

# mortgage application form

**If you require a decision prior to submission of your application please telephone 08702 707070 or email [aip@themortgageworks.co.uk](mailto:aip@themortgageworks.co.uk)**

## THANK YOU FOR CHOOSING THE MORTGAGE WORKS

We aim to make the process of applying for a mortgage as simple as possible. To help, we have provided a handy checklist on the first page. Please complete the form in full and ensure that all the supporting documentations attached, otherwise delays may be experienced.

How to speed up your application:

- Ensure supporting documentation are original certified copies.  
Please use **black ink** and **block capitals** throughout
- Please ensure you answer all questions, if a question is not applicable write N/A
- Ensure declarations in section 18 and the Insurance section are signed by all applicants
- If you wish to discuss any aspect of the application, during processing please telephone on 08702 707070 or email [updates@themortgageworks.co.uk](mailto:updates@themortgageworks.co.uk)
- Please send your completed form to: Mortgage Processing, The Mortgage Works, Portman House, Richmond Hill, Bournemouth BH2 6EP

When we receive the application we will:

- Arrange for the valuation to be carried out
- Take up any necessary references
- Carry out a credit search and any other necessary checks
- Return the originals of the supporting documentation to you as soon as possible

IF THIS IS A SCOTTISH PROPERTY APPLICATION PLEASE TICK HERE ☐

IF SCOTTISH PROPERTY, PLEASE ENTER PROPOSED COMPLETION DATE

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## Instructions to your Bank or Building Society to pay Direct Debits

### DIRECT DEBIT MANDATE

(Name and full postal address of your Bank or Building Society)

To: The Manager

#### Instruction to your Bank or Building Society

Please pay **The Mortgage Works (UK) plc** Direct Debits from the account detailed on this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with **The Mortgage Works (UK) plc** and if so, details will be passed electronically to my Bank/Building Society.

Signature(s)
Date

Originator Identification Number

9	4	8	9	0	4
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Bank or Building Society Account Number

--

Branch Sort Code

--

Reference Number

--

Name(s) of Account Holder(s)

--

Please fill in the whole form using a ball point pen and send it to:  
THE MORTGAGE WORKS (UK) PLC, PORTMAN HOUSE, RICHMOND HILL,  
BOURNEMOUTH BH2 6EP  
Banks and Building Societies may not accept Direct Debit instructions from some types of account.



## THIS GUARANTEE SHOULD BE DETACHED AND RETAINED BY THE PAYER The Direct Debit Guarantee

This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank and Building Society.

If the amounts to be paid or the payments dates change. The Mortgage Works (UK) plc will notify you 10-working days in advance of your account being debited or as otherwise agreed.

If an error is made by The Mortgage Works (UK) plc or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.

You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

## MORTGAGE APPLICATION CHECKLIST

### Applicant

#### 1st 2nd FOR ALL APPLICATIONS:

- |                          |                          |  |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Application fee (this includes the valuation fee). Please specify amount £ <input type="text"/>  |
| <input type="checkbox"/> | <input type="checkbox"/> | Sign the Declaration in section 18 and Insurance section   |
| <input type="checkbox"/> | <input type="checkbox"/> | Sign the Direct Debit mandate for your mortgage payments, please retain the guarantee for your files   |
| <input type="checkbox"/> | <input type="checkbox"/> | Complete the Mortgage Protection Form (including the Direct Debit mandate) or sign the Declaration in the Insurance section to confirm that you do not require the cover. (Not applicable for Buy to Let and Semi Commercial Mortgages.) |
| <input type="checkbox"/> | <input type="checkbox"/> | Attach documentary evidence of source of deposit   |

#### STANDARD PLUS APPLICATIONS:

- |                          |                          |   |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Last 3 months payslips for Employed applicants, last 2 years audited / certified accounts for Self Employed |
| <input type="checkbox"/> | <input type="checkbox"/> | Evidence of last 12 months mortgage or rent payments  |
| <input type="checkbox"/> | <input type="checkbox"/> | Last 3 months bank statements   |

#### SELF CERTIFICATION APPLICATIONS:

- |                          |                          |  |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Evidence of last 12 months mortgage or rent payments |
|--------------------------|--------------------------|--|

#### BUY TO LET APPLICATIONS:

- |                          |                          |   |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | (First time landlords only) Last 3 months payslips for Employed applicants, last 2 years audited accounts for Self Employed |
| <input type="checkbox"/> | <input type="checkbox"/> | (First time landlords only) Evidence of last 12 months mortgage or rent payments  |
| <input type="checkbox"/> | <input type="checkbox"/> | (First time landlords only) Last 3 months bank statements   |
| <input type="checkbox"/> | <input type="checkbox"/> | If property is already let – copy of current tenancy agreement  |
| <input type="checkbox"/> | <input type="checkbox"/> | Memorandum and Articles of Association if lending to a company – copy certified by a solicitor                              |
| <input type="checkbox"/> | <input type="checkbox"/> | Certificate of Incorporation if lending to a company – copy certified by a solicitor  |

For Complex Prime and Semi Commercial cases the requirements will usually be the same as those for Standard Plus, however we may agree different requirements as appropriate depending on individual circumstances.

## APPLICANT IDENTITY

### FORMS OF IDENTIFICATION

Your client's application can be processed more quickly if you supply proof of your client's name and address as detailed below. This applies to all applicants individually. This will help us to comply with Money Laundering Regulations. Occasionally we may need to contact you for additional information.

#### Introducer Applications – FACE TO FACE

For each applicant, please provide **one** item from the Name List **and** if any applicants are not on the Voters Roll, **one** item from the Address List.

#### By Post Applications – NON FACE TO FACE

For each applicant, please provide **one** item from the Name List (choose items marked with a \* only please) **and** if any applicants are not on the Voters Roll, **one** item from the Address List (choose items marked with a \* only please).

#### Buy to Let Applications

For Buy to Let applications please provide an additional item from the Address List.

Name List	First App.	Second App.	Address List	First App.	Second App.
1. Current valid full passport (or certified copy*)	<input type="checkbox"/>	<input type="checkbox"/>	• Utility bill less than 6 months old (gas, electric, water)*	<input type="checkbox"/>	<input type="checkbox"/>
2. Current full UK driving licence	<input type="checkbox"/>	<input type="checkbox"/>	• Bank /Building Society/Credit Union statement/passbook less than 6 months old (containing current address) *provided the same or another Building Society/Bank Statement/Passbook has not already been used for the name.	<input type="checkbox"/>	<input type="checkbox"/>
3. National ID Card	<input type="checkbox"/>	<input type="checkbox"/>	• A current full UK driving licence (unless used for name)	<input type="checkbox"/>	<input type="checkbox"/>
4. Inland Revenue correspondence (recent)*	<input type="checkbox"/>	<input type="checkbox"/>	• Council tax bill (valid for the current year)*	<input type="checkbox"/>	<input type="checkbox"/>
5. A Benefit book (or original notification letter from the Benefits Agency confirming the right to benefits*)	<input type="checkbox"/>	<input type="checkbox"/>	• Inland Revenue notice/demand (recent) (unless used for name)*	<input type="checkbox"/>	<input type="checkbox"/>
6. Latest Bank/Building Society/Credit Union statement/passbook less than 6 months old	<input type="checkbox"/>	<input type="checkbox"/>	• A Benefit book (or original notification letter from the Benefits Agency confirming the right to benefits*) (unless used for name)	<input type="checkbox"/>	<input type="checkbox"/>

The following people may certify identification documents for UK nationals who are resident in the UK; a UK lawyer, banker, authorised financial intermediary, FSA regulated mortgage broker, accountant, teacher, doctor, minister of religion, post master/sub-post master. For non-UK residents, please provide number 1, 2 or 3 from the Name list only plus two items from the Address list. Non UK Nationals and/or Non UK Residents, Passports, National ID cards and documentary evidence of address for a non UK national or a UK national who is not resident in the UK must be certified by: **an embassy, consulate or high commission of the country or a lawyer or attorney or in the case of international students, by staff of a UK higher education institution.**

#### Application via FSA Regulated Introducers

- Please attach photocopies of proof of each applicants name and address as detailed under "Face to Face Applications".
- Please remember to certify on each copy that you have seen the original **AND** • Please complete the certificate below. • Please note fax copies will not be accepted.

I/We certify that: I/We have verified the identity of each applicant in a face to face/non face to face interview (please delete as appropriate) and confirm that documentary evidence has been obtained and identity checks have been undertaken to confirm that the applicant(s) name(s) and address(es) as shown on the Application Form(s) is correct.

**AND** The underlying records of identity and copies of the documentary evidence received are attached to this Application Form

**AND** I/We confirm that the Applicant(s) is/are applying on his/her own behalf and not as nominee, trustee or in a fiduciary capacity for any other person.

Full name of regulatory firm  FSA regulatory number

Signed  Name  Job title  Date

FOR OFFICE USE ONLY		Signed	Name	Date
Full documented name/address checks completed	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name/address check completed for existing members	<input type="checkbox"/>			

## I. INTERMEDIARY DETAILS

This section to be completed by the professional intermediary. If you have not registered with The Mortgage Works please call 0845 601 0763. Alternatively you can download an Introducer Application Form at [www.themortgageworks.co.uk/ic](http://www.themortgageworks.co.uk/ic)

First name	<input type="text"/>	Introducer number	<input type="text"/>
Surname	<input type="text"/>	Telephone number	<input type="text"/>
Company name	<input type="text"/>	Fax number	<input type="text"/>
Address	<input type="text"/>	Email address	<input type="text"/>
	<input type="text"/>	FSA Firm Reference No.	<input type="text"/>
Postcode	<input type="text"/>	Does your authorisation allow you to advise on and arrange regulated mortgage agreements? <input type="checkbox"/> yes <input type="checkbox"/> no	
Network, if applicable	<input type="text"/>	Mortgage club, if applicable	<input type="text"/>
Packager, if applicable	<input type="text"/>	Valuation fee paid to packager	£ <input type="text"/>
Amount of fee, if any, charged by you for advising on or arranging this mortgage	£ <input type="text"/>	Terms under which a refund will be made <input type="text"/>	
When is the fee payable? <input type="checkbox"/> On application <input type="checkbox"/> On completion			
Will a third party be charging the applicants a fee for advising on or arranging this mortgage? <input type="checkbox"/> yes <input type="checkbox"/> no			
If yes, please state below the fee charged, name of the organisation, whether the fee is payable on application or completion and under which terms a refund will be made:			
Fee	£ <input type="text"/>	Fee	£ <input type="text"/>
Organisation	<input type="text"/>	Organisation	<input type="text"/>
When payable	<input type="text"/>	When payable	<input type="text"/>
Refund terms	<input type="text"/>	Refund terms	<input type="text"/>
Are procurement fees to be shared with any other person or organisation? <input type="checkbox"/> yes <input type="checkbox"/> no			
Please note that this includes submitting through a mortgage club or network. The Mortgage Works will pay them a procurement fee. Please include this in the details below.			
If yes, please state amount	£ <input type="text"/>	and name/organisation	<input type="text"/>
	£ <input type="text"/>		<input type="text"/>
On what basis was this mortgage arranged? <input type="checkbox"/> Advised sale <input type="checkbox"/> Non-advised sale			
Who provided the 'Advice' or 'Non-advice' sale? <input type="text"/>			
Signature of Intermediary	<input type="text"/>	Date	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / 20 <input type="text"/> <input type="text"/>

Any fee received from The Mortgage Works (UK) plc for the introduction of this mortgage relates only to the introduction of the mortgage and not in any way to any insurance policy or policies which may be arranged by The Mortgage Works as a result of this introduction.

## 2. MORTGAGE REQUIREMENTS

Is at least one of the borrowers normally resident in the UK or EEA? ☐ yes ☐ no

Will at least 40% of the property be used as a residence by the borrower, now or at any time in the future? ☐ yes ☐ no

If No, will 40% be used by a family member of the applicants, now or at any time in the future? ☐ yes ☐ no

If yes, please indicate the relationship between the family member and applicant

If you hold any other mortgages with The Mortgage Works, either as a borrower, guarantor or in your company name please provide the account number(s)

Product please tick: ☐ Status Plus ☐ Self Certification ☐ Buy to Let ☐ Semi Commercial ☐ Complex Prime

Mortgage product code (listed on Mortgage Product Guide)

Mortgage product required Interest rate % Term of mortgage years

Do you intend to repay any of the mortgage early? ☐ yes ☐ no

If yes please give details

Repayment option selected: ☐ Interest only ☐ Repayment

Where all or part of the loan is arranged on interest only, it is your responsibility to ensure adequate funds are available to repay the loan at the end of the term.

When interest only, please specify method of repayment: ☐ endowment/savings ☐ pension ☐ inheritance ☐ selling the property  
☐ other please specify

If combination please specify amount: repayment

interest only

Purpose: ☐ purchase ☐ remortgage

Purchase price / estimated current value

Loan amount

Loan to value %

### 3. PERSONAL DETAILS (if more than 2 applicants please complete a further form)

If lending to a company the application should be completed by authorised signatories.

	Applicant 1	Applicant 2
Title	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Forename(s)	<input type="text"/>	<input type="text"/>
Maiden name / previous names	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>
Relationship to other applicant(s)	<input type="text"/>	<input type="text"/>
Status – please state	<input type="checkbox"/> single <input type="checkbox"/> married <input type="checkbox"/> separated <input type="checkbox"/> divorced <input type="checkbox"/> living together <input type="checkbox"/> widow(er)	<input type="checkbox"/> single <input type="checkbox"/> married <input type="checkbox"/> separated <input type="checkbox"/> divorced <input type="checkbox"/> living together <input type="checkbox"/> widow(er)
Dependants	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
If yes how many / ages?	<input type="checkbox"/> Number <input type="text"/> Ages	<input type="checkbox"/> Number <input type="text"/> Ages
Nationality	<input type="text"/>	<input type="text"/>
How long resident in the UK	<input type="text"/>	<input type="text"/>
Current address	<input type="text"/> Postcode	<input type="text"/> Postcode
When did you move into this address?	<input type="text"/> month <input type="text"/> year	<input type="text"/> month <input type="text"/> year
Email	<input type="text"/>	<input type="text"/>
Telephone number: home	<input type="text"/>	<input type="text"/>
work	<input type="text"/>	<input type="text"/>
Please state convenient time to contact	<input type="checkbox"/> am <input type="checkbox"/> pm <input type="checkbox"/> at home <input type="checkbox"/> at work	<input type="checkbox"/> am <input type="checkbox"/> pm <input type="checkbox"/> at home <input type="checkbox"/> at work
Residential status:	Applicant 1 <input type="checkbox"/> Property owned with mortgage <input type="checkbox"/> Owned – no mortgage <input type="checkbox"/> Live with family <input type="checkbox"/> Live with friends <input type="checkbox"/> Rent property privately <input type="checkbox"/> Rent property from local authority or agent <input type="checkbox"/> Other; specify <input type="text"/>	Applicant 2 <input type="checkbox"/> Property owned with mortgage <input type="checkbox"/> Owned – no mortgage <input type="checkbox"/> Live with family <input type="checkbox"/> Live with friends <input type="checkbox"/> Rent property privately <input type="checkbox"/> Rent property from local authority or agent <input type="checkbox"/> Other; specify <input type="text"/>
If less than 3 years at current address please give all previous addresses covering the last 3 years. Continue on separate sheet if necessary	<input type="text"/> Postcode	<input type="text"/> Postcode
Residential status (owner/ rented property etc)	<input type="text"/>	<input type="text"/>
Dates	From <input type="text"/> to <input type="text"/>	From <input type="text"/> to <input type="text"/>

#### 4. SOLICITOR'S DETAILS

Name of contact

Solicitor firm

Address

Postcode

Telephone number

Fax number

DX number

Email

Licensed Conveyancers and solicitors with less than two partners will not be eligible to process applications for The Mortgage Works unless they are on our approved panel. A conveyancing fee of £50 will be charged where a client chooses to use a sole practitioner.

We will instruct our solicitors to act on our behalf in the following circumstances:

1. The loan is in excess of £1 million
2. Properties with over 5 tenants or of a semi commercial nature
3. Rental income on any lease exceeds £25,000 per annum
4. The application is in a company name
5. Some Complex Prime cases

Our solicitor's fees will be payable by you.

#### 5. COMPANY DETAILS (only for applications in company names – this section must be fully completed)

We only accept applications from UK limited companies whose memorandum and articles are restricted to buying, selling and renting of residential properties only. Layered companies are not eligible.

Name and trading address

Postcode

Telephone number

Fax number

Registered office

Postcode

Nature of business

Date incorporated

Please list all directors and their % shareholdings

1.	%
2.	%
3.	%
4.	%
5.	%

Please name the ultimate controllers / beneficial owner(s) of the company and list the percentage of issued shares they hold

Please give the present level of company's borrowings mortgages/ other loans / overdrafts

Current overdraft limit

£

Have you granted a debenture?

☐ yes ☐ no

Please enclose the last three years audited accounts – or all those available (including draft and management accounts) if established less than 3-years together with a copy of your corporate organisational chart if available.

## 6. OUTGOINGS

Current mortgage lender / landlord

Name and address

Postcode

Telephone number

Existing mortgage number / tenancy ref.

Date mortgage / tenancy started

Current mortgage / rent outstanding

£

Amount of mortgage payment per month £

Will this mortgage be redeemed on completion of new mortgage ☐ yes ☐ no, please detail

Has the mortgage or tenancy been DSS assisted in the last 12 months?

☐ yes ☐ no

Have you previously owned a property

☐ yes ☐ no

Have you any other mortgage, currently own or part own any other property?

☐ yes ☐ no

(if 'yes' please go to "Details of other properties owned" chart on page opposite Section 17)

Give the last 3 years mortgage or landlord's name and address on your current or previous property(ies)

Give additional information on separate sheet

Please give details of any current commitments in the following table overleaf.



Credit Type	Monthly payment	Balance Outstanding (if applicable)	Company name (if applicable)	End date (if applicable)	1st or 2nd applicant	To be repaid prior to completion of this loan Y/N
Bank overdraft						
Hire purchase						
Credit cards						
Store cards						
Bank loan						
Secured loan/other mortgage						
Maintenance payment						
Court order payment						
School fees						
Other (please specify)						

When applying for a Self Certification mortgage please continue with section 7.

## OTHER MONTHLY EXPENDITURE – CURRENT OR ANTICIPATED AT TIME OF APPLICATION

Applicant	Financial Commitments	Household Expenditure
	Total continuing finance commitments from table above, for each applicant	Please indicate your other total monthly cost of living expenditure which should include outgoings for: basic food and drink, clothing and footwear; utility (fuel, electricity, water etc.), basic household goods and services, health, transport (including commuting costs), communications, council tax, childcare, insurance and other:
First	£	£
Second	£	£
	Total £	Total £

## 7. BANK DETAILS

	Applicant 1	Applicant 2
Personal bank details (name and address of your UK bank)	<div>Postcode</div>	<div>Postcode</div>
Bank account number	<div></div>	<div></div>
Sort code	<div></div>	<div></div>
Account held since date	<div></div>	<div></div>
Business bank details (name and address of your UK bank)	<div>Postcode</div>	<div>Postcode</div>
Bank account number	<div></div>	<div></div>
Sort code	<div></div>	<div></div>
Account held since date	<div></div>	<div></div>

## 8. PAYMENT / CREDIT HISTORY

Have you ever:

a) missed any payments on any credit rental or mortgage agreement?

☐ no ☐ yes

i) any mortgage secured loan; or

☐ no ☐ yes

ii) on any unsecured loan

☐ no ☐ yes

If 'yes' on any of the above, please confirm the date plus total payments missed.

date

payments missed

b) had a default or court judgement registered against you?

☐ no ☐ yes

If 'yes', please confirm amount and date.

amount £

date

c) been bankrupt, insolvent or made arrangement with creditors such as an IVA (Individual Voluntary Arrangement) or is such action pending?

☐ no ☐ yes

If 'yes', please confirm date satisfied/discharged.

date

d) had a property taken into possession voluntarily or otherwise by a lender?

☐ no ☐ yes

e) had any application for credit or mortgage refused?

☐ no ☐ yes

☐ no ☐ yes

☐ no ☐ yes

☐ no ☐ yes

If 'yes' on any of the above, please confirm the date plus total payments missed.

date

payments missed

☐ no ☐ yes

If 'yes', please confirm amount and date.

amount £

date

☐ no ☐ yes

If 'yes', please confirm date satisfied/discharged.

date

☐ no ☐ yes

☐ no ☐ yes

## 9. EMPLOYMENT / COMPANY DIRECTORS (with less than 25% shareholding)

Applications for Self Certification mortgages please go to section 12. Retired applicants please go to section 11.

**It is important to provide accurate information concerning your income to prevent over commitment in respect to mortgage payments. The Mortgage Works may carry out referencing and require independent evidence of income.**

Are you – please state?

☐ employed ☐ self employed (go to Section 10)  
☐ retired (go to Section 11) ☐ not employed  
☐ fixed term contract - end date:   
☐ temporary employee

☐ employed ☐ self employed (go to Section 10)  
☐ retired (go to Section 11) ☐ not employed  
☐ fixed term contract - end date:   
☐ temporary employee

What is your occupation/job?

Date started

If still in probationary period confirm finish date

Name and address of employer

Postcode

Postcode

Personnel telephone number

Reference / contact name

If either applicant has been with their current employer for less than 3 years, please give the name(s) and address(es) of any previous employers with dates. Please continue on a separate sheet if necessary.

Percentage shareholding or partnership interest

%

%

Your tax office / district / reference	<input type="text"/>	<input type="text"/>
National Insurance number	<input type="text"/>	<input type="text"/>
Basic gross income	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
Basic net income	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
Guaranteed bonus (gross)	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
Guaranteed overtime (gross)	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
Guaranteed commission (gross)	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
Regular bonus (gross)	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
Regular overtime (gross)	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
Regular commission (gross)	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
Allowances (gross)	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
Details and amount of any other income	<input type="text"/>	<input type="text"/>
Details of other company benefits	<input type="text"/>	<input type="text"/>

## 10. FOR SELF EMPLOYED / COMPANY DIRECTORS (with over 25% shareholding)

Applications for Self Certification mortgages please go to section 12. Retired applicants please go to section 11.

**It is important to provide accurate information concerning your income to prevent over commitment in respect to mortgage payments. The Mortgage Works may carry out referencing and require independent evidence of income.**

	Applicant 1	Applicant 2
Name of business	<input type="text"/>	<input type="text"/>
Nature of business	<input type="text"/>	<input type="text"/>
Business address	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Telephone number	<input type="text"/>	<input type="text"/>
Fax number	<input type="text"/>	<input type="text"/>
VAT number	<input type="text"/>	<input type="text"/>
Date business established	<input type="text"/> month <input type="text"/> year	<input type="text"/> month <input type="text"/> year
How long have you owned the business	<input type="text"/> year(s) <input type="text"/> month(s)	<input type="text"/> year(s) <input type="text"/> month(s)
If trading for less than 3 years please give details of your previous occupation. Please continue on a separate sheet if necessary.		
State position held and date	<input type="text"/>	<input type="text"/>
Percentage shareholding or partnership interest	<input type="text"/> %	<input type="text"/> %
Your tax office / district / reference	<input type="text"/>	<input type="text"/>
National Insurance number	<input type="text"/>	<input type="text"/>
Name and address of accountant	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>

How long has the accountant acted for your client?	<input type="text"/>	<input type="text"/>
Telephone number	<input type="text"/>	<input type="text"/>
Fax number	<input type="text"/>	<input type="text"/>
	<input type="checkbox"/> Certified <input type="checkbox"/> Chartered <input type="checkbox"/> Other	<input type="checkbox"/> Certified <input type="checkbox"/> Chartered <input type="checkbox"/> Other
List net profits (before tax) or the last 3 trading years.	£ <input type="text"/> year <input type="text"/> £ <input type="text"/> year <input type="text"/> £ <input type="text"/> year <input type="text"/>	£ <input type="text"/> year <input type="text"/> £ <input type="text"/> year <input type="text"/> £ <input type="text"/> year <input type="text"/>
When is your year-end?	<input type="text"/> day <input type="text"/> month	<input type="text"/> day <input type="text"/> month
Annual net income after tax from all sources	£ <input type="text"/> year <input type="text"/>	£ <input type="text"/> year <input type="text"/>
Details and amount of any other income	<input type="text"/>	<input type="text"/>
Details of other company benefits	<input type="text"/>	<input type="text"/>

## 11. RETIRED APPLICANTS ONLY

**It is important to provide accurate information concerning your income to prevent over commitment in respect to mortgage payments. The Mortgage Works may carry out referencing and require independent evidence of income.**

Please give full details of your retirement income and source

<input type="text"/>	<input type="text"/>
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If applicants are retired and applying for self certification, please give details of the private or company pensions providers and amount of pension fund and investments/savings held

Pension provider	<input type="text"/>	<input type="text"/>
Pension fund	£ <input type="text"/>	£ <input type="text"/>
Investment/savings	£ <input type="text"/>	£ <input type="text"/>

## 12. SELF CERTIFICATION DECLARATION

**The Mortgage Works Self Certification scheme is based upon your net disposable income. We ask you to calculate and declare to us how much you can afford to spend on your mortgage each year. We call this your 'ANNUAL NET DISPOSABLE INCOME'.**

**To work out how much we can lend, we use an indicative mortgage rate which takes into consideration the possibility of interest rates rising in the future. We cannot of course be certain of future interest rate movements and your adviser should discuss this issue with you.**

**Your payment is calculated on a capital and interest basis for the purpose of assessing how much you can borrow.**

1. Starting with annual gross income deduct tax and National Insurance to give your annual net income. (Annual gross income may include income which is earned, received from a pension or derived from investments)
2. Deduct from this any financial commitments such as ongoing loans, credit cards, maintenance payments, school fees, pension contributions etc.
3. Also deduct an amount for cost of living, taking into account the number of dependant relatives and should include:
  - food and drink
  - clothing
  - utilities
  - transport
  - telephone bills
  - leisure and recreation
  - insurance premiums
  - household appliances, furniture & furnishings
  - and any other amount for cost of living

**Example 1** • For a single applicant earning £30,000 per annum, whose pension is contracted in and has a standard tax code:

£30,000 = Gross Annual Pay (less £5,312.04 tax and £2,779.92 NI)

£21,908.04 = Net Annual Pay (less £1,500 pa personal loan & £600 pa credit card bill)

£19,808.04 (less cost of living £10,520.04 pa)

**£9,288 = Annual net disposable income**

**Example 2** • For a single, self employed applicant earning £40,000 per annum, and has an additional Buy To Let income of £5,000 per annum (after expenses and tax):

£45,000 = Gross Annual Pay (less £8,100 tax, £3,150 NI, £2,250 pension)

£31,500 = Net Annual Pay (less £2,400 personal loan & £2,400 maintenance payments and £2,400 school fees)

£24,300 (less cost of living £15,012)

**£9,288 = Annual net disposable income**

In order to calculate the amount you may borrow, we base your annual net disposable income on a capital & repayment basis on a rate that is 1.95% higher than Bank of England Base Rate or the actual mortgage interest rate, whichever is the higher. Use the box below to determine the pay rate. Then, using the table, identify the correct annual cost per £1,000 borrowed. Then divide your annual net disposable income by the annual cost and multiply it by 1,000. This gives you the amount you may borrow.

Indicative Interest Rate  $\frac{\text{Pay Rate}}{100} \%$   
*(BBR + 1.95% or interest rate, whichever is the higher)* *(Example 6.70%)*

Annual Net Disposable Income  $\div$  Annual Cost  $\times 1000$

*(Example £9,288)* *(Example £82.56)*

Max Affordable Loan Amount

$=$  *(Example £112,500)*

Amount of loan you wish to borrow

$\pounds$

Repayment Mortgage			
(per £1,000 borrowed, 25 year term only)			
Indicative Interest Rate %	Annual Cost £	Indicative Interest Rate %	Annual Cost £
4.20	64.68	6.20	78.84
4.45	66.48	6.45	80.64
4.70	68.16	6.70	82.56
4.95	69.84	6.95	84.48
5.20	71.64	7.20	86.40
5.45	73.32	7.45	88.32
5.70	75.24	7.70	90.36
5.95	77.04	7.95	92.16

In applying for this mortgage, I/we have discussed with the person named below as to whether I/we shall be able to afford the repayments on the proposed mortgage both at the current rate of interest and at higher rates that could apply in the future. Based on my/our current annual net disposable income, I/we declare that I am/we are confident of my/our ability to meet the monthly repayments for the loan for which I am/we are applying. Furthermore, I/we declare that my/our annual net disposable income stated on this form is a true and accurate representation of my finances and is derived from the following sources (please tick as many as are appropriate).

**Applicant 1**

☐ primary employment income
 ☐ second job
 ☐ inheritance  
☐ investment income
 ☐ pension income
 ☐ trust fund  
☐ rental income
 ☐ other (please specify)



Date    /    /

**Applicant 2**

☐ primary employment income
 ☐ second job
 ☐ inheritance  
☐ investment income
 ☐ pension income
 ☐ trust fund  
☐ rental income
 ☐ other (please specify)



Date    /    /

**MORTGAGE ADVISER DECLARATION**

I confirm I have discussed with my client(s) the affordability of the monthly commitment associated with the proposed loan both at present rates and taking in to consideration the possibility of a general increase in interest rates in the future. I confirm that I have no reason to believe that my clients have not calculated their annual net disposable income accurately and I have satisfied myself of their ability to repay the loan.

Date    /    /

**13. RIGHT TO BUY (not available for Self Certification mortgages)**

Please enclose the section 125 notice with the application (showing the price agreed by the Local Authority)

Local Authority valuation £

Local Authority discount given £

Actual purchase price £

Detail purpose of additional money required over actual purchase price

This information is contained in your section 125 notice (the price agreed by the Local Authority)

£

£

£

Total amount of mortgage required £

**Local Authority approval will be required for any borrowing above the discounted purchase price.**

**14. REMORTGAGES**

Total amount of current mortgage outstanding £

Please confirm the purpose of this re-mortgage:

To repay existing mortgage £

Transfer of equity £

Purchase of land / additional property £

Home improvements £

Purchase of freehold £

Capital raising £

Purpose of capital raising

Is this mortgage for the joint financial benefit of both applicants? ☐ yes ☐ no\*, please specify below

\* If no, you will be required to seek independent legal advice.

## 15. PROPERTY TO BE PURCHASED

Purchase price £

Is the main applicant a first time buyer? ☐ no ☐ yes

(Please note we do not accept Self Certification First Time Buyers.

Source of deposit (e.g. gift, savings, equity). Please provide latest statement showing evidence of source of deposit

Sale price of existing property, if applicable £

Are you obtaining any other loan or assistance towards the purchase price (including any financial incentive from builder / vendor)?

☐ no ☐ yes amount £

If yes, where from

Selling agent's name  
and address

Postcode

Telephone number

Vendor's name

Are you related to the vendor? ☐ no ☐ yes, please detail

## 16. PROPERTY TO BE MORTGAGED (complete in all cases)

Purchase price / estimated value of property £

If remortgage original purchase date and price  £

Was the property purchased from a limited company? ☐ yes ☐ no

Full postal address of  
property to be mortgaged

Postcode

Access details for the valuer  
(include telephone number)

Where there is more than two units to be valued, applicants (or representatives) will be required to accompany valuer for entry.

## 17. DESCRIPTION OF PROPERTY

Type of survey required ☐ standard valuation ☐ homebuyers ☐ structural

Please state the type of property you are buying: ☐ house ☐ bungalow ☐ converted flat ☐ purpose built flat  
☐ maisonette ☐ studio flat, how many square metres?   
☐ flat above commercial property, if so what is the nature of the business activity?  
  
☐ current or ex-local authority flat (The Mortgage Works does not lend on current or ex-local authority flats)

If a flat or maisonette how many floors in block  Total number of flats in block

And is it ☐ detached ☐ semi-detached ☐ terraced ☐ other

Please detail the number of  
 bedrooms  receptions  kitchens  basements  bathrooms   
 WCs  garage  other

Situation ☐ freehold ☐ leasehold ☐ commonhold ☐ feudal (Scotland)

If feudal how much is the feudal duty £

If the property is leasehold, what is the unexpired term of the lease

ground rent £  service charge £

Does the property comprise more than one family unit? ☐ yes ☐ no

If yes, How many units?  How many storeys?  How many households/occupants will be resident?

With three or more self-contained units in a single property or the property is a House in Multiple Occupancy, semi-commercial valuation is required. Please refer to separate semi-commercial fee scale in Tariff Guide.

Age of property  years. If under 10 years old is a NHBC, Foundation or Architect certificate available (or other please specify)?  
☐ yes ☐ no  other

Is the property under construction? ☐ yes ☐ no

Is the property of standard construction? ☐ yes ☐ no, please detail

Is the property to be used for business purposes? ☐ no ☐ yes, please detail

Do you intend to let the property? ☐ no ☐ yes

If yes, please state gross monthly rental income £

Proposed occupants of the property over 17 years of age: Name / date of birth / relationship to applicant(s)



## DETAILS OF OTHER PROPERTY OWNED

[illegible]

\* Please detail if not solely owned by the applicant(s)

### PERSONAL DATA

In considering this application we will collect information about you. This information may be supplied by you or be received from others. We will make searches about you at Credit Reference Agencies who will supply us with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. We may use credit-scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the Credit Reference Agencies, about you and those with whom you are linked financially may be used by The Mortgage Works and other companies if credit decisions are made about you, or other members of your household.

To prevent or detect fraud, or to assist in verifying your identity, we may make searches of Group records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We, members of the Group, and other companies may use and search Credit Reference Agency and Fraud Prevention Agency records to:

- help make decisions about credit and credit related services, for you and members of your household;
- help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for you and members of your household;
- trace debtors, recover debt, prevent fraud, and to manage your accounts or insurance policies and, check your identity to prevent money laundering.

### FOR SOLE APPLICANTS

Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records. This linking will continue until one of you successfully files a "disassociation" at the Credit Reference Agencies.

### FOR JOINT APPLICANTS

An "association" between the joint applicants and/or any individual identified as your financial partner, will be created at Credit Reference Agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a "disassociation" at the Credit Reference Agencies.

### USE OF YOUR INFORMATION

Any information collected about you will be treated as confidential and will be used only as follows:

- for considering this and any subsequent applications you may make to us and for the administration of your account(s) opened as a result;
- for marketing, market research, profiling my purchasing preferences, statistical and risk analysis, producing management information, systems administration and testing, training, legal and regulatory compliance and for third party processing;
- for fraud and money laundering prevention;
- for periodically submitting information to credit reference agencies who in turn will provide information to us on which we may base future lending decisions.

### DISCLOSURE OF INFORMATION

We will treat your account details as private and confidential and will not disclose information about them to any third parties unless:

- we have your consent to do so or you request that we do so;
- we are required by law;
- we have a public duty to disclose that information;
- our interests require disclosure.

We will not give your details out for marketing purposes even to other companies in our group if you instruct us not to. Other than to those individuals and entities listed below or in the circumstances described above, information about you will not be revealed by The Mortgage Works to any external body or person. Your information may be disclosed to:

- other applicants or guarantors to this mortgage;
- other companies within our group;
- Credit Reference Agencies: Where you borrow or may borrow from us, we may give details of your account and how you manage it to Credit Reference Agencies. If you borrow and do not repay in full and on time, we may tell Credit Reference Agencies who will record the outstanding debt;
- Fraud Prevention Agencies
- the financial intermediary introducing your account (except where you instruct us not to do so), or any business that provides insurance services related to your Agreement, as may be necessary for the purposes of the administration of any policy of insurance relating to your Agreement and dealing with claims arising under any such policy of insurance. In dealing with insurance applications and claims, it may be necessary for The Mortgage Works or the insurance company providing the insurance to obtain information about any criminal record you may have;
- any agent acting on our behalf;
- our regulators;
- our lawyers and auditors and our external advisers;
- third party service providers;
- anyone to whom we transfer or may transfer our rights and duties under your Customer Agreement;
- transfer my information to countries outside of the European Economic Area for the purposes of systems testing and general systems support as part of contractual arrangements we have with any computer systems suppliers. This will only be done when adequate data protection controls are in place.

### OTHER RIGHTS

Under the Data Protection Act you are entitled to **a)** make a written request for a copy of the information we hold about you upon payment of a fee. **b)** a right of access to your personal records held by Credit Reference and Fraud Prevention Agencies, and we will supply you with their addresses upon request to the Data Protection Officer; Portman Building Society, Richmond Hill, Bournemouth BH2 6EP; **c)** ask us to delete or correct any information that we hold about you that is wrong. I am aware that internet communications/e-mails are not secure (unless the data being sent is encrypted) and third parties may be able to intercept, view or alter any information you send via e-mail. Portman Building Society is not responsible for and cannot accept liability for any damage resulting from e-mail messages sent to or received by the Society. (If you send us an e-mail, please keep the amount of confidential information you include to a minimum. If you make an enquiry via e-mail,

we will take steps, in line with our security procedures, to check your identity before giving out information about your account.) We may monitor and record telephone calls for training and security purposes. We may share your personal information within the Group (Portman Building Society, Portman Channel Islands Ltd, The Mortgage Works and The Staffordshire) or with third parties with whom we have a business relationship. We or they may contact you by post, telephone, fax, SMS text message or via our website with information about products, services, and other promotions that may be of interest to you. If you do not wish to receive such information please tick this box ☐

## DECLARATION

- this application was completed at my/our request by the Financial Adviser shown on page 4. I/We have read through and have checked that it has been correctly completed before signing it. ☐
- I/we have completed the application myself/ourselves before signing it. ☐
- I/we have received, read and understood The Mortgage Works' Guide to Mortgages, the Tariff Guide and the Interest Rate Sheet. ☐

### References hereinafter to the singular include the plural and vice versa.

- I declare that: I am over 18 and that the information I have given in this application is correct to the best of my knowledge, information and belief.
- I am not connected to a Director of the Portman
- I will tell you without delay if any information I have provided changes before completion
- I authorise The Mortgage Works to obtain any references required in support of my application. These references may be requested from my bankers, employers, accountant, existing/previous lender, tax office or elsewhere.
- I agree that the information supplied in these references and the use of a credit scoring system may form the basis upon which any mortgage is offered to me.
- I acknowledge and understand that The Mortgage Works may, at any time before the mortgage is completed, withdraw, revise or cancel the offer.
- I undertake to pay to The Mortgage Works all sums due, or for which it becomes liable, in respect of valuation, legal or other application fees or expenses. This is applicable whether or not any offer of mortgage is made to me or any mortgage completed.
- I will not let the property without The Mortgage Works' written consent.
- I confirm that any payments made in respect of this mortgage are made on behalf of all the borrowers.
- I understand the valuation carried out for The Mortgage Works is to assess the property's suitability for a mortgage only and that it is my responsibility to satisfy myself as to the structural condition and value of the property.
- I understand that in certain circumstances The Mortgage Works may charge a high percentage lending fee (risk fee) for offering a mortgage to me which exceeds The Mortgage Works' normal lending limits,
- I understand that the fee will normally be deducted from the loan on completion, but in certain circumstances it may be possible to add this fee to the loan and I request that this is done where possible. Details are given within the mortgage offer and I understand that this fee provides security in the form of an insurance policy that is solely for the benefit of The Mortgage Works.

Signature of Applicant 1

Date   /   /

- I understand that this application is not a request for a written quotation within the terms of the Consumer Credit (Quotations) Regulations 1989 and I have not requested such a written quotation.
- I acknowledge that The Mortgage Works may assign or transfer the benefit of the mortgage loan, the mortgage and its related security to any person or body without notice in writing and I consent to any such transfer.
- I agree that The Mortgage Works may disclose information about my application and to the financial intermediary shown on the front of this application form.

It is important that you read and understand the above section entitled Data Protection. By signing this application, you agree that we can use your information as specified.

I/We hereby authorise The Mortgage Works (UK) plc to make such enquiries as it shall consider necessary in respect of my / our application and to disclose information furnished by me / us in this application to central fraud prevention agencies whence it may be made available to other credit grantors where this is done in the interests of fraud prevention and detection.

I accept the terms for the insurance of the property and I have disclosed all facts which an insurer would regard as likely to influence the assessment and acceptance of an insurance proposal. I understand that you will pass the information on this form and about any incident I may give details of to IDS Ltd so that they can make it available to other insurers. I also understand that, in response to any searches you make in connection with this application or any incident I have given details of, IDS Ltd may pass you information it has received from other insurers about other incidents involving anyone insured under this policy.

In the event of a claim under the Payment Protection insurance I consent to any information which I provide to you on this form or otherwise, being put onto a Register of Claims through which insurers share such information to prevent fraudulent claims.

I understand and accept that for any insurance policy arranged by The Mortgage Works the contract will be concluded on the completion date of the mortgage or, for home insurance, such earlier date as I may request. If I exchanged contracts for the purchase of the property to be mortgaged and have advised The Mortgage Works that I intend to proceed with their home insurance cover, then free cover will subsequently be provided for the insurance of the buildings between exchange and completion, but only if the vendor does not have their own buildings cover in place.

I understand and accept that The Mortgage Works will choose the insurer for any policy effected in conjunction with this mortgage and that The Mortgage Works may change the insurer from time to time, subject to providing me with adequate notice of the change.

In signing this application form I / we hereby declare that the information I / we have given is true and accurate in every respect.

**I/We enclose a cheque to cover the application fee and any other amounts required to be paid with this application. I/We understand that part of the application fee contributes towards the cost of the initial assessment of the loan application and, in the event that the loan application is declined or does not proceed before the valuer has been instructed, the application fee will be refunded less a sum of £100 towards these costs. Once a valuer has been instructed, no refund of the application fee will be made. Switch fees may be charged.**

**Where the mortgage application has been made through an introducer who does not work for the Company the Introducer who acted on my behalf for the purpose of this application has provided me with a KFI and I have not been given advice by the Company.**

Signature of Applicant 2

Date   /   /

Ensuring you have adequate buildings insurance for the mortgaged property is a condition of your loan. The Mortgage Works is the specialist mortgage lender of Portman Building Society Group. This enables us to offer you a competitive range of insurance options with policy benefits that are exclusive to Portman Building Society and are underwritten by AXA Insurance UK Plc.

**If you wish to make your own insurance arrangements, we will make a one-off charge and full details of the insurance must be provided in the form of a policy schedule with the interest of The Mortgage Works (UK) Plc noted as mortgagee. In addition evidence of the renewal of the insurance must be provided throughout the life of the mortgage in the form of an up-to-date schedule.**

Are you responsible for insuring the property you are mortgaging?

☐ yes ☐ no

I would like to receive a no obligation quotation.

☐ yes ☐ no

You must give full and true answers to all questions. If you do not do so, your insurance cover may not protect you in the event of a claim. You should keep a record of all information supplied to us (including copies of correspondence). A copy of this Proposal can be supplied on request, within a period of 3 months after its completion. A copy of the Policy is available on request.

## I. HAVE YOU OR ANY PERSON PERMANENTLY RESIDENT WITH YOU (OR IN THE CASE OF A FIRM, ANY DIRECTOR OR PARTNER):

- made a claim in the last 5 years for any of the risks you now wish to insure? ☐ yes ☐ no
- suffered any loss or damage during the last 5 years, whether it resulted in an insurance claim or not? ☐ yes ☐ no
- ever been refused any Insurance, had a policy withdrawn or had special terms or conditions applied by any insurer? ☐ yes ☐ no
- been cautioned, convicted or have any prosecution pending for any criminal offence other than a driving offence? ☐ yes ☐ no  
(Convictions spent under the Terms of Rehabilitation of Offenders Act 1974 do not need to be disclosed.)
- ever been declared Bankrupt or been subject to Bankruptcy proceedings? ☐ yes ☐ no

**If you have answered 'Yes' to any of the above questions, please give further details (including date(s) and amount(s), in the box below.**  
**If you need more space, please continue on a separate sheet.**

### Current or Previous Insurance

If you hold or have held continuous Insurance for the Property in the last 5 years, please state the name of the Insurer(s) and Policy Number(s). If you have not held insurance please state why e.g. first time buyer.

## 2. WILL THE PROPERTY BE:

- usually occupied at night and not left unoccupied for more than 30 days at any one time? ☐ yes ☐ no
- self-contained with a separate lockable entrance which is not under your sole control? ☐ yes ☐ no
- used solely as private living accommodation for you and your family? ☐ yes ☐ no
- in a good state of repair and free from damage and any defect of any kind? ☐ yes ☐ no

## 3. THE PROPERTY

Please specify the type of property you wish to insure

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> a detached House      | <input type="checkbox"/> a detached bungalow                 | <input type="checkbox"/> other <input type="text"/> |
| <input type="checkbox"/> a semi-detached house | <input type="checkbox"/> a semi-detached bungalow            | <input type="checkbox"/>                            |
| <input type="checkbox"/> a terraced townhouse  | <input type="checkbox"/> a self-contained flat or maisonette | <input type="checkbox"/>                            |

**Please specify the construction details of the property:**

the walls (e.g. brick)

the roof (e.g. tile, slate)

What year was it built

Is the property showing any signs of subsidence, ground heave or landslip?

☐ yes

☐ no

Has the property been underpinned or had any remedial action of any type in connection with subsidence, ground heave, landslip or coastal or river erosion?

☐ yes

☐ no

Is the property a listed building?

☐ yes

☐ no

If yes please state Grade.

**PLEASE COMPLETE THIS SECTION ONLY IF YOUR QUOTATION IS REQUIRED FOR A BUY TO LET PROPERTY**

**Please select the level of cover required:**

Buildings Insurance

☐

Buildings with Accidental Damage

☐

Landlord's Contents

☐

Buildings and Landlord's Contents Insurance

☐

Buildings with Accidental Damage and Landlord's Contents

☐

**BUILDINGS**

Is the property self contained with a separate lockable entrance which is under the control of the Tenant?

☐ yes

☐ no

Will the property be used solely as private living accommodation for the Tenant?

☐ yes

☐ no

Is the property multi tenure?

☐ yes

☐ no

Do the Tenants share kitchen and/or bathroom facilities?

☐ yes

☐ no

Are references taken?

☐ yes

☐ no

Is the tenancy agreement with the Tenant?

☐ yes

☐ no

If 'no' please give details

What is the length of the tenancy agreement?

*The tenancy agreement must be a minimum of 6 months.*

Is the property occupied solely as a private dwelling? e.g. has no restaurant or social amenities

☐ yes

☐ no

Are the premises protected with fire detection and/or prevention facilities in working order? e.g. smoke detectors, fire blankets/extinguishers

☐ yes

☐ no

Does the property have deadlocks conforming to BS3621 on all external doors?

☐ yes

☐ no

*(Please note that this includes the entrance doors to individual flats).*

Is the property let furnished?

☐ yes

☐ no

Do you wish to increase the standard excess of £100?

☐ yes

☐ no

If 'yes' please indicate the level of Excess required.

☐ £150\*

☐ £200\*

☐ £350\*

*\* includes £100 standard excess*

**CONTENTS**

If cover is required for Landlords contents, please confirm level of cover required.

£

*The minimum sum insured is £10,000 per property.*

Do you wish to increase the standard excess of £100?

☐ yes

☐ no

If yes please indicate the level of Excess required.

☐ £150\*

☐ £200\*

☐ £350\*

*\* includes £100 standard excess*

If you have answered yes to any of the above questions or if you are unsure as to whether any other facts are material, please give full details in the box below and if necessary on a separate sheet of paper. Cover will be provided on the basis of the information provided by you or on your behalf. Please advise us immediately of any changes which affect what you have told us e.g. the use of the property has changed, or if you carry out property improvements that may affect the value of your home (e.g. adding an extension or installing double glazing)

**Please select the level of cover required:**

Buildings and Contents Insurance plus Accidental damage

☐

Buildings and Contents Insurance

☐

Buildings Insurance with Accidental Damage

☐

Buildings Insurance

☐

Contents with Accidental Damage

☐

Contents Insurance

☐

**If you have requested a quotation to include contents cover please complete the section below.**

Does the total value of high risk\* items in your home exceed £10,000 or any single article £1,500?

☐

yes

☐

no

If 'yes' please list items and values in the box below.

*\*High risk items are televisions, personal computers, audio and video equipment, photographic equipment, jewellery, items made from precious metal, clocks, watches, furs, paintings, works of art, stamp and coin collections. (This list is not exhaustive)*

**OPTIONAL COVERS**

If you would like any of the Optional Covers to be included in your quotation please tick the relevant boxes.

Personal Belongings

☐

Money and Credit Cards

☐

Pedal Cycles

☐

Legal Expenses

☐

**DISCOUNTS**

Please indicate if any of the following apply, for which additional discounts may be available. If you:

a) are members of a police approved neighbourhood watch

☐

d) have approved door and window locks

☐

b) have a professionally installed and maintained alarm system

☐

e) have an adult at home during the day

☐

c) are non smokers (this applies to all occupants)

☐

If you have answered 'yes' to any of the above questions or if you are unsure as to whether any other facts are material, please give full details in the box below and if necessary on a separate sheet of paper. Cover will be provided on the basis of the information provided by you or on your behalf. Please advise us immediately of any changes which affect what you have told us e.g. the use of the property has changed, if you wish to let the property, or if you carry out property improvements that may affect the value of your home (e.g. adding an extension or installing double glazing)

## PROTECTING YOUR REPAYMENTS WITH MORTGAGE CARE

When taking out your loan it is important that you consider the various protection options open to you. Mortgage Care is an affordable, flexible and a comprehensive way to protect your home. A Mortgage Care Policy can pay your loan repayments for up to 12 months should you lose your job or suffer a serious accident or illness and is underwritten by Pinnacle Insurance Plc.

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

Mortgage Care is not available to everyone, as certain criteria apply. However, we will guarantee acceptance if, at the time your loan completes, you are:

- Aged between 18 and 64 inclusive.
- Living permanently in the United Kingdom, the Channel Islands or the Isle of Man.
- Working at present for at least 16 hours per week and have been continuously employed for the last 3 months
- Occupying the property solely as you and your family's main residence
- Not aware of any factors that would lead to a claim under the policy (e.g. impending unemployment or medical treatment etc)

If you would like cover but do not meet the eligibility criteria, please provide details in the box below

Do you wish to protect your payments? ☐ yes ☐ no

If you tick 'yes' to protect your payment but fail to complete all of the sections below, a policy will be placed in force at the completion of your mortgage for Accident, Sickness and Unemployment.

If yes, please select the level of cover you require:

- |                                       |   |  |
|---------------------------------------|---|--|
| a) Accident Sickness and Unemployment | <input type="checkbox"/> £5.50 per £100 | For further details, please refer to product leaflet |
| b) Unemployment only                  | <input type="checkbox"/> £3.94 per £100 |  |
| c) Accident and Sickness only         | <input type="checkbox"/> £2.98 per £100 |  |

We will automatically arrange cover at completion for an amount equal to your monthly loan commitment (excluding any insurances) unless you specify an alternative amount.

**Total monthly benefit required** (you may include cost such as life assurance, endowments, insurance, rent etc)

**Maximum monthly benefit £1,500 or 2 x monthly loan repayments, whichever is the lower** £

Please indicate how the monthly benefit should be split (ie. when added together the sums below should be equal to the total benefit entered above).

First applicant £  Second applicant £

**IMPORTANT - IF YOU HAVE CHOSEN NOT TO PROTECT YOUR REPAYMENTS, PLEASE INDICATE BELOW HOW YOU WOULD MEET YOUR FINANCIAL COMMITMENTS SHOULD YOU/YOUR PARTNER BE UNABLE TO WORK FOR AN EXTENDED PERIOD DUE TO ACCIDENT SICKNESS OR UNEMPLOYMENT.**

## DEMANDS AND NEEDS

Home Care meets the demands and needs of a home owner who wishes to have financial protection against loss or damage to a property and/or Contents contained within, from a wide range of insurance perils. These include (but are not restricted to) Fire, Flood, Storm, Escape of Water, Subsidence, Landslip and Heave and Legal Liability. Our standard policy automatically covers up to £365,000 for Buildings and £55,000 for Contents. If cover is required for accidental damage to the property and/or contents if cover is needed for Valuables and Personal Belongings outside the home, please make sure that this is included in the Home Care insurance quotation and schedule.

ReLease Residential Buy to Let meets the demands and needs of a property owner who wishes to let their property and provides financial protection against loss or damage to the property and/or Landlord's Contents contained within, from a wide range of insurance perils. These include (but are not restricted to) Fire, Flood, Storm, Escape of Water, Subsidence, Landslip and Heave and Legal Liability. If cover is required for accidental damage to the property please make sure that this is included in the ReLease Residential insurance quotation and schedule.

Mortgage care meets the demands and needs of a home owner who permanently resides at the mortgaged property, who wishes to have the financial protection against difficulties in meeting loan repayments for a maximum of 12 months and offers 3 levels of cover to choose from: Accident Sickness and Unemployment, Unemployment only and Accident and Sickness only.

## CLAIMS AND UNDERWRITING EXCHANGE

Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services (IDS Ltd). The aim is to help us check information provided and also prevents 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 a claim, we will pass information relating to this register.

You can ask for more information about this. You should show this notice to anyone who has an interest in the property insured under the policy.

## LAW APPLICABLE TO CONTRACT

You are free to choose the law applicable to this contract. Your policy will be governed by the law of England and Wales unless you and we have agreed otherwise.

## DECLARATION

I/We accept the terms for the insurance of the property and I/We have disclosed all facts which an insurer would regard as likely to influence the assessment and acceptance of an insurance proposal. I/We understand that you will pass the information on this form and about any incident I/We may give details of to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches you may make in connection with this application or any incident I/We have given details of, IDS Ltd may pass you information it has received from other insurers about other incidents involving anyone insured under the policy.

In the event of a claim under the Payment Protection insurance I/We consent to any information which I/We provide to you on this form or otherwise, being put onto a Register of Claims through which insurers share such information to prevent fraudulent claims.

I/We understand and accept that for any insurance policy arranged by The Mortgage Works the contract will be concluded on the completion date of the mortgage or, for home insurance, such earlier date as I/We may request.

Applicable to Home Care only - If I/We exchanged contracts for the purchase of the property to be mortgaged and have advised The Mortgage Works that I/We intend to proceed with their home insurance cover, then free cover will subsequently be provided for the insurance of the buildings between exchange and completion, but only if the vendor does not have their own buildings cover in place.

I/We am satisfied with the information made available to me/us regarding mortgage repayment protection insurance. I/We acknowledge that you recommend cover for a minimum amount equivalent to my monthly loan commitment in accordance with recent Government guidelines. If I/We have chosen not to protect my/our repayments or have selected a level of cover less than that recommended I/We confirm that I/We will have alternative means of maintaining repayments.

I/We understand and accept that Portman Building Society will choose the insurer for any policy arranged through them and that Portman Building Society may change the insurer from time to time, subject to providing me/us with adequate notice of the change.

I/We declare to the best of my/our knowledge and belief the answers given are true, all material information as explained above has been and if any answer has been written by any other person, that person shall be acting for me/us and not for Insurers.

Signature of Applicant 1

Date    /    /

Signature of Applicant 2

Date    /    /

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

The Mortgage Works (UK) plc Registered in England number 2222856

Portman House, Richmond Hill, Bournemouth, BH2 6EP

Telephone: (08702) 707072

[www.themortgageworks.co.uk](http://www.themortgageworks.co.uk)

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Member of the Portman Building Society Group

**the mortgage works**   
common sense lending