

Buy to Let Mortgage Application

Company Name:		For Office Use Only				
Address:		Date Rec'd:				
		Product No:				
		Account No:				
FCA No:		MCOB Regulated Loan:	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Adviser:		Consumer BTL:	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Tel No:		Investment Property Loan:	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
E-mail Address:		Admin Name:	<input type="text"/>			
		Tel No:	<input type="text"/>			
		E-mail Address:	<input type="text"/>			

PLEASE USE BLACK INK AND COMPLETE IN CAPITAL LETTERS

PROFESSIONAL INTERMEDIARY

I, the undersigned, being the person introducing the below client(s) hereby give an assurance that:-

- a) Evidence of the identity of the client(s) has been obtained and has been and will continue to be recorded under procedures maintained by me in accordance with the provisions of the UK Money Laundering Regulations 2007.
- b) I have verified the identity of the client(s).
- c) I confirm that I have personally interviewed the client(s).
- d) I confirm that this application is on an Advised Sales basis. (Please note the Society does not accept Execution only sales).

Broker Fee Charges YES NO IF YES £

Signed Date

Sole Trader/Partner/Director of other duly Authorised Signatory (delete as necessary)

For and on behalf of (full name of firm)

Please answer all questions. If the question does not apply, please respond by using N/A

Product Required:	<input type="text"/>	Amount:	£ <input type="text"/>
Product Required:	<input type="text"/>	Amount:	£ <input type="text"/>
First Time Buyer	<input type="checkbox"/>	Purchase	<input type="checkbox"/>
		Remortgage	<input type="checkbox"/>
		Let to Buy	<input type="checkbox"/>

(Re-mortgage of current residential property to Buy to Let)

1 PERSONAL INFORMATION

Please note: Where there is more than one applicant, the first named will be the "Joint Representative Borrowers" under the Society's Rules ie: the person who is entitled to vote and is entitled to other rights as a member.

Applicant 1

Applicant 2

Title:	<input type="text"/>	<input type="text"/>
First Name:	<input type="text"/>	<input type="text"/>
Middle Names:	<input type="text"/>	<input type="text"/>
Surname:	<input type="text"/>	<input type="text"/>
also known as:	<input type="text"/>	<input type="text"/>
Previous/Maiden Name:	<input type="text"/>	<input type="text"/>
(If changed in last 5 years):	<input type="text"/>	<input type="text"/>
Date of Birth:	<input type="text"/>	<input type="text"/>
Marital Status:	<input type="text"/>	<input type="text"/>
National Insurance Number:	<input type="text"/>	<input type="text"/>
Nationality:	<input type="text"/>	<input type="text"/>
Do you have Permanent Right to Reside in the UK:	<input type="text"/>	<input type="text"/>
Tel No Work:	<input type="text"/>	<input type="text"/>
Tel No Home:	<input type="text"/>	<input type="text"/>
Tel No Mobile:	<input type="text"/>	<input type="text"/>
Email Address:	<input type="text"/>	<input type="text"/>
Preferred Contact Details:	<input type="text"/>	<input type="text"/>

2 DEPENDENTS (Aged 16 and under)

Do you have any dependents? Yes No If YES please complete below.

Please indicate below if these children live with you full time

Full Name	Date of Birth	Relationship (e.g. son, daughter)	Yes:	No:
1			<input type="checkbox"/>	<input type="checkbox"/>
2			<input type="checkbox"/>	<input type="checkbox"/>
3			<input type="checkbox"/>	<input type="checkbox"/>
4			<input type="checkbox"/>	<input type="checkbox"/>

Where there are more than 4 dependents please enter details in Section 26 - Additional Details.

3 RESIDENCY DETAILS

Applicant 1

Applicant 2

Residential Status:

Owner with mortgage:

Owner with mortgage:

Owner no mortgage:

Owner no mortgage:

Living with family* partner* friend*

Living with family* partner* friend*

Renting:*

Renting:*

* Please complete the supplementary affordability questionnaire on page 12.

Address:

Postcode:

Date moved in:

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Are you registered on the electoral roll at this property? Yes: No:

Yes: No:

If not, why?

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If Applicant 1 and Applicant 2 live at different addresses please advise where correspondence should be sent.

First Named Applicant's Address only

Second Named Applicant's Address only

Both Addresses for Both Applicants

4 MAIN RESIDENCE - EXISTING LENDER/LANDLORD DETAILS

Applicant 1

Applicant 2

Name of Lender/Landlord/Letting Agent:

Account Number:

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Address:

Postcode:

--	--

Landlord Tel No:

--	--

Monthly Repayment/Rent:

£	
---	--

Current Balance (Mortgage):

£	
---	--

Date this Mortgage/Tenancy started:

--	--

Current Value of Property/Sale Price (Owner Occupiers):

£	
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Is the mortgage to be repaid on completion of this transaction? Yes: No:

Yes: No:

If NO please give details in Section 26 - Additional Details

If NO please give details in Section 26 - Additional Details

5 PREVIOUS RESIDENCY (Covering the last three years)

Please use Section 26 if there is more than one previous residence in the last three years.

Applicant 1

Applicant 2

Residential Status:

Owner with mortgage:

Owner with mortgage:

Owner no mortgage:

Owner no mortgage:

Living with family partner friend

Living with family partner friend

Renting:

Renting:

Address:

Postcode:

Date:

From:

To:

From:

To:

Were you registered on the electoral roll at this property? Yes: No:

Yes: No:

If not, why?

6 PREVIOUS LENDER/LANDLORD DETAILS

Name of Lender/Landlord/
Letting Agent:

Account Number:

Address:

Postcode:

Has this mortgage been fully repaid? Yes: No:

Yes: No:

Landlord Tel No:
(if property rented)

7 BUY TO LET REMORTGAGES ONLY

8 LET TO BUY ONLY

Is there a mortgage on the property? Yes: No:

Is this application a Let to Buy? Yes: No:

If no go to question 8

If no go to question 9

Name of lender:

Where will you live on completion of this mortgage:

Address:

Address:

Postcode:

Postcode:

Account No:

Residential Status:

Monthly Repayment:

£

(e.g. Owner with mortgage, owner no mortgage, living with family/partner/friend, tenant etc.)

Current Balance:

£

Name of lender:

Date this mortgage started:

Purchase Price:

£

Mortgage Amount:

£

Is there a Transfer of Equity? Yes: No:

Is there a Transfer of Equity? Yes: No:

9 OTHER PROPERTIES

Do you own any other properties apart from your main residence as stated in Section 4 or this buy to let in section 7? Yes: No:

If yes, how many other properties do you currently have in your portfolio?

Please give details of all other properties which you will own or part own on completion of this mortgage, whether subject to a mortgage, or owned mortgage free. (If more than 4 properties please provide details in section 27 - Other Properties (continued))

Property 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"/>	<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"/>	<input type="text"/>	<input type="text"/>
Lender/Mortgage Free:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
A/c Number:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date this mortgage started:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Purchase Date:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly mortgage repayment:	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Current outstanding balance:	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Property value: (approx):	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Rental income (if applicable):	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

10 PRESENT EMPLOYMENT (Including Employed Directors)

Applicant 1

Applicant 2

Employment	Employed: <input type="checkbox"/>	Self-Employed: <input type="checkbox"/>	Employed: <input type="checkbox"/>	Self-Employed: <input type="checkbox"/>
	Unemployed: <input type="checkbox"/>	Homemaker: <input type="checkbox"/>	Unemployed: <input type="checkbox"/>	Homemaker: <input type="checkbox"/>
	Student: <input type="checkbox"/>	Retired: <input type="checkbox"/>	Student: <input type="checkbox"/>	Retired: <input type="checkbox"/>

Employers Name:	<input type="text"/>	<input type="text"/>
Employers Address: (address of HR/Payroll Dept)	<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"/>
Where are you based if different to the above? E.g. Town/City	<input type="text"/>	<input type="text"/>
Job Title:	<input type="text"/>	<input type="text"/>
Nature of Business:	<input type="text"/>	<input type="text"/>

Are you employed full time or part time?	FT: <input type="checkbox"/>	PT: <input type="checkbox"/>	FT: <input type="checkbox"/>	PT: <input type="checkbox"/>
Do you work for a family member?	Yes: <input type="checkbox"/>	No: <input type="checkbox"/>	Yes: <input type="checkbox"/>	No: <input type="checkbox"/>
Date employment started:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Are you in a permanent position?	Yes: <input type="checkbox"/>	No: <input type="checkbox"/>	Yes: <input type="checkbox"/>	No: <input type="checkbox"/>
Are you in a probationary period?	Yes: <input type="checkbox"/>	No: <input type="checkbox"/>	Yes: <input type="checkbox"/>	No: <input type="checkbox"/>
If YES state probationary period end date:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Are you employed on a contract basis?	Yes: <input type="checkbox"/>	No: <input type="checkbox"/>	Yes: <input type="checkbox"/>	No: <input type="checkbox"/>
If YES state contract end date:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Percentage Shareholding (Directors)	<input type="text"/>	%	<input type="text"/>	%
If 25% or more, complete Accountants details in Section 12 - Accountants				
What is your expected date of retirement?	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Contact details for references:	<input type="text"/>	<input type="text"/>
Name:	<input type="text"/>	<input type="text"/>
Position:	<input type="text"/>	<input type="text"/>
Telephone:	<input type="text"/>	<input type="text"/>
E-mail Address:	<input type="text"/>	<input type="text"/>

11 SELF-EMPLOYMENT (If there is more than one business for each applicant please use section 26 - Additional Details).

Applicant 1				Applicant 2				
Company Name:								
Company Address:								
Postcode:								
Nature of Business:								
Trading start date:								
What is your expected date of retirement?:								
Status:	Partner:	<input type="text"/>	Sole Trader:	<input type="text"/>	Partner:	<input type="text"/>	Sole Trader:	<input type="text"/>
Percentage share:			<input type="text"/>	%			<input type="text"/>	%
Net Profit:	Year Ended:	<input type="text"/>	£	<input type="text"/>	£	<input type="text"/>	£	<input type="text"/>

12 ACCOUNTANTS (For Company Directors, Partners and Sole Traders)

Applicant 1		Applicant 2	
Accountants:			
Contact Name:			
Address:			
Postcode:			
Telephone No:			
Email Address:			

13 PREVIOUS EMPLOYMENT OR PREVIOUS SELF-EMPLOYMENT (Covering the last 2 years)

Applicant 1				Applicant 2				
Employment	Employed:	<input type="text"/>	Self-Employed:	<input type="text"/>	Employed:	<input type="text"/>	Self-Employed:	<input type="text"/>
	Unemployed:	<input type="text"/>	Homemaker:	<input type="text"/>	Unemployed:	<input type="text"/>	Homemaker:	<input type="text"/>
	Student:	<input type="text"/>	Retired:	<input type="text"/>	Student:	<input type="text"/>	Retired:	<input type="text"/>
Employers/Company Name:								
Employers/Company Address:								
Postcode:								
Job Title:								
Nature of Business:								
Date:	From:	<input type="text"/>	To:	<input type="text"/>	From:	<input type="text"/>	To:	<input type="text"/>
Contact Name:								
Contact Telephone:								
If your employment record does not cover a full 2 year period from date of application please state reason why:								

14 INCOME (ANNUAL) To be completed in all instances

	Applicant 1			Applicant 2		
	Guaranteed	Regular but not Guaranteed	Regular but not Guaranteed	Guaranteed	Regular but not Guaranteed	Regular but not Guaranteed
Basic Salary	£			£		
Share of net profit: (for self-employed)	£			£		
Profit on ordinary activities before taxation (100% shareholders Ltd companies)	£			£		
Overtime*	£			£		
Bonus*	£			£		
Shift Allowance*	£			£		
Large Town Allowance*	£			£		
Car Allowance*	£			£		
Teachers Learning Responsibility*	£			£		
Directors Dividends:	£			£		
Pension:*	£			£		
Maintenance:*	£			£		
Second Job*:	£			£		
Working family tax credit*:	£			£		
Rental income from mortgage free property*:	£			£		
Other Income:	£			£		
Source of other income:						
TOTAL INCOME	£			£		

*Please note when calculating allowable income, the Society uses 100% of any guaranteed overtime, bonus or shift allowance, pension income, car allowance, TLR, Large Town Allowance (subject to confirmation by way of an employers reference) and 50% of the income from maintenance, second jobs, rental income from a mortgage free property, regular overtime, bonuses or shift allowances, working family tax credit.

15 EXPENDITURE

Do you have any current commitments?
If yes please provide details below.

Yes: No:

Failure to disclose all current commitments is considered as a fraudulent declaration and could lead to this application being declined.

Type of commitment	Monthly payment	Purpose of loan	App		Providers name and account number	Months left	Balance Owing	To be repaid as a condition of the mortgage			
			1	2				Yes:	No:		
Loans & Hire Purchase:	£						£	Yes:	<input type="checkbox"/>	No:	<input type="checkbox"/>
	£						£	Yes:	<input type="checkbox"/>	No:	<input type="checkbox"/>
	£						£	Yes:	<input type="checkbox"/>	No:	<input type="checkbox"/>
Secured Loan:	£						£	Yes:	<input type="checkbox"/>	No:	<input type="checkbox"/>
Overdraft(s):	£						£	Yes:	<input type="checkbox"/>	No:	<input type="checkbox"/>
Student Loan(s):	£						£	Yes:	<input type="checkbox"/>	No:	<input type="checkbox"/>
	£						£	Yes:	<input type="checkbox"/>	No:	<input type="checkbox"/>
Childcare:	£						£	Yes:	<input type="checkbox"/>	No:	<input type="checkbox"/>
Maintenance/CSA:	£						£	Yes:	<input type="checkbox"/>	No:	<input type="checkbox"/>

Please confirm details of **ALL** credit cards held.

If required, please use section 26 for additional expenditure.

Type of commitment	For Office Use Only	App		Providers name and account number	Current Balance	Latest statement balance if cleared monthly	To be repaid as a condition of the mortgage			
		1	2				Yes:	No:		
Credit Cards & Mail Order:					£	£	Yes:	<input type="checkbox"/>	No:	<input type="checkbox"/>
					£	£	Yes:	<input type="checkbox"/>	No:	<input type="checkbox"/>
					£	£	Yes:	<input type="checkbox"/>	No:	<input type="checkbox"/>
					£	£	Yes:	<input type="checkbox"/>	No:	<input type="checkbox"/>
Other:					£	£	Yes:	<input type="checkbox"/>	No:	<input type="checkbox"/>
Total: For Office Use Only		Monthly Expenditure £			Annual Expenditure £					

16 PROPERTY TO BE IN MORTGAGE WITH THE SOCIETY

Security Address:

Postcode:

Year Built:

Tenure: Freehold:
 Leasehold: Ground Rent P.A. £ Unexpired Term of Lease years

House Type: Detached House: Detached Bungalow Link Detached House
 Semi Detached House: Semi Detached Bungalow Purpose Built Maisonette
 End Terraced House: Mid Terraced House Purpose Built Flat
 Number of storeys in block
 Is there a lift in the block? Yes: No:

Number of: Bedrooms: Kitchens Bathrooms

Garage: Yes: No:

Parking: On site Yes: No: Allocated Off Site Parking Yes: No: Street Parking Yes: No:

Construction: Wall Type (Main Structure) Brick Stone Other
 Roof Type (Main Structure) Tile Slate Pitched Flat
 Other

If property is a conversion, please state original use: Date of Conversion

Details & Original Building Type:

Anticipated rental income: £ pcm Is the tenant a family member? (If yes the Financial Conduct Authority will regulate this mortgage). Please complete section 28 Yes: No:

Is the property currently tenanted/occupied? Yes: No:

If tenanted will tenants remain? Yes: No:

Will you be using a Management Agent? Yes: No:

Is the property to be let to:

Tenants in receipt of housing benefit? Yes: No: Students: Yes: No:

The current owner of the property? Yes: No: Corporate let: Yes: No:

Multiple Occupants, that do not form a single family unit? Yes: No: Holiday let: Yes: No:

PLEASE NOTE: Mortgage facilities are not available on the following:

- * Freehold / converted Flats and Maisonettes.
- * Ex-local Authority / Housing Association Flats.
- * Flats in blocks of more than 6 storeys.
- * Properties of non standard construction, i.e. concrete, and all "system built" dwellings registered under the Housing Defects Act 1984.
- * Properties that have an agricultural or occupancy restriction.
- * Flying Freehold of more than 15%.
- * Properties let to tenants in receipt of Housing Benefit, students, sale and rent back, corporate let and HMO's. Tenants must form a single family unit.
- * Properties that are not ready for immediate letting or that require any items of essential repair.

The Society reserves the right to decline applications that are adjacent or in close proximity to commercial property. (If in doubt, please contact for further clarification on 0808 2819309).

PROPERTY (continued)

Has the property been built or converted within the last 10 years? Yes: No:

If YES under which new home warranty scheme?
e.g. NHBC/Zurich/Premier Guarantee/Build Zone/Local Authority Building Control (Please note this is not related to Local Authority Building Regulations)

Alternatively, was construction architecturally supervised? Yes: No:

Is the property ready for immediate occupation? Yes: No:

Is the property being purchased from the Local Authority (Right to Buy Scheme)?
If YES, please provide the Landlords Offer Notice. Yes: No:

Does the property currently have solar panels installed on the roof? Yes: No:

If YES are they to remain following this purchase/remortgage transaction? Yes: No:

Are the solar panels leased? (If leased please provide a copy of the lease agreement). Yes: No:

Have you had a home improvement grant within the last 5 years?
If YES please provide full details including the amount of the grant in Section 26 - Additional Details. Yes: No:

*Has the property suffered from subsidence? Yes: No:

Does the garden/area of land to be mortgaged extend beyond 1 acre? Yes: No:

If YES what is the approximate area of land and what is it to be used for?

Are there any other houses/outbuildings on the land to be mortgaged? Yes: No:

If YES how many are there and what are they to be used for?

Are there any trees within influencing distance of the property? Yes: No:

If YES, please give details.

Is the property in a flood risk area? Yes: No:

If YES, has the property been flooded within the last 10 years? Yes: No:

* If you need to provide more details, please use Section 26 - Additional Details.

Property Valuation

Please select the valuation type you require: Standard Mortgage Valuation Homebuyers Report Building Survey

A standard mortgage valuation report will be obtained by the Society, which is a basic assessment of the condition and value of the property and is purely for the Society's benefit.

17 PROPERTY INSURANCE

The Society requires the building to be insured on completion of the mortgage. You may also wish to arrange other insurance. Leek United can offer a wide range of cover on your buildings, contents and personal possessions at a very competitive price. Should you wish to arrange buildings insurance yourself, you will be asked to complete a declaration that the cover meets our minimum requirements.

Please indicate if you would like the Society to provide a quotation: Yes: No:

18 MORTGAGE DETAILS

Purchase price/remortgage property value: £ Loan to Value (LTV): %

Mortgage Amount Required: £ (This is your total mortgage amount divided by the purchase price or valuation, whichever is the lower).

Term Required: Years Months

18 MORTGAGE DETAILS (continued)

If you are purchasing a property:

please state the source of your deposit.

Personal Savings:	£
Sale of property:	£
Loan:	£
Gift from family member:	£
Another source:	£

Relationship:

Please state:

If the property is to be occupied for the first time (new build), or for the first time in its current form (due to renovation or conversion) please provide a copy of the CML Disclosure of Incentives form, which is available from the developer.

PLEASE NOTE: We reserve the right to vary or withdraw an offer of mortgage if it subsequently emerges that there were incentives, allowances or other discounts that were not initially declared at application.

If you are remortgaging a property:

Has the property:

Been inherited? Yes: No:

Ever been occupied by you or a person/s related to you? Yes: No:

What date was the property purchased? *(must have been owned for at least 6 months).

Full names of **all** current owners:

What are the monies to be used for?

Amount £	Purpose

If any part of the mortgage is required to carry out structural alterations or building works:

Has planning permission been obtained? Yes: No: N/A:

Has Building Regulations/controls approval been obtained? Yes: No: N/A:

Is the builder NHBC or Federation of Master Builders? Yes: No: N/A:

Are the works being Architecturally supervised? Yes: No: N/A:

19 VENDOR (Purchases Only)

Are you related to the vendor? Yes: No:

Are you in any business relationship with the vendor? Yes: No:

Has the vendor owned this property for at least 6 months? Yes: No:

If not, give date owned from:

20 VIEWING DETAILS

Owner/Vendor/Selling Agent/Builder (site office) (delete as appropriate)

Name(s):

Address:

Postcode:

Tel No:

21 REPAYING THE MORTGAGE

Capital and Interest: (Repayment): £ Interest Only: £

If interest only please indicate how you intend to repay the outstanding capital balance

Sale of this property:	£ <input type="text"/>	Investments/Endowment:	£ <input type="text"/>	Savings:	£ <input type="text"/>
Sale of other property/land*:	£ <input type="text"/>	Pension Lump Sum:	£ <input type="text"/>	Regular Capital Repayments:	£ <input type="text"/>

*See section 9.

22 PROTECTING YOUR MORTGAGE

Have you arranged life cover and suitable income protection to repay the mortgage in the event of the death, accident or sickness of any party to the mortgage?: Yes: No:

We recommend that you speak to your Financial Adviser to ensure that you have suitable cover in place to meet your requirements.

23 SOLICITORS/LICENSED CONVEYANCERS DETAILS

(Must have been in business for a minimum of 2 years)

Company: Contact name: Address: Postcode:	Tel No: Fax No: Email Address: Office Use Only: Solicitor Panel Number
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24 CREDIT DECLARATIONS

Have you:-

Ever personally, or as a Company Director, been bankrupt, insolvent or entered into any arrangement with your creditors?

Had any late payments on any credit commitments within the last 3 months?

Have you been 3 or more months behind on any commitments within the last 3 years?

Had a County Court Judgement or Default registered against you?

Failed to keep up payments under a mortgage, any other loan or a tenancy?

Had a property taken into possession or voluntarily surrendered a property?

Been refused a mortgage/loan in the last 5 years?

In the last 3 years taken out a payday loan?

Been convicted of or charged with any offence (other than motoring)?

	Applicant 1	Applicant 2
Yes:	<input type="checkbox"/>	No: <input type="checkbox"/>
Yes:	<input type="checkbox"/>	No: <input type="checkbox"/>
Yes:	<input type="checkbox"/>	No: <input type="checkbox"/>
Yes:	<input type="checkbox"/>	No: <input type="checkbox"/>
Yes:	<input type="checkbox"/>	No: <input type="checkbox"/>
Yes:	<input type="checkbox"/>	No: <input type="checkbox"/>
Yes:	<input type="checkbox"/>	No: <input type="checkbox"/>
Yes:	<input type="checkbox"/>	No: <input type="checkbox"/>
Yes:	<input type="checkbox"/>	No: <input type="checkbox"/>

If you have answered YES to any of the above please give full details in Section 26 - Additional Details

25 STATUS DECLARATIONS

Other than the mortgage on your main residence, and those stated in questions 3 and 7, have you held any other mortgage in the last 2 years including that of being a guarantor?

Have you made any applications to other lenders in the last 12 months on this property or any other properties?

Do you have any current mortgages or pending applications with the Society either in your name(s) or jointly with others?

Are you aware of any future changes in your income or expenditure?*

Are you an existing Leek United member?

	Applicant 1	Applicant 2
Yes:	<input type="checkbox"/>	No: <input type="checkbox"/>
Yes:	<input type="checkbox"/>	No: <input type="checkbox"/>
Yes:	<input type="checkbox"/>	No: <input type="checkbox"/>
Yes:	<input type="checkbox"/>	No: <input type="checkbox"/>
Yes:	<input type="checkbox"/>	No: <input type="checkbox"/>

If you have answered YES to any of the above questions, please give details in Section 26.

*Examples of any future changes include reductions in income that may come about following the customers retirement, where it is known that you are being made redundant or aware of another loan commitment that will become due during the term of the regulated mortgage contract. (This list is not exhaustive).

26 ADDITIONAL DETAILS

Please give further details here in response to questions on the application form where there is insufficient space. (Please indicate the question number in the left hand margin)

Supplementary Affordability Questionnaire

AFFORDABILITY This section should be fully completed by applicants who on completion of this Buy to Let mortgage, will not own and live in their own residential property or where the application is for a tenant who is an immediate family member of the applicant(s). Please complete using anticipated monthly expenditure which would apply if you were to occupy the new property as your main residence.

NOTE Non Homeowners - Please complete using anticipated monthly expenditure which would apply if you were to occupy the new property as your main residence.

Regulated Buy to Lets (Where the tenant will be an immediate family member of the applicant(s)) - Please complete using the expenditure that applies at your own home, including your own residential mortgage payment in 'other essential items'

Number Of Household Occupants

Adults

Children

MONTHLY INCOME

For Office Use Only

Applicant 1 - Total net income:	£	
Applicant 2 - Total net income:	£	
Total Income:	£	

MONTHLY EXPENDITURE

For Office Use Only

Housekeeping: (Food/Toiletries):	£	
Ground Rent/Service Charge:	£	
Property Repairs:	£	
Electric/Gas/Water/Oil:	£	
Telephone: (Inc Mobiles)	£	
Council Tax:	£	
Buildings & Contents Insurance:	£	
Travelling Expenses/Fuel/Tax/Insurance:	£	
Mortgage Repayment Strategy/Life Assurance:	£	
Maintenance Payments: (Spouse/Child)	£	
Loans/HP/Credit Cards/Mail Order:	£	
Clothing:	£	
Childcare Vouchers (Gross):	£	
Child Care Fees:	£	
Basic Recreation: (TV Licence/Sky/Gym)	£	
Household Goods: (Furniture/Appliances)	£	
Pension (personal/private):	£	
Other Essential Items:	£	
Total Expenditure:	£	

DIRECT DEBIT INSTRUCTION

Please complete and return to:

**Leek United Building Society,
50 St. Edward Street, Leek, Staffs, ST13 5DL**

Name and full postal address of the bank or building Society from which the monies will be paid:

To:

Address:

Postcode:

Name(s) of Account Holder(s):

Originators Identification Number:

9	7	6	5	9	6
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Leek United mortgage account number (Society to complete)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Please indicate your preferred payment date.

1st 15th 27th

Instructions to your Bank or Building Society

Please pay Leek United Building Society 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 the Leek United Building Society and, if so details will be passed electronically to my Bank/Building Society.

Bank/Building Society Account Number:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Sort Code

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Signature(s):

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

Date:

Bank and Building Societies may not accept Direct Debit instructions for some types of accounts

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 accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Leek United Building Society will notify you 7 working days in advance of your account being debited or as otherwise agreed. If you request Leek United Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Leek United Building Society or your Bank or Building Society you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society. If you receive a refund you are not entitled to, you must pay it back when Leek United Building Society asks you to.
- You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify us.

PLEASE READ THE FOLLOWING DECLARATION CAREFULLY BEFORE SIGNING

I do declare and agree that:-

The information given in this application is true and correct to the best of my knowledge and belief. If an advance is made the replies given form a material part of the contract between myself and the Society.

I consent to the Society making enquiries on my existing mortgage/s or other persons or firms regarding my ability to meet the commitments and conditions of the proposed mortgage.

I undertake to pay on demand the Society's valuer's charges for an inspection and report on the property.

My attention has been drawn to the "Homebuyer's Guide" and in particular to the information given concerning the Valuer's report which the Society will be having prepared.

I understand fully that:-

Neither the Society nor the Society's Valuer will accept any liability to me for the contents or accuracy of the Valuer's report even if the Valuer is negligent in relation to the report and it is for me to satisfy myself as to the value and condition of the property.

The standard mortgage valuation is prepared solely to enable the Society to decide whether or not to lend on the security of the property and, if so, how much to lend and on what terms. The report obtained by the Society is not in any sense a structural survey. The Society recommends that a more detailed inspection and report is commissioned by me from a qualified surveyor before entering into any legal commitment.

If the mortgage is in joint names the borrower making payments will do so on behalf of himself/herself and all other joint borrowers.

I authorise my solicitors to disclose to Leek United Building Society all information relevant to the Society's decision to lend and that I waive any right to claim solicitor/client or legal privilege in respect of such information.

I authorise Leek United Building Society to make such enquiries as it considers necessary in relation to my application, mortgage or other requirements and to disclose information provided by me on this application. In order to prevent or detect fraud, the information provided by me in the application will be shared with fraud prevention agency/ies. If false or inaccurate information is provided by me and fraud identified, details will be passed to fraud prevention agency/ies to prevent fraud and money laundering. Law enforcement and government agencies may access and use this information. I can obtain further details explaining how information held by fraud prevention agencies may be used by writing to Leek United Building Society, 50 St Edward Street, Leek, Staffordshire, ST13 5DL, quoting reference Mortgage Applications Department.

I consent to the Society passing on information about my application and account to any guarantor at any time during the life of the mortgage with Leek United Building Society.

I consent to the Society disclosing any information, at any time during the life of the mortgage with Leek United Building Society, about my application and account to any occupier(s) or other person who is required to postpone rights in favour of the Society, to enable them to consider their position and/or to obtain independent legal advice.

I consent to the Society passing on information about my account and its conduct to a credit reference agency at any time during the life of the mortgage with Leek United Building Society.

I acknowledge that the Society may in due course raise finance on any mortgage it may make to me and consent to:-

- a) The Society transferring, assigning or otherwise disposing of the benefit of such mortgage, together with the charge and policy(ies) of life assurance.
- b) The Society entering into any contractual arrangements relating to the funding of such mortgage with any person.
- c) The Society passing the particulars contained in this application and any supporting documentation which is now enclosed or may hereafter be provided and any other documentation relating to the title of the property, the mortgage, the security of the mortgage, the history or conduct of the mortgage account or any other information or documents involving me or the property to any actual or potential transferee, assignee, provider of funds or other interested or contracting party.
- d) Any person interested in the mortgage relying upon the truth and accuracy of the information contained in this mortgage application. The making of an advance by the Society does not endorse in any way the financial viability of any transaction to which the loan monies are to be applied.

HIGHER LENDING CHARGE

If the amount you are borrowing is more than the maximum loan the Society would normally make on the property (i.e. 75% of the property's valuation or purchase price, whichever is the lower), a Higher Lending Charge may be payable. When the Society purchases indemnity insurance for itself, this does not affect your liability and promise to repay all monies owed to the Society in full, even if a claim is made by the Society under the policy. This insurer also has the right to recover from you any monies paid to the Society under the indemnity insurance. The Society may seek to recover the money you owe the insurer at the same time as recovering the balance of its own loss which was not covered by the indemnity insurance.

DATA PROTECTION ACT 1998

This statement relates to the information I (the applicant) have given on this form and to any other information which I give to you (Leek United Building Society) or which you hold on me. You will use the information to help you provide the account or service for which I have applied. You may give essential information to others e.g. insurance companies, if this is necessary to provide the service. You may share information with other lenders or fraud prevention agencies to assist with the detection and prevention of fraud. You may also pass on information to a credit reference agency, relating to the conduct of my account. You may keep certain information after my account is closed, but only for as long as is reasonably necessary (e.g. to comply with your regulatory obligations). I have the right to see certain records that you hold about me upon payment of a fee of £10. I also have the right to ask for any inaccurate details to be amended or deleted.

For further information about how you process my information, I can obtain a "Data Protection Act" leaflet from any branch or by request. I understand that you will use my information to help you develop and improve the products and services you offer to me and other customers. You may occasionally use the information for marketing purposes and to tell me about new products, services and special offers which may be of interest to me. If I do wish to receive such information I will tick the box below.

I **DO** wish to receive marketing information: Applicant 1 by the following preferences: Email Post Phone Text Msg
 Applicant 2 by the following preferences: Email Post Phone Text Msg

Important - Your Personal Information

Credit decisions and also the prevention of fraud and money laundering

We may use credit reference and fraud prevention agencies to help us make decisions. A short guide to what we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the Data Protection Act leaflet called 'Guide to Data protection'.

A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies. If you would like to read the full details of how your data may be used please visit our website at www.leekunited.co.uk or phone 01538 384151 or ask one of our staff.

By confirming your agreement to proceed you are accepting that we may each use your information in this way.

26 APPLICANTS SIGNATURES

I hereby consent to the Society making enquiries of my existing Mortgage Lender or any other person(s)/firm(s), regarding my ability to meet the commitments and conditions of the proposed mortgage.

Note: If more than 2 applicants, please complete 2 application forms and ensure all signatures are present on both application forms.

	Print Name	Signature	Date
Applicant 1			
Applicant 2			
Applicant 3			
Applicant 4			

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

Document Packaging Guide

Please enclose the following documents as applicable:

(The documents in the list below are required in all circumstances. We may however request further documentation once we have assessed the application).

- A cheque for the application fee and valuation/homebuyers fees payable to Leek United Building Society (We can also collect via debit/credit card).
- Last 3 months payslips (last 3 if paid monthly or last 12 if paid weekly). Where payslips are online, please provide corroborating bank statements either original or online copies.
- Latest P60
- 2 years Tax Calculations and Tax Year Overviews provided by HM Revenue and Customs if Self Employed and Self Assessed.
- Tenancy Agreement(s) (For properties in the background where this application is 75% LTV or greater).
- Letter from letting agent confirming achievable rental income if application is Let to Buy.

**YOUR INVESTMENT PROPERTY MAY BE REPOSSESSED IF YOU
DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

Mortgages are subject to status and not available to persons under 18 years of age.

Mortgage products are only available within England (including Isle of Wight) and Wales and borrowers must also be a UK resident.



50 St. Edward Street, Leek Staffordshire, ST13 5DL

Tel: 0808 2819309*

Fax: 01538 392454

www.leekunited.co.uk

e-mail: intermediary.mortgages@leekunited.co.uk

*Due to changes in legislation, all calls from mobile phones will not incur a charge. Calls may be monitored and recorded for training purposes.

Branches and Agencies throughout Staffordshire, Cheshire, Shropshire and Derbyshire.

We are members of the Building Societies Association.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.