



Mortgage Application

THE ONLY MORTGAGE COMPANY

Gardor House
9 Clare Close
Elstree
Hertfordshire
WD6 3NJ

New Business: 020 8236 0651
Fax: 020 8207 4183
E-mail: mail@theonlymortgage.co.uk

www.theonlymortgage.co.uk

Customer Facing Mortgage Adviser's Details

Adviser's Name

Company Name

Business Address

Postcode

Business Telephone Number

Business Fax Number

Mobile Phone Number

E-mail Address

Principal FSA Registration Number

Dedicated Contact

Team

Client Name

Mortgage Lender

Product

Fixed

Variable

Discount

Other

Initial Interest Rate

Initial Rate Period

Purchase

Remortgage

Loan Amount

Loan to Value

- Please use BLOCK CAPITALS or tick the appropriate box to answer ALL questions fully.
- Please enter 'N/A' where a question is not relevant.

- Your mortgage adviser is the agent of the applicant(s) and not of EDGE v2 and therefore, has no authority to bind EDGE v2 in any way.
- Please record additional information on Page 12.

a) application: for completion by intermediary only

1. Was the sale (delete as appropriate)

Advised / Non-advised

2. Fees payable (as per KFI)

	Amount	Added to loan	Deducted from loan	Refundable	If yes how much and under what circumstances
Broker Fee	£ <input type="text"/> %	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
Valuation Fee	£ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
Packager Administration Fee	£ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
Lender Arrangement Fee	£ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
Legal Fees	£ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
Higher Lending Charge	£ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
Buildings Insurance	£ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
Other Fees - please detail					
<input type="text"/>	£ <input type="text"/> %	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
<input type="text"/>	£ <input type="text"/> %	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
<input type="text"/>	£ <input type="text"/> %	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>

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

Name	FSA Registration Number	Proc Fee Payable
		£
		£
		£
		£

4. Anticipated completion date

5. Date of entry (Scotland only)

Intermediary Declaration (to be signed by Customer Facing Mortgage Adviser)

I confirm that the intermediary and/or firm conducting the sale of this mortgage holds the relevant permission(s) given by the Financial Services Authority to carry out the aforementioned activity. I confirm that full details and a KFI for the product(s) specified has been provided to all applicant(s) prior to the submission of this application.

I have undertaken a detailed analysis of the applicant(s) income and expenditure, and I believe that according to this assessment the applicant(s) will be able to maintain the mortgage payments, including the payments after any benefit period has expired.

If the mortgage is to be repaid on an interest only basis I confirm that I have discussed repayment methods with the applicant(s) and that arrangements have been or will be made to repay the capital.

If the mortgage term extends into retirement, I confirm that the customer has arrangements in place to enable them to maintain their mortgage repayments in retirement.

Signed	<input type="text"/>	Print Name	<input type="text"/>	Date	<input type="text" value="/ /"/>
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b) personal details

- 1. Title
- 2. Surname
- 3. Forenames
- 4. Maiden/Previous Surname
- 5. Current address
(If the correspondence address is different please continue in the additional information section, page 12)
- Date occupied
- Previous address and the dates occupied
(please continue in the additional information section, page 12, if more than one in the last three years)
- 6. Telephone No (Home)
- Telephone No (Work)
- Telephone No (Mobile)
- E-mail
- 7. Date of birth and Nationality
- 8. National Insurance Number
- 9. Marital status
- 10. Relationship to joint applicant.
- 11. Will all applicants benefit equally from the mortgage advance

applicant 1

Mr Mrs Miss Other Gender M / F

Postcode

/ /

Postcode

From / / To / /

/ /

Single Married Co-habiting

Separated Divorced Widowed

Yes No

applicant 2

Mr Mrs Miss Other Gender M / F

Postcode

/ /

Postcode

From / / To / /

/ /

Single Married Co-habiting

Separated Divorced Widowed

Yes No

- 12. Number and age of dependants
- 13. How long have you lived in the UK?

applicant 1

No: Ages

applicant 2

No: Ages

c) credit history

(If you answer 'Yes' to any of the following questions, please provide details in the additional information section on page 12.)

- 1. Have you ever had any County Court Judgements, defaults or decrees recorded against you or, if self employed, your company?
- 2. Have you ever had arrears with any existing/previous loan or rent payments?
- 2. 1. 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
- 3. Have you ever made arrangements with your creditors, for example an IVA, or been made bankrupt?
- 4. Have you ever been party to a mortgage where possession or a voluntary surrender took place?
- 5. Have you ever been refused a mortgage on this or any other property?
- 6. Has your current mortgage or tenancy been Housing Benefit or DSS assisted in the last 12 months?
- 7. Are there any other matters that should be brought to the attention of the lender?

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"/>	
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"/>	

d) outgoings

- 1. Residential Status - are you ?
- 2. Name and address of current Lender/Landlord
- 3. Mortgage account number/roll number
- 4. Current mortgage/rent payments
- 5. Mortgage amount outstanding

Owner Tenant

Living with Relatives/Friends Other

Postcode

Tel Fax

Date mortgage / tenancy commenced / /

N/A

£ per month

£ N/A

Owner Tenant

Living with Relatives/Friends Other

Postcode

Tel Fax

Date mortgage / tenancy commenced / /

N/A

£ per month

£ N/A

6. Will you be redeeming your existing mortgage on completion?

Yes No N/A

7. Do you own or part own any other property or are you party to any other mortgage?

Yes No

If "Yes" please give details in the additional information section, page 12

Do you have or have you held any other mortgage in the past 2 years.

Yes No

Please give full details in section 10 below or in the additional information section on page 12 if necessary.

8. Name and address of previous lenders or landlords.

Please provide any further details in the additional information section on page 12, if necessary

Postcode

Tel Fax

Previous occupancy status

Owner Tenant

Date mortgage / tenancy commenced / /

Previous mortgage account number/roll number

N/A

9. Are either of you currently applying to any other lender for a loan?

Yes No

If "Yes" please give details in the additional information section, page 12

10. Committed outgoings, (please complete in full), IF NONE, STATE NONE

Your mortgage application may be declined if you fail to declare any regular and unavoidable personal commitments. (please provide full details in the additional information section, page 12, if necessary).

	Applicant 1 or 2 or joint	Lenders Name	Account number	Financed by your company?	Term Remaining	Monthly Payments	Outstanding balance	To be repaid from this mortgage ?
Other Secured Loans								
Other Mortgages								
Hire Purchase								
Car Loan								
Personal Loans								
Student Loans								
Maintenance/Alimony								
IVAs								
Credit Cards/Store Cards								
Other:								
Other:								

Warning: Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage.

applicant 2

Yes No N/A

Yes No

If "Yes" please give details in the additional information section, page 12

Yes No

Postcode

Tel Fax

Owner Tenant

Date mortgage / tenancy commenced / /

N/A

Yes No

If "Yes" please give details in the additional information section, page 12

e) income declaration

applicant 1

Employed Self Employed Retired Other

If other please specify

applicant 2

Employed Self Employed Retired Other

If other please specify

EMPLOYED INCOME DECLARATION

Basic annual gross salary £ pa

Regular/guaranteed overtime £ pa

Regular/guaranteed bonus £ pa

Regular/guaranteed commission £ pa

Other (please give details) £ pa

Basic annual gross salary £ pa

Regular/guaranteed overtime £ pa

Regular/guaranteed bonus £ pa

Regular/guaranteed commission £ pa

Other (please give details) £ pa

SELF-EMPLOYED INCOME DECLARATION

Your share of net profits for last 3 years:

Year to Year £

Year to Year £

Year to Year £

Year to Year £

Year to Year £

Year to Year £

Self Certification Full Status

Self Certification Full Status

Reason for self certification of income

Variable income, i.e. bonus/commission Income from more than one source

Investment income Speed of service due to deadline

Proof of income not readily available Self employed / a contractor

Other

Variable income, i.e. bonus/commission Income from more than one source

Investment income Speed of service due to deadline

Proof of income not readily available Self employed / a contractor

Other

I/we confirm that where income has been self-certified, the amounts disclosed in this application are true and accurate and are sufficient to pay the current and estimated future monthly mortgage payments as stated within the Key Facts Illustration. I/we am/are aware and fully appreciate that a false declaration of income will have a serious effect on my/our ability to regularly meet mortgage payments. I/we accept and understand that interest rates are variable and monthly payments may increase over the period of the mortgage. I/we also understand that taking on new or additional financial commitments during the period of the mortgage whilst not receiving any corresponding increase in income could affect my/our ability to meet mortgage payments

WARNING: MAKE SURE YOU CAN AFFORD YOUR MORTGAGE IF YOUR INCOME FALLS.

Signed Date

Signed Date

f) employment/self employment details

applicant 1

Do you own any shares in the company Yes No If yes, confirm shareholding %

applicant 2

Do you own any shares in the company Yes No If yes, confirm shareholding %

If you own 25% or more of the company, please complete the self employment questions instead

EMPLOYMENT DETAILS

1. Occupation
2. How long with current employer
3. Employers name/contact for references
4. Employers address
5. Employers telephone/fax numbers
6. Employers email address
7. Name of tax office/tax reference number
8. Payroll number

years Is position permanent? Yes No

If position not permanent, please provide further details on page 12

Postcode

Tel Fax

Office Ref

years Is position permanent? Yes No

If position not permanent, please provide further details on page 12

Postcode

Tel Fax

Office Ref

SELF-EMPLOYMENT DETAILS

1. Self-employed status
2. Name of business
3. Nature of business
4. Business address
5. Business telephone/fax numbers
6. Business email address
7. Name of tax office/tax reference number
8. How long have you owned this business

If with present employer for less than 3 years provide names and addresses of previous employers for that period in the additional information section on page 12

Ltd Co Partnership Sole Trader

Postcode

Tel Fax

Office Ref

years Percentage shareholding/partnership interest %

Ltd Co Partnership Sole Trader

Postcode

Tel Fax

Office Ref

years Percentage shareholding/partnership interest %

If less than 1 year provide details of previous business/employment in the additional information section on page 12

9. Name of Accountant
10. Company name
11. Accountants address
12. Accountants telephone/fax numbers
13. Qualifications

Postcode		
Tel	Fax	
Chartered <input type="checkbox"/>	Certified <input type="checkbox"/>	Other <input type="text"/>

Postcode		
Tel	Fax	
Chartered <input type="checkbox"/>	Certified <input type="checkbox"/>	Other <input type="text"/>

g) loan details

1. Purpose of loan
2. Type of residence
3. Term of loan/Loan required
4. If an investment property, will more than 40% be occupied by you or an immediate relative
5. Intended retirement age

Purchase <input type="checkbox"/>	Remortgage <input type="checkbox"/>	First time purchase <input type="checkbox"/>	Let to Buy <input type="checkbox"/>
Main residence <input type="checkbox"/>	Investment property <input type="checkbox"/>	(If investment property) Expected rental income £ <input type="text"/> p.a.	
<input type="text"/> Years	£ <input type="text"/>		
Yes <input type="checkbox"/>	No <input type="checkbox"/>	If so, please detail relationship <input type="text"/>	
<input type="text"/> Years	If the term of the loan is past retirement age, please detail the amount and sources of your anticipated retirement income or detail any other intended arrangement below		

h) for purchases only

1. Purchase price
2. What is the source of deposit?
3. Are you obtaining any other loan or assistance towards this purchase price? (including any financial incentive from builder/vendor)
4. Are you purchasing as a sitting tenant?
5. Are you purchasing under Right to Buy legislation?
6. Is it a private sale; being purchased from a relative; or is a deed of gift involved?

£ <input type="text"/>	Estimated value if different	£ <input type="text"/>
Yes <input type="checkbox"/>	No <input type="checkbox"/>	If 'Yes' please give amount and details in the additional information section, page 12
Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Yes <input type="checkbox"/>	No <input type="checkbox"/>	If 'Yes' council valuation £ <input type="text"/> and council purchase price £ <input type="text"/>
Yes <input type="checkbox"/>	No <input type="checkbox"/>	If 'Yes' please provide details in the additional information section, page 12

i) for remortgages only

1. Current estimated value of your property
2. Original purchase Price and Date
3. Amount required to repay existing mortgage
4. Amount required to repay any charges as detailed on page 5, question 10
5. If additional capital is being raised, please state the amount and purpose. (N.B. Documentary evidence of the purpose of the additional finance may be required)

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

j) method of repayment

If interest only, how do you intend to repay the loan at the end of the mortgage? (tick as appropriate)

Repayment Interest only If split: Interest only amount £
 Savings Investment income/vehicle Sale of property Other - provide details

Monthly cost of any repayment vehicle(s)?

£

I/We acknowledge the way an interest only mortgage works and that the balance of my/our mortgage will not reduce over the term of the mortgage and it will be my responsibility to repay the loan from other sources at the maturity of the loan

If interest only, please sign to confirm that you have read and understand the declaration above.

Date Date

PLEASE PROVIDE DETAILS OF ALL POLICIES TO BE USED IN CONNECTION WITH THIS MORTGAGE INCLUDING ANY PAYMENT PROTECTION PLANS

- (CONTINUE IN THE ADDITIONAL INFORMATION SECTION, PAGE 12, IF NECESSARY)

Name of Company	Type of Policy	Persons assured	Policy number	Death benefit	Monthly Premium	Maturity date

k) property to be mortgaged

1. Full address of the property to be mortgaged

Postcode

2. Description of property

House Bungalow Flat Maisonette Other

3. Please give the number of :-

Bedrooms Living rooms Kitchens Bathrooms WCs Garages Parking spaces

4. If flat, please state

Number of floors? What floor in block? Approx no. of units in block? Purpose built Yes No

Above commercial premises? Yes No If 'yes' give details of commercial premises

Tenure

Freehold Leasehold Commonhold Shared ownership Shared equity

5. If Leasehold

Unexpired term of lease years Ground rent or Feu duty £ Service Charge £

6. Construction

Type: Detached Semi Terraced Other

Walls: Brick Stone other

Roof: Tile Slate other

7. Year of construction

(please write 'new' if being constructed)

8. If less than 10 years old, is there an NHBC Certificate or Zurich Municipal Building Guarantee?

Yes No N/A

9. (i) Are any immediate improvements being made to the property?

Yes No

Do you have sufficient funds to pay for these without further borrowing after completion of this mortgage?

Yes No If 'Yes' please give details

(ii) Has the property been extended or structurally altered in the last 10 years?

Yes No If 'Yes' please give details

10. Will the entire property be for you and your family's immediate residential use?
11. Will any part of the property be used for business purposes?
12. Is the property ex-council or housing association?
13. Is the property ex MOD or police?
14. Does the property have agricultural restrictions?
15. Will full vacant possession be obtained on completion?
16. Please give the full names of any person 17 years or over (other than the applicants) who will reside in the property.

Yes <input type="checkbox"/>	No <input type="checkbox"/>	If 'No' please give details <input style="width: 95%;" type="text"/>
Yes <input type="checkbox"/>	No <input type="checkbox"/>	If 'Yes' please give details <input style="width: 95%;" type="text"/>
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 'No' please explain) <input style="width: 95%;" type="text"/>
Name <input style="width: 60%;" type="text"/>		Relationship <input style="width: 35%;" type="text"/>
Name <input style="width: 60%;" type="text"/>		Relationship <input style="width: 35%;" type="text"/>

If necessary provide further details in the additional information section, page 12

l) arrangements for inspection

1. Contact for inspection
2. Relationship
3. Vendor's details

Name: <input style="width: 95%;" type="text"/>	Address: <input style="width: 95%;" type="text"/>			
Tel: <input style="width: 30%;" type="text"/>	Mob: <input style="width: 30%;" type="text"/>			
Postcode <input style="width: 30%;" type="text"/>				
Applicant <input type="checkbox"/>	Selling agent <input type="checkbox"/>	Key Holder <input type="checkbox"/>	Vendor <input type="checkbox"/>	Other <input type="checkbox"/>
Name: <input style="width: 95%;" type="text"/>		Address: <input style="width: 95%;" type="text"/>		
Tel: <input style="width: 30%;" type="text"/>		Mob: <input style="width: 30%;" type="text"/>		
Postcode <input style="width: 30%;" type="text"/>				

m) solicitors details

1. **Please complete solicitors details**
(Please note that the solicitors must have at least two partners in the firm. Licensed conveyancers are not acceptable)

Contact Name: <input style="width: 95%;" type="text"/>	Number of Partners <input style="width: 20%;" type="text"/>	
Company Name: <input style="width: 95%;" type="text"/>		
Address: <input style="width: 95%;" type="text"/>		
Postcode <input style="width: 30%;" type="text"/>		
Tel <input style="width: 40%;" type="text"/>	Fax <input style="width: 30%;" type="text"/>	DX <input style="width: 30%;" type="text"/>

n) title insurance

If available from your selected lender, would you like Title Insurance?

Yes No

If you are unsure of the benefits of Title Insurance, please ask your intermediary for further details

o) bank details

1. Name and address of bank/building society
2. Account number / Sort Code
3. Cheque guarantee card held?
4. Is your salary paid directly into this bank account?
5. Number of years account held?

applicant 1

Name and address of bank/building society	
Postcode	
Account number / Sort Code	/ /
Cheque guarantee card held?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is your salary paid directly into this bank account?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Number of years account held?	

applicant 2

Name and address of bank/building society	
Postcode	
Account number / Sort Code	/ /
Cheque guarantee card held?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is your salary paid directly into this bank account?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Number of years account held?	

p) Credit card details for payment of valuation fees

1. Card holder's name
2. Amount of Payment
3. Credit card type
4. Card number
(the long Switch Number if using a Switch Card)
5. Issue number (if applicable)
6. Start date (or valid date, if marked on card)
Expiry Date
7. Address where card is registered
8. Signature of card holder

Card holder's name
Amount of Payment £
Credit card type
Card number (the long Switch Number if using a Switch Card)
Issue number (if applicable)
Start date (or valid date, if marked on card) Expiry Date
Address where card is registered
Postcode
Signature of card holder

Card holder's name
Amount of Payment £
Credit card type
Card number (the long Switch Number if using a Switch Card)
Issue number (if applicable)
Start date (or valid date, if marked on card) Expiry Date
Address where card is registered
Postcode
Signature of card holder

additional information

Previous addresses - please give us all address/contact details, during the last 3 years, including your lender/landlord and the address for each, or state "living with parents/friends" (for example).

Credit History - please give details of any mortgage applications which have been refused. Detail any arrears, providing 1) highest amount of arrears 2) the date of the highest amount 3) start date of arrears and date they were repaid 4) an explanation of circumstances. Details of any bankruptcy, giving date and circumstances. Details of any court judgements, giving dates, amounts, circumstances and satisfaction dates.

Previous Employment - please give details of previous employers, start and end dates, name and address/contact details, and your occupation(s) during the last 3 years.

Other useful information

Declaration I/we declare and undertake that:

(For the benefit of this declaration "Ev2" means EDGE v2 and its appointed distributors, and "the Lender" means any bank, building society or specialist mortgage company. Its agents, its successors in title and assigns and those deriving title through it, funding the mortgage product applied for)

Valuation

- I/we authorise you to instruct a qualified valuer to carry out a valuation of the property at my/our expense. I/we understand that the valuation report is for the benefit of the Lender to assess the suitability of the property as security for the mortgage only, and understand that subsequently any valuation report will not be made available to me/us.
- I/we understand that neither you, the Lender or the valuer are liable for any statement, conclusion or opinion as to the value or condition of the property. I/we must for my/our protection obtain independent advice from professional persons as to the value and condition of the property.
- I/we understand that you and the Lender are not an agent of the valuer.
- I/we understand that in certain circumstances the valuation of the property may be assessed using statistical information and that a provider of valuations may not physically visit the property. I/we understand that no liability whatsoever extends to me/us in respect of the value or the condition of the property.

Change in circumstance prior to completion

- I/we undertake to provide you and the Lender with full details of any changes in circumstance, of whatever nature, which is likely to affect the accuracy of the data contained in this Application.

Existing financial commitments

- Unless otherwise stated in this Application I/we confirm that the payments due under any existing or previous mortgage or loan are/were made on the due date.

The property

- I/we declare that the property in this Application will be used as my/our sole main residence unless clearly stated on this Application form that the property is to be let. I/we will not let the property without the prior written consent of the Lender.
- I/we will not enter into any further charges over the property without the prior written consent of the Lender.

Declined Application

- I/we have read and considered the information provided relating to the particular mortgage product and have chosen or have been advised by a financial advisor to make an application. I/we understand that the Lender may decline this Application or withdraw an offer at any time without giving any reason whatsoever. In the event of a declined Application or withdrawn offer I/we agree that you may pass this Application to another Lender for due consideration.

Consequences of declined Application or withdrawn offer

- I/we acknowledge that the packager administration fee paid at the outset covers the cost of initial assessment of my/our application. If the application does not proceed to completion for any reason, the administration fee will not be refunded.
- Where a booking fee or reservation fee is paid to secure availability of funds under limited issue product, then the fee paid is non refundable. Any such fee paid does not guarantee or imply acceptance of this Application by the Lender.

Rights of Assignment

- I/we understand, consent and acknowledge that the Lender and their successors in title and assigns may in due course raise finance on any mortgage they may make to me/us and may:
 - transfer, assign or otherwise dispose of the benefits of such mortgage together with the charge and any policies of life assurance and other related security securing it and I/we hereby consent to each such transfer or assignment;
 - enter into any contractual arrangements relating to the funding of such mortgage with any person;
 - pass or request any information contained in this application and any supporting documentation which may hereafter be provided or any other information relating to the Property, the Mortgage, the security for the Mortgage or the history and conduct of my/our account to any interested or potentially interested person, who may rely upon the truth and accuracy of the information contained in this application.
 - obtain information and data from the new lender about my/our mortgage or security to assist in 1) credit scoring and 2) investigation or resolution of complaints.

Accuracy, completeness and reliance

- The information contained in this application and any other supporting documentation, is true and complete and may be relied upon by the Lender as being accurate. I/we have personally completed this Application form or, if completed by another person, have checked each answer carefully for accuracy and completeness. I/we understand that this information forms part of the terms of the Mortgage.
- I/we confirm that all existing loans which are required to be disclosed for the purposes of this Application have been properly disclosed.
- I/we authorise you and/or the Lender to make all such enquiries deemed necessary to enable you/the Lender to decide whether to proceed with this application. This may include, but may not be limited to; any past/present employers, Lender(s), Banker(s), Inland Revenue, Landlord(s), accountant(s) or credit reference agency/agencies.

Self Certification of Income

- I/we certify that if I/we have applied for a product which either does not require me/us to disclose my/our income, or which permits me/us to self-certify my/our obligations and I/we have sufficient income to support the loan requested, and, if applicable, that the income declared is a true assessment of my/our total annual income.

Declaration and Authority

To Ev2 or its selected Mortgage Processing Unit and any mortgage lender, or its agent, which lends me/us money pursuant to this application ("the lender"), including its successors and assigns and those deriving title through it. I/we declare and understand that:-

- I am/we are aged 18 years and over.
 - If the Mortgage Application is in respect of joint applicants, all obligations in relation to the loan (if granted) shall be joint and several. This means that in addition to being responsible together, we are responsible in full for all obligations as if we were the sole customer.
 - I/we understand that it will be my/our responsibility to maintain payments on any mortgage through the Lender. If I/we decide not to accept the Lender's mortgage payment protection insurance, I/we will arrange/have already arranged suitable cover and/or understand that my/our mortgage payments will not be protected in the event of accident, sickness or unemployment, if such cover is not in force.
 - I/we understand that Ev2 or its selected Mortgage Processing Unit is not an Agent of the Lender and does not have the authority to commit the Lender to any binding agreement.
 - I/we confirm that if we have been informed that this mortgage being applied for constitutes a regulated mortgage contract as defined by the Financial Services and Markets Act 2000, I/we have received and read the Key Facts Illustration for this mortgage application prior to submission to you and/or the Lender.
 - I/we understand that by signing this mortgage application that the availability of mortgage finance, or the time scale in which it may be made available, cannot be implied or guaranteed, either verbally or in writing, by any party involved in the process or by any agents of such. This may also involve areas surrounding the completion process or by any decision in principle method that may be obtained prior to, or during the course of the mortgage application.
 - I/we will make all payments by direct debit. I/we understand that the amount that I/we pay each month may change or the date that I/we make our monthly payments may change and that in either case the lender will give me/us notice in writing before this happens.
- Data Protection**
- I/we agree that the information contained in this Application and any other information I/we supply to you may be held on computer and in other forms. I/we understand that you will update all of my/our records, unless I/we instruct you otherwise, when I/we inform you of a change to personal details.
 - I/we understand the Lender or its current or prospective assignees or administrators may use a 'credit scoring' or other automated process in deciding whether to accept my/our application and during the life of my/our account, for example to review: my/our secured debt and any unsecured debt, or interest rate and other charges for my/our account (all of which may be varied by the Lender); as well as for the purpose of quality assurance. This may involve searching my/our records again at Credit Reference Agencies (who will keep details of the search) as well as using other information the Lender may hold about me/us.
 - I/we understand that you or the Lender will disclose personal details to credit reference agencies, fraud prevention agencies and if necessary to any repossessions register.

Details of how I/we conduct the account may be given to these Agencies. Repossession information held on any register may be shared with other lenders and used for credit assessment, debt tracing, fraud detection and to protect me/us from theft or fraud. The Lender and/or you will add to these records details of my/our agreement with the Lender, the payments made under it and any default in payment or failure to keep to its terms.

- I/we give consent to you and the Lender to use my/our data for the processing and administration of this mortgage. You and/or the Lender may pass this information, documents and data held to: any party the Lender is considering entering into a contractual arrangement in relation to the mortgage loan, any introducer of mortgages to the Lender, the buildings and contents insurer as the Lender may decide, credit reference agencies, Insurer under the Mortgage, Collection agents, third party providers including Mortgage Administration Companies, your regulators, your lawyers, auditors and external advisers and or any agent acting on your behalf.
- I/we hereby authorise you and/or my/our legal advisor/solicitor acting for me to disclose to the lender any information they, or the lender, considers relevant to the lenders decision to lend and I/we waive any duty of confidentiality or privilege.
- For applications in joint names: By making a joint application, a financial association will be made with the other applicant. We confirm that we are entitled to disclose information about the other applicant and authorise the Lender and you to search, link and/or record information at credit reference agencies about us which will be taken into account when making applications in the future.
- I/we understand that information held about me/us by the credit reference agencies may already be linked to another individual who has an existing financial association with me/us, therefore, for the purposes of my/our application I/we may be treated as financially linked and my application may be assessed with reference to any "associated records".
- I/we understand that I/we have rights of access to personal data held by you or the Lender in accordance with the Data Protection Act. Access requests for personal data are subject to a fee. Should you/we discover any inaccuracies regarding data held about me/us, I/we have the right to have inaccuracies corrected.
- I/we understand that you or the Lender may use my/our personal details from time to time to inform me/us of services and products which you or the Lender think might be of interest. By ticking this box I/we agree to receive details of products and services offered by you or the Lender. The methods of contact include automatic calling system, fax electronic mail, telephone (including Interactive Voice Recording facilities), SMS/Text messaging, and other online or interactive media.
- I/we understand that telephone calls may be recorded for security purposes and monitored under quality control procedures.
- I/we authorise you and/or the Lender to supply data to the Financial Services Authority in order to assist them in monitoring your compliance with their rules. I/we also permit my/our broker to access information held by you in order to track the progress of this application.
- I/we understand how an interest only mortgage works and

that the capital owing will not reduce and it is my/our responsibility to repay the capital outstanding upon maturity of the loan.

- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. You and other organisations may also access and use this information to prevent fraud and money laundering, for example, when: checking details on applications for credit and credit related or other facilities, managing credit and credit related accounts or facilities, recovering debt, checking details on proposals and claims for all types of insurance, checking details of job applicants and employees. You and other organisations may access and use from other countries the information recorded by fraud prevention agencies. I/we understand that I/we can contact you to receive details of the relevant fraud prevention agencies.
- I/we have been notified that 'sensitive data' regarding criminal convictions about applicants is processed and also used for insurance purposes. I/we am/are informed that this information is only used for assessing risk, my/our eligibility for a mortgage and for any contract of insurance. I/we give consent to you holding securely any medical health data about me/us. Certain information collected may be classified as sensitive (for example county court judgements or criminal offences) and the Lender can only use such data where the Lender has my/our explicit consent. I/we consent to you and the Lender processing and holding securely this data.
- I/we give the Lender consent to pass information, documents or data held by it or provided to it in relation to this Mortgage Application, the mortgage loan, any related security (historical, current or confidential), any possession of the property by the Lender and any insurance to any companies/third parties located outside the European Economic Area where the transfer/processing of information is equivalent to that provided under the Data Protection Act 1998.
- I/we understand that you and/or the lender will make searches about me/us at credit and other reference agencies who will supply information regarding my/our credit, Electoral Register and Identification. The agencies will record details of the search whether or not this application proceeds. I/we understand that where a period of 30 days elapses from the date of the original search, and the mortgage has not yet completed, it may be necessary for you and/or the lender to carry out a further search. I/we understand that each search will be registered on my/our credit file(s) individually, and that a large number of searches within a short period may impact on my/our ability to obtain credit.
- I/we understand that the company will carry out an identification check on me/us and that the agency who the company will instruct to carry out this check and who supply the company with the results will record details of the check whether or not my/our application proceeds.

Important: Each applicant must have read and understood the Declaration and Authorisation before signing this Application.

Your home may be repossessed if you do not keep up repayments on your mortgage.

Signed
Applicant 1

Date

Signed
Applicant 2

Date

Property Insurance (this section MUST be completed by all applicants)

Please indicate the arrangements being made for the provision of buildings insurance

I am arranging my own buildings insurance
 I would like the lender to provide a quote for buildings insurance

My mortgage broker is providing me with a quote for buildings insurance

(In the event that you arrange your own buildings insurance an administration fee may be charged by the lender) (If you do not arrange your own buildings insurance, the lender will insist on arranging insurance on your behalf based on the information given by you.)

The Lender or its agent will arrange insurance to be issued on the basis of the information provided by you on your behalf. The cover provided may be for the buildings alone or for buildings and contents.

Please indicate the cover you require:

Buildings only
 Buildings and Contents

Buildings with accidental damage
 Buildings and Contents with accidental damage

THE FOLLOWING QUESTIONS MUST STILL BE ANSWERED EVEN IF ARRANGING YOUR OWN BUILDINGS INSURANCE

Have you or any person normally resident with you:

- | | |
|---|---|
| <p>1. Been cautioned, convicted or charged with any offence or have a prosecution pending other than a driving offence? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>2. Had any home or personal insurance declined, cancelled or had special terms and conditions imposed? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>3. If the property has been underpinned or provided with any other means of structural support, are any other guarantees available? Yes <input type="checkbox"/> No <input type="checkbox"/></p> | <p>4. Sustained any loss damage or liability whether insured or not during the past 5 years arising from risks which can be insured under a Home Buildings, Contents or Personal Possessions policy? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>5. Has the property or surrounding area been affected by subsidence, settlement or land slip? Yes <input type="checkbox"/> No <input type="checkbox"/></p> |
|---|---|

Will the property be:

- | | |
|---|---|
| 1. Used for a purpose other than living accommodation for you and your family? Yes <input type="checkbox"/> No <input type="checkbox"/> | 2. Left unoccupied for any reason for more than 30 days? Yes <input type="checkbox"/> No <input type="checkbox"/> |
|---|---|

If any answer is yes, or you are in any doubt about whether facts are material, please give full details on the Additional Information Section (including dates and amounts of claims). You should keep record (including copies of letters) of all information supplied relating to your insurances.

- | | |
|---|---|
| <p>1. Was any single premium Insurance policy sold with the mortgage? Yes <input type="checkbox"/> No <input type="checkbox"/>
 If yes, please provide the following details for each single premium insurance policy sold.
 ▶ Was the Insurance Premium added to the Mortgage? Yes <input type="checkbox"/> No <input type="checkbox"/>
 ▶ The insurance premium amount £ <input type="text"/>
 ▶ The term of the insurance policy <input type="text"/>
 ▶ The Insurer Name <input type="text"/></p> <p>2. Has the property insurance product been sold at a distance, that is by telephone, post, fax or internet? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>3. Is the property in a sound state of repair? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>4. Are you aware of any past or existing structural damage to the property to be insured? Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/></p> <p>5. Has the property to be insured been underpinned or provided with any other means of structural support? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>6. You must retain copies of all the information.</p> | <p>7. A copy of the application form must be supplied on request together with the policy booklet.</p> <p>8. All interested parties in the property insured under the policy must be provided with a copy upon request.</p> <p>9. Insurers pass information to the Claims and Underwriting Exchange run by Insurance Database Service Limited (IDS). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to claim, we will pass information relating to it to the register.</p> <p>10. The insurer may pass your personal data to other companies for processing on its behalf. Some of these companies may be based outside the European Economic Area in countries which may not have laws to protect your personal data, but in all cases the Insurer will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.
 You can ask us for more information about this.</p> |
|---|---|

Mortgage Payment Protection Insurance (You MUST answer question A or B and sign and date)

In view of the reduction in state benefits to mortgage borrowers who become ill or unemployed, we strongly recommend that you consider a payment protection plan

IMPORTANT - You must advise us as soon as possible of your own insurance intentions. Failure to do so could delay completion of your mortgage.

Adequate Buildings Insurance for the mortgaged property is a condition of the loan. You should also insure the contents. Flats - under the terms of the lease insurance must be the responsibility of the freeholder.

Please note that you must disclose all facts which an insurer would regard as likely to influence the acceptance and assessment of an application. If you have any doubts please disclose this information as failure to do so may affect a claim or invalidate the policy.

A YES, I / we wish to take advantage of the peace of mind offered by Mortgage Payment Protection Insurance

B NO, I/we do not wish to take advantage of the peace of mind offered by Mortgage Payment Protection Insurance. I / we will be responsible for making my / our repayments each month if I am/we are unable to work

Applicant 1 (Tick box)

Signed _____ Date _____

Applicant 2 (Tick box)

Signed _____ Date _____

Applicant 1 (Tick box)

Signed _____ Date _____

Applicant 2 (Tick box)

Signed _____ Date _____



EDGE v2 is a trading name of Enterprise Broker Services Ltd.
Company Registration number 4214806 (England and Wales)