

# Residential Mortgage Application



PLEASE USE BLACK INK AND COMPLETE IN CAPITAL LETTERS

<b>A</b> Company Name			<b>For Office Use Only</b>
	Address		Date Rec'd
			Product No
			Account No
FCA No	Admin Name		
Adviser	Tel No		
Tel No	E-mail Address		
E-mail Address	Affordability Ref		

**B** Are you registered on Leek United's Broker Panel? Yes  No  If yes, please go to Section C below. If no, please complete the below before proceeding.

Are you directly authorised by the FCA? Yes  No

If yes, please state your FCA registration number?

Are you an appointed representative of a network or principal who is authorised by the FCA? Yes  No

If yes, please state the name and address of the principal and the FCA registration number of the principal/network:

Name	<input type="text"/>		
Address	<input type="text"/>		
Postcode	<input type="text"/>	<input type="text"/>	
FCA Registration No	<input type="text"/>		

Procuration Fees paid via BACs/alternatively pay to network:

Sort Code	<input type="text"/>	Account No	<input type="text"/>	Account Name	<input type="text"/>
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Declaration:  
I confirm that The above company is FCA registered.  
I am not aware of any FCA enquiries or enforcements pending.  
I am sufficiently qualified to offer mortgage advice.  
My training and development covers financial crime, data protection and MCOB rules.

Signed  Sole Trader/Partner/Director or other duly authorised signatory.

**C Section C must be completed.**

**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).
- e) I confirm that I have sufficient professional indemnity cover in place to cover the value of the loan.
- f) I understand that I am required to pay due regard to the interests of customers and treat them fairly and I adhere to all applicable regulation relating to treating customers fairly and vulnerable customers.
- g) I agree to communicate to the Society where I have identified an individual as vulnerable, so that the Society can provide any additional support that they may require throughout their application.
- h) Please confirm that you have discussed with your client(s) the option of setting up a Lasting Power of Attorney as a precautionary measure where lending is into or in retirement.

Broker Fee Charge to customer YES  NO  IF YES £

Procuration Fee Payment Route?	To Self/Network <input type="checkbox"/>	TMA <input type="checkbox"/>	Paradigm <input type="checkbox"/>
	Legal & General Mortgage Club <input type="checkbox"/>	PMS <input type="checkbox"/>	Dynamo <input type="checkbox"/>
Are you related to the Applicant(s)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	

## D SUPPORTING CUSTOMERS

We recognise there are many reasons why your client may need further assistance. We consider each customer's individual circumstances and where a need is identified, strive to provide appropriate support.

If you would like to notify us of any additional support that your client requires, please let us know.

**Does your client require additional support?** Yes  No

If yes, please provide details of how we can support your client.

<b>Signed</b>	<input style="width: 95%;" type="text"/>	<b>Date</b>	<input style="width: 95%;" type="text"/>
Sole Trader/Partner/Director of other duly Authorised Signatory (delete as necessary).			
For and on behalf of (full name of firm) <input style="width: 95%;" type="text"/>			

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

### 1 PERSONAL INFORMATION

Please note: Where there is more than one applicant, the first named will be the "Joint Representative Borrower" under the Society's Rules (i.e. 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"/>
Other Known Names	<input type="text"/>	<input type="text"/>
Previous/Maiden Name (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"/>
Are you a permanent UK resident?	<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 (List all dependents aged 16 and under)

	Date of Birth	Relationship (e.g. son, daughter)	Do the dependents live with you full time?	
Dependent 1	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Dependent 2	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Dependent 3	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Dependent 4	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Please use Section 25 - Additional Details, where there are more than 4 dependents.

### 3 RESIDENCY DETAILS

#### Applicant 1

#### Applicant 2

Residential Status:	Owner with Mortgage <input type="text"/>	Owner with Mortgage <input type="text"/>
	Owner no Mortgage <input type="text"/>	Owner no Mortgage <input type="text"/>
	Living with Family <input type="checkbox"/> Partner <input type="checkbox"/> Friend <input type="checkbox"/>	Living with Family <input type="checkbox"/> Partner <input type="checkbox"/> Friend <input type="checkbox"/>
	Renting <input type="text"/>	Renting <input type="text"/>
Address	<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"/>

### 3 RESIDENCY DETAILS (continued)

Date Moved In

Will this property be sold on completion of this transaction? Yes  No

**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	<input type="text"/>	<input type="text"/>
Account Number	<input type="text"/>	<input type="text"/>
Monthly Repayment/Rent	£ <input type="text"/>	£ <input type="text"/>
Current Balance (Mortgage)	£ <input type="text"/>	£ <input type="text"/>
Date This Mortgage/ Tenancy Started	<input type="text"/>	<input type="text"/>
Current Value of Property/ Sale Price (Owner Occupiers)	£ <input type="text"/>	£ <input type="text"/>

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

If no, please give details in Section 25 - Additional Details.

Yes  No

If no, please give details in Section 25 - Additional Details.

### 5 PREVIOUS RESIDENCY (Covering the last 3 years)

Please use Section 25 - Additional Details if there is more than one previous residence in the last 3 years.

	Applicant 1	Applicant 2
Residential Status:	Owner with Mortgage <input type="text"/>	Owner with Mortgage <input type="text"/>
	Owner no Mortgage <input type="text"/>	Owner no Mortgage <input type="text"/>
	Living with Family <input type="checkbox"/> Partner <input type="checkbox"/> Friend <input type="checkbox"/>	Living with Family <input type="checkbox"/> Partner <input type="checkbox"/> Friend <input type="checkbox"/>
	Renting <input type="text"/>	Renting <input type="text"/>
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"/>
Postcode	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Date:	From <input type="text"/> To <input type="text"/>	From <input type="text"/> To <input type="text"/>



## 8 PRESENT EMPLOYMENT (continued)

Are you employed full time or part time?

FT  PT

FT  PT

Do you work for a family member?

Yes  No

Yes  No

Date Employment Started



Are you in a permanent position?

Yes  No

Yes  No

Are you employed on a contract basis?

Yes  No

Yes  No

If yes, state contract end date.



Percentage Shareholding (Directors)

 %

 %

If 25% or more, complete Accountants details in Section 10 - Accountants.

What is your expected date of retirement?



Contact details for references:

	Applicant 1	Applicant 2
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"/>

## 9 SELF-EMPLOYMENT

Please use Section 25 - Additional Details if there is more than one business for each applicant.

### Applicant 1

### Applicant 2

Company Name	<input type="text"/>	<input type="text"/>
Company Address	<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"/>
Nature of Business	<input type="text"/>	<input type="text"/>
Trading Start Date	<input type="text"/>	<input type="text"/>
What is your expected date of retirement?	<input type="text"/>	<input type="text"/>
Status:	Partner <input type="checkbox"/> Sole Trader <input type="checkbox"/>	Partner <input type="checkbox"/> Sole Trader <input type="checkbox"/>
Percentage Share	<input type="text"/> %	<input type="text"/> %
Net Profit: Year Ended	<input type="text"/> £ <input type="text"/> £	<input type="text"/> £ <input type="text"/> £

## 10 ACCOUNTANTS (For Company Directors, Partners and Sole Traders)

### Applicant 1

### Applicant 2

Accountants	<input type="text"/>	<input type="text"/>
Contact Name	<input type="text"/>	<input type="text"/>
Address	<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"/>
Telephone No	<input type="text"/>	<input type="text"/>
Email Address	<input type="text"/>	<input type="text"/>

## 11 PREVIOUS EMPLOYMENT OR PREVIOUS SELF-EMPLOYMENT (Covering the last 6 months)

Applicant 1				Applicant 2				
Employment:	Employed	<input style="width: 50px; height: 20px;" type="text"/>	Self-Employed	<input style="width: 50px; height: 20px;" type="text"/>	Employed	<input style="width: 50px; height: 20px;" type="text"/>	Self-Employed	<input style="width: 50px; height: 20px;" type="text"/>
	Unemployed	<input style="width: 50px; height: 20px;" type="text"/>	Homemaker	<input style="width: 50px; height: 20px;" type="text"/>	Unemployed	<input style="width: 50px; height: 20px;" type="text"/>	Homemaker	<input style="width: 50px; height: 20px;" type="text"/>
	Student	<input style="width: 50px; height: 20px;" type="text"/>	Retired	<input style="width: 50px; height: 20px;" type="text"/>	Student	<input style="width: 50px; height: 20px;" type="text"/>	Retired	<input style="width: 50px; height: 20px;" type="text"/>
Employer's/Company Name	<input style="width: 100%; height: 20px;" type="text"/>			<input style="width: 100%; height: 20px;" type="text"/>				
Job Title	<input style="width: 100%; height: 20px;" type="text"/>			<input style="width: 100%; height: 20px;" type="text"/>				
Nature of Business	<input style="width: 100%; height: 20px;" type="text"/>			<input style="width: 100%; height: 20px;" type="text"/>				
Date:	From	<input style="width: 50px; height: 20px;" type="text"/>	To	<input style="width: 50px; height: 20px;" type="text"/>	From	<input style="width: 50px; height: 20px;" type="text"/>	To	<input style="width: 50px; height: 20px;" type="text"/>
If your employment record does not cover a full 6 month period from date of application please state the reason why.	<input style="width: 100%; height: 50px;" type="text"/>			<input style="width: 100%; height: 50px;" type="text"/>				

## 12 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	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>
Net Profit	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>
Overtime <sup>1</sup>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>
Bonus <sup>1</sup>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>
Shift Allowance <sup>1</sup>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>
Commission	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>
Large Town Allowance <sup>1</sup>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>
Car Allowance <sup>1</sup>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>
Teachers Learning Responsibility <sup>1</sup>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>
Directors Dividends	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>
Pension <sup>1</sup>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>
Maintenance <sup>1</sup>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>
Second Job <sup>1</sup>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>
Working Family Tax Credit <sup>1</sup>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>
Rental Income From Mortgage Free Property <sup>1</sup>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>
Other Income	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>
Source of Other Income	<input style="width: 100%; height: 20px;" type="text"/>			<input style="width: 100%; height: 20px;" type="text"/>		
<b>TOTAL INCOME</b>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>

<sup>1</sup>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 employer's 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.

### 13 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.

Commitment Type	Monthly Payment	Purpose of Loan	App 1	App 2	Providers name and account number	Months Left	Balance Owing	To be repaid as a condition of the mortgage			
								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/School Fees	£						£	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.

Please use Section 25 - Additional Details if required for additional expenditure.

Commitment Type	App 1	App 2	Providers name and last 4 digits of account number	Current Balance	Latest statement balance if cleared monthly	To be repaid as a condition of the mortgage			
						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"/>

If you have any Mortgage Repayment Vehicles, please confirm the total monthly premium.

£

If you have any other monthly committed expenditure, which are not included above, please confirm the monthly spend.

£

### 14 CREDIT DECLARATIONS

Have you:-

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

Applicant 1: Yes  No  Applicant 2: Yes  No

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

Applicant 1: Yes  No  Applicant 2: Yes  No

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

Applicant 1: Yes  No  Applicant 2: Yes  No

Had a County Court Judgement or Default registered against you?

Applicant 1: Yes  No  Applicant 2: Yes  No

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

Applicant 1: Yes  No  Applicant 2: Yes  No

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

Applicant 1: Yes  No  Applicant 2: Yes  No

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

Applicant 1: Yes  No  Applicant 2: Yes  No

In the last 3 years taken out a payday loan?

Applicant 1: Yes  No  Applicant 2: Yes  No

Please use Section 25 - Additional Details if you have answered YES to any of the above.



## 15 PROPERTY TO BE IN MORTGAGE WITH THE SOCIETY

Security Address


Postcode

Year Built

If property is a conversion, please confirm date of conversion.

Tenure:

Freehold

Leasehold

Ground Rent per annum

£

Service Charge per annum

£

Unexpired Term of Lease

House Type:

Detached House

Detached Bungalow

Link Detached House

Semi Detached House

Semi Detached Bungalow

End Terraced House

Mid Terraced House

Purpose Built Flat

Purpose Built Maisonette

Studio Flat

Number of:

Bedrooms

Reception Rooms

Kitchens

Bathrooms

Garage

Storeys in Block (if applicable)

Parking:

Onsite

Allocated Off Site Parking

Street Parking

Construction:

Wall Type (Main Structure)

Brick

Stone

Other

Roof Type (Main Structure)

Tile

Slate

Pitched

Flat

Other

### Property Valuation

Either a standard mortgage valuation report (which is a basic assessment of the condition and value of the property) or a digital valuation report (which is a basic assessment of the value of the property) will be obtained by the Society. Both reports are purely for the benefit of the Society. Before purchasing a property we would recommend you consider obtaining a property survey so you are fully aware of its condition before you commit to the purchase. Our valuer will contact you to discuss this in more detail once you have applied for this mortgage.

#### 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 with more than 5 acres of land.

**The Society reserves the right to decline applications that are adjacent or in close proximity to commercial property. (If in doubt, please contact us for further clarification on 0808 281 9309).**

Please use Section 25 - Additional Details if you need to provide more details to the following questions:

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)

## Property Valuation (continued)

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

Has the property suffered from subsidence? Yes  No

Does the garden/area of land to be mortgaged extend beyond 5 acres? 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?

Is the property in a flood risk area? Yes  No

## 16 MORTGAGE DETAILS

Purchase Price/Remortgage Property Value  £  Loan to Value (LTV) <sup>2/ 3</sup>  %

Mortgage Amount Required  £

<sup>2</sup> Where LTV is greater than 80% LTV a Higher Lending Charge may be charged. Please see your Mortgage Illustration and mortgage product terms and conditions for further information.

<sup>3</sup> This is your total mortgage amount divided by the purchase price or valuation, whichever is the lower.

If allowable under the product terms and conditions, do you want to add the Product Fee to the mortgage? Yes  No

Term Required:  Years  Months

**Applicant 1**

**Applicant 2**

Expected Date of Retirement

For Office Use Only	
Product Fee	£ <input type="text"/>
Total Mortgage Amount	£ <input type="text"/>

### If you are purchasing a property:

Please state the source of your deposit.

Personal Savings	£ <input type="text"/>	Relationship <input type="text"/>
Sale of Property	£ <input type="text"/>	
Gift From Family Member	£ <input type="text"/>	
Another Source	£ <input type="text"/>	
Deposit Source		<input type="text"/>

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.

## 16 MORTGAGE DETAILS (continued)

### If you are remortgaging a property:

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
£	
£	

## 17 VENDOR (Purchases Only)

Are you related to the vendor?

Yes  No

Has the vendor owned this property for at least 6 months?

Yes  No

If not, give date owned from.

## 18 VIEWING DETAILS

Owner/Vendor/Selling Agent/Builder (site office)

Name(s)

Tel No

Mobile No



## 19 OTHER OCCUPIERS (Aged 17 and over)

Are there any occupiers, including spouse and children aged 17 or over, other than the borrowers?

Yes  No

All other occupiers who are, or will be, in occupation of the property at the time of legal completion of the mortgage will be required to sign a Consent to Mortgage document. Please include any children at University. If the answer to the above is yes, please enter the following details for each person. Please use Section 25 - Additional Details where there are more than 4 occupiers.

	Name	Date of Birth	Relationship (e.g. son, daughter)
Occupier 1			
Occupier 2			
Occupier 3			
Occupier 4			

## 20 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

Investments/  
Endowment

Savings

Sale of Other Property/Lan<sup>4</sup>

Pension Lump Sum

<sup>4</sup>See Section 7.

## 21 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

## 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

If yes, please confirm your monthly premium.

£

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

(Sole practitioners not accepted).

Company	<input type="text"/>	Tel No	<input type="text"/>
Contact Name	<input type="text"/>	Fax No	<input type="text"/>
Address	<input type="text"/>	Email Address	<input type="text"/>
	<input type="text"/>		
	<input type="text"/>		
Postcode	<input type="text"/>		

## 24 STATUS DECLARATIONS

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

**Applicant 1**  
Yes  No

**Applicant 2**  
Yes  No

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

Yes  No

Yes  No

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

Yes  No

Yes  No

Are you aware of any future changes in your income or expenditure<sup>5</sup>

Yes  No

Yes  No

Are you an existing Leek United member?

Yes  No

Yes  No

Please give details in Section 25 - Additional Details if you have answered YES to any of the above questions.

<sup>5</sup> 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).



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**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:

Leek United mortgage account number (Society to complete)

**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

Sort Code

Signature(s)

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.

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## **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 "Homebuyers 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 lend on the property (i.e. 80% of the property's valuation or purchase price, whichever is the lower), a Higher Lending Charge may be payable which the Society will use to purchase indemnity insurance. It may be that the Society covers the cost of this insurance. 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. The 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 LEGISLATION

The Data Controller is Leek United Building Society, whose principal office is 50 St. Edward Street, Leek, Staffordshire, ST13 5DL.

The information you are supplying will be held by the Society and used for market research purposes, developing goods and services, statistical and business analysis, customer servicing and administration. Your information may be passed to other companies within the Leek United group for the purposes stated above.

This information may be held during the life of the account and for administration reasons after the account has closed.

Under data protection legislation you are entitled to receive a copy of personal information held about you, have inaccurate data corrected, restrict the purposes for which your personal data is used and in certain circumstances the right to your data being erased. Further information regarding how we manage your data can be found within our Privacy Notice which can be found at [leekunited.co.uk/privacy/](http://leekunited.co.uk/privacy/), or alternatively can be requested from any of our branches or by writing to the address above.

If you would like to obtain information held about you, please write to the address above.

## MARKETING PREFERENCES

We would like to use the contact details you provide us to keep you up to date with our latest news and offers, ranging from Member benefits through to information on our products and services we feel may be of interest to you. We'll always treat your personal details with the greatest of care, and will never pass them onto any other companies for marketing purposes. If you would like to receive marketing promotions from us, just tick any of the following, as we want to contact you via your preferred channels:

<b>Applicant 1</b>	Post	<input type="checkbox"/>	Email	<input type="checkbox"/>	Telephone	<input type="checkbox"/>	SMS	<input type="checkbox"/>
<b>Applicant 2</b>	Post	<input type="checkbox"/>	Email	<input type="checkbox"/>	Telephone	<input type="checkbox"/>	SMS	<input type="checkbox"/>

See our privacy policy, [leekunited.co.uk/privacy/](http://leekunited.co.uk/privacy/), for more about how we use your information. Don't forget you can opt out of marketing at any time by telephone, email or visiting one of our Branches.

### 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. If there is an indication that fraud is detected, finance may be refused. 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](http://www.leekunited.co.uk) or phone 01538 384 151 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.

## 28 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			

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

### Mandatory Supporting Documents

Please enclose the following certified documents as applicable:

We are unable to process an application until we are in receipt of these documents.

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

#### All Applications

- A fully completed application form ensuring that we have the correct names, dates of birth and a 3 year address history for each applicant.
- Evidence of income. Please provide evidence of income in accordance to your employment status as listed below:

#### Employed Applicants

- Last 3 months payslips (last 3 if paid monthly or last 12 if paid weekly).
- Latest P60.

#### Self Employed Applicants

- 2 years Tax Calculations and Tax Year Overviews provided by HM Revenue and Customs or last 2 years audited accounts.

#### Retired Applicants

- Annual pension statement/P60 and last 3 months bank statements.

#### Interest Only Applications

- Specific details of interest only repayment vehicle.

#### Help to Buy Applications

- Authority to proceed document.

**If you would like this in a different format, such as  
braille, large print or audio, please contact us.**

Leek United Building Society, Customer Service Centre,  
50 St. Edward Street, Leek ST13 5DL

t: 0808 281 9309

Branches throughout Staffordshire, Cheshire, Shropshire and Derbyshire.

A member of the Building Societies Association.

Authorised by the Prudential Regulation Authority and regulated  
by the Financial Conduct Authority and Prudential Regulation  
Authority. Registered No: 100014

Residential mortgages are not available to persons under 18, Buy To Let mortgages are  
not available to persons under 21 and both are subject to status.

Mortgage products are only available for properties in England (including Isle of Wight)  
and Wales and borrowers must also be UK residents.

[intermediary.mortgages@leekunited.co.uk](mailto:intermediary.mortgages@leekunited.co.uk)  
[leekunited.co.uk](http://leekunited.co.uk)

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