Term: Years

24 Solicitor's details

We will instruct your solicitor to act on our behalf providing they are on our panel, have two or more partners and are not Licensed Conveyancers. If they do not meet these requirements we will instruct one of our Panel Solicitors to act on our behalf at your expense.

Is it a solicitor's free package? Yes No

Do you require one of our solicitors to act on your behalf at your expense? Yes *No

*If 'No' please provide your solicitor's details below

Name of firm: No. of partners: Solicitor's name:

Address

Postcode:

Phone no:

Fax no:

DX no:

25 Insurance requirements

Please complete the below for policies covering Buildings and contents: -

Lenders own buildings Yes No Company:

Freeholder arranging buildings Yes No Company:

Lenders own buildings & contents Yes No Company:

Freeholder arranging buildings & contents Yes No Company:

26 Mortgage payment protection

Consider protecting yourself by arranging Mortgage Payment Protection Insurance, it is designed to give you peace of mind and protect you against the risk of accident, sickness or unemployment*. Should the unexpected happen the monthly benefit could help you with assistance to continue making your monthly repayments. Information about this product may be sent to you.

* Benefit is typically paid for up to 12 months or until work commences, which ever happens first. Should you take out cover a premium will be added to your repayments.

Do require a quote and information about the cover sent to you? Yes No

Do already hold cover? *Yes No *If 'Yes' Who is the cover with?:

Amount of cover:

Policy number:

Declaration

About our details

In this document when we refer to 'Relevant Lender' we are referring to Select Finance Limited and/or any trading styles or any holding, associated or subsidiary company, or other company associated with or affiliated with Select Finance Limited. Trading styles; Broker Services 4u, Right2Buy 4u. Select Finance Limited is authorised and regulated by the Financial Services Authority. Registered in England No. 4655343 Registered office – 54 The Avenue, Hatch End, Pinner, Middlesex. HA5 4HA.

Please read this document carefully, before going ahead with your application.

I/we hereby agree and declare that:

- I/we mean(s) the applicant(s) and if more than one we accept and agree that we will be jointly liable for the amount of the loan, as stated in this application.
- I/we certify, declare and agree that; the information on this mortgage application is both current and correct, and true to the best of my/our belief & knowledge and I/we should notify the Relevant Lender immediately of any change in my/our circumstances which affects or may affect the information supplied prior to any loan being made. I/we accept that should additional information be required before completion that I/we will supply.
- I/we accept that should this application be accepted the information contained in it forms part of the terms and conditions of the mortgage.
- I/we certify that this application form contains all the relevant facts and information that might influence Relevant Lender's decision to lend and accept our/my application.
- I/we understand that Relevant Lender may decline to make a loan if any of the information in this application is materially inaccurate or changes before the loan is made, or if it reveals that my/our circumstances do not meet Relevant Lender's lending policies.
- I/we confirm that my/our income is as stated in this application form and that it is sufficient to support all of the required payments relevant to maintain this loan.
- 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.
- I/we confirm that we have not arranged any other loan, second mortgage or further advance in connection with this property.
- I/we confirm that I/we will pay the associated costs incurred in processing the application whether or not the loan is completed.
- I/we accept that the Relevant Lender may withdraw, revise or cancel a loan offer without stating a reason.
- I/we acknowledge that part of the valuation fee paid by me/us with this application will be used for the cost of any initial assessment by the Relevant Lender of my/our application. If the application is declined or does not proceed before the valuer has been instructed, the valuation fee paid may be refunded net of any such costs. I/we further acknowledge that once a valuation has been carried out, no refund of the valuation fee will be issued.
- I/we confirm that I/we have disclosed and information relation to any unspent or previous convictions and have given all the necessary information that is asked of me/us.

I/we understand that:

- Should my/our application not complete that my/our information that /we supplied in this application may be held on the Relevant Lender's system/s and ,may still be used for direct marketing and statistical analysis unless I request otherwise at any time.

- The information given may also be shared with third parties to protect Relevant Lender and its customers against fraud.
- The information may disclosed to any other companies trading under the style of the Relevant Lender and to other third parties including other lenders for the purpose of sending me/us details of any products or services which Relevant Lender thinks may be of interest to me/us by telephone/ post or electronic email unless otherwise stated. I/we understand that we can notify the Relevant Lender in writing at any time if I/we do not wish to receive further marketing literature.
- The relevant calls and emails to do with my/our application may be monitored and recorded for security, quality and training purposes.
- Electronic mail has the potential for reduced levels of security, especially mails which are unencrypted, and I/we am/are aware and prepared to take this risk.

I/we authorise:

- The Relevant Lender and if applicable the Insurance Companies to make such enquires and searches to obtain relevant information and supporting documentation as they shall consider necessary. I/we understand the Relevant Lender will need to confirm my/our identity to meet its money laundering obligations.
- The Relevant Lender, in order to consider my/our application, to use appropriate and statistical techniques to obtain this information such as credit scoring for assessing my/our application, for profiling, securitisation and for carrying out their rights and obligations in any agreement with me/us that my/our information may be processed automatically; and to accept requests relating to my/our application and my/our mortgage/loan, if granted from my/our broker/intermediary/solicitor verbally, in writing, via telephone, fax or electronic mail (or any other similar method of communication).
- The Relevant Lender to give/send or receive information relating to my/our application or my/our mortgage/loan to my/our broker/intermediary/solicitor/ insurers/prospective lenders and other third parties via the above mentioned methods of communication.
- Any accountant named in this application form to provide information relating to any matter stated in this application to the Relevant Lender and visa versa.
- The Relevant Lender, upon receipt of this application, to instruct a qualified valuer to carry out a valuation on the property, at my/our cost, on which the mortgage is to be secured. I/we acknowledge that neither the Relevant Lender nor the valuer are under any liability for negligence or on any other basis whatsoever to me/us 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 Relevant Lender and will not include a detailed survey of structure unless specified by me/us. I/we understand that the Relevant Lender is not the agent of the valuer and that neither the Relevant Lender nor the valuer warrants, represents or gives any assurance to me/us that the statements, conclusions and opinions expressed or implied in the valuer's report and mortgage valuation are accurate or valid and that any copy of the report will be supplied without any acceptance of responsibility by the Relevant Lender or the valuer to me/us.

Please check through the application form to ensure that it is fully completed. Sections that are not completed may result in unnecessary delays.

First Applicant

By signing this application you confirm that have read and understood the above, agree to make declarations listed & authorise us as stated.

Signature **X**

Date: DD / MM / YYYY

Second Applicant

By signing this application you confirm that have read and understood the above, agree to make declarations listed & authorise us as stated.

Signature **X**

Date: DD / MM / YYYY

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

Declaration: Notice under the data protection act

Please sign beside each 'X' (this places you under no obligation).

CUSTOMER INFORMATION AND DATA PROTECTION: In assessing your application, we will make enquiries about you including searching any records held by Credit Reference Agencies and checking your details with Fraud Prevention Agencies. The Credit Reference Agencies will keep details of any searches. Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your financial partners. For the purpose of this application, you may be treated as financially linked and your application will be assessed with reference to any 'associated' records. If you are a joint application, or if you have told us of some other financial association with another person, you must make sure that you are entitled to (a) disclose information about your joint application and anyone referred to you by you; and (b) authorise us to search, link or record information at Credit Reference Agencies about you and anyone referred to by you. An association between joint applicants and between you and anyone you tell us is your financial partner will be created at Credit Reference Agencies. This will link your financial records, each of which will be taken into account in all future applications by either or both of you. This will continue until one of you successfully files a disassociation at Credit Reference Agencies. If you have requested payment protection insurance and/or home insurance, we may pass information about you to any organisation approved by us, to enable them to arrange and administer the requested plan for the purpose of underwriting, claims handling and fraud prevention (which could include passing details to other insurers). Please telephone us on: 01923 679 900 if you want details of those Credit Reference Agencies and Insurers from whom we obtain and to whom we pass information about you. You have a legal right to these details. You have a right to receive a copy of the information we hold about you, if you apply to us in writing. A fee will be payable.

CUSTOMER CONSENT - IMPORTANT, PLEASE READ BEFORE YOU SIGN: By signing this application form, you consent to us disclosing details about you as described above. Also you consent to us disclosing your name and address to the lender or lenders to which we submit your application. In particular, your details may be used and disclosed so that you can be provided with information about goods and services offered by us and other organisations, which may be of interest to you. If you do not wish to receive marketing information, you may write to us at any time, or put a tick or cross in this box You also consent to us using an automatic calling system to send you a recorded telephone message or we may contact you by fax, electronic mail, telephone (including Interactive Voice Recording), SMS/Text Message, other on-line or interactive media, as part of administering your Account and for the purpose of direct marketing. Telephone conversations between you and us may be monitored and/or recorded to assist us in improving customer services. If you do not wish us to contact you by fax, electronic mail, other on-line or interactive media for the purpose of direct marketing, you may write to us at any time. You also confirm that all the details you have given us are true and complete, that you are 18 years of age or over and that the details may be verified.

First Applicant

X

Date: DD / MM / YYYY

Second Applicant

X

Date: DD / MM / YYYY

Select Finance Ltd. and/or any Introducer may obtain such references as you may deem necessary for purposes of confirmation, credit assessment and account management from my employer(s), banker(s), accountant(s), previous mortgage lender(s), credit reference agencies, Councils, Housing Association or any parties as you may consider appropriate.

First Applicant

X

Date: DD / MM / YYYY

Second Applicant

X

Date: DD / MM / YYYY

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First Applicant

X

Date: DD / MM / YYYY

Second Applicant

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Date: DD / MM / YYYY

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First Applicant

X

Date: DD / MM / YYYY

Second Applicant

X

Date: DD / MM / YYYY

Got a question? Call us on **freephone: 0800 988 8071**

Be on the ball!



f: 01923 655 440

Broker Services 4U - Genesis House,
25a Highfield Road,
Bushey, Herts. WD23 2QJ

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