

Change of Parties



In this application form, references to 'we', 'us' and 'our' are references to Northern Rock (Asset Management) plc and includes our successors or assigns.

- Income verification is required for all applications.
- Please complete this form in black ink using BLOCK LETTERS and by ticking or deleting answers as appropriate.
- Please ask us for an additional form if there are more than 2 applicants or if there are 2 applicants and a guarantor. (This form should be completed by all parties to be named on the mortgage).
- To help us process your application quickly, please refer to the checklist to ensure the correct information is provided.
- If you have any difficulties in completing this form please contact a member of our staff.

Please give the Mortgage Account Number to which this application relates (this can be found on your mortgage statement)

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BNA0235V6

Version: 15/10/2012

This form may be used in connection with Change of Parties to mortgages on either Northern Rock (Asset Management) plc or Legal & General mortgage products.

1 Personal Details

	First applicant	Second applicant/guarantor (delete as appropriate)
1 Title (Mr/Mrs/Miss or other) and surname	<input type="text"/>	<input type="text"/>
2 First name(s)	<input type="text"/>	<input type="text"/>
3 Marital status	<input type="text"/>	<input type="text"/>
4 Maiden name (if applicable)	<input type="text"/>	<input type="text"/>
5 Date of birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
6 Nationality	<input type="text"/>	<input type="text"/>
7 Relationship to other Applicant/Guarantor	<input type="text"/>	<input type="text"/>
8 Home name/no. and street name	<input type="text"/>	<input type="text"/>
9 Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
10 Time at current address	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
11 If you have lived at this address for less than three years, please give previous addresses (continue in Section 11 of this form if necessary)	<input type="text"/>	<input type="text"/>
12 Time at this previous address	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
13 Telephone number including STD codes	Home (<input type="text"/>) Work (<input type="text"/>) Mobile <input type="text"/>	Home (<input type="text"/>) Work (<input type="text"/>) Mobile <input type="text"/>
14 Please provide current address and contact number for customer wishing to be removed from the account	<input type="text"/>	Please Note - We will contact any customer being removed from this account to make them aware of this application.
15 Please provide details of your correspondence address, to be used after your Change of Parties Application completes	<input type="text"/>	<input type="text"/>

2 Children and other dependents

Name	Relationship to you	Date of birth
<input type="text"/>	<input type="text"/>	/ /
<input type="text"/>	<input type="text"/>	/ /
<input type="text"/>	<input type="text"/>	/ /

3 Employment (if self employed see Section 4)

1 Occupation	<input type="text"/>	<input type="text"/>
2 Length of service	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
3 Is employment permanent?	Yes <input type="checkbox"/> No <input type="checkbox"/> If No when will your contract finish? <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> If No when will your contract finish? <input type="text"/>
	Is it likely to be renewed? Yes <input type="checkbox"/> No <input type="checkbox"/>	Is it likely to be renewed? Yes <input type="checkbox"/> No <input type="checkbox"/>
4 Employer's name & address	<input type="text"/>	<input type="text"/>
5 Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
6 Nature of employer's business	<input type="text"/>	<input type="text"/>
7 National Insurance Number	<input type="text"/> Payroll No. <input type="text"/>	<input type="text"/> Payroll No. <input type="text"/>
8 Basic gross earnings	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
9 Guaranteed overtime	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
10 Regular overtime	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
11 Guaranteed bonus/commission	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
12 Additional income (please specify and provide details in Section 11)	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>

3 Employment (continued)

13 Maintenance received	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
14 Monthly net income	£ <input type="text"/>	£ <input type="text"/>
15 If you have been with your present employer for less than three years, please give name and address and length of service with your previous employer	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
16 Nature of previous employers business	<input type="text"/>	<input type="text"/>
17 Expected retirement date	<input type="text"/>	<input type="text"/>

4 Self Employment (Details of self employment or more than 20% shareholding in company)

	First applicant	Second applicant/guarantor (delete as appropriate)
1 Nature of business	<input type="text"/>	<input type="text"/>
2 How long in business	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
3 Company name	<input type="text"/>	<input type="text"/>
4 Company address	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
5 Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
6 Telephone number	(<input type="text"/>) <input type="text"/>	(<input type="text"/>) <input type="text"/>
7 Last three years share of net profit, and year ended	£ <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"/>
8 If you also receive a salary in addition to the above net profit, please indicate here	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
9 Position in company	<input type="text"/>	<input type="text"/>
10 Applicants annual income	£ <input type="text"/> Year <input type="text"/>	£ <input type="text"/> Year <input type="text"/>
11 Other income (give details)	£ (<input type="text"/>)	£ (<input type="text"/>)
12 Maintenance received	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
13 Name and address of accountant	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
14 Accountants postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
15 Accountants telephone number	(<input type="text"/>) <input type="text"/>	(<input type="text"/>) <input type="text"/>
16 Professional qualifications of accountant	<input type="text"/>	<input type="text"/>
17 Copies of last three years accounts	Included <input type="checkbox"/> To follow <input type="checkbox"/>	Included <input type="checkbox"/> To follow <input type="checkbox"/>
18 Expected retirement date	<input type="text"/>	<input type="text"/>

5 Financial details

1 Which accounts do you have with Northern Rock (Asset Management) plc? (please give account numbers)	Mortgage <input type="checkbox"/> <input type="text"/>	Mortgage <input type="checkbox"/> <input type="text"/>
2 Cash in Building Society/Bank	£ <input type="text"/>	£ <input type="text"/>
3 Sort Code of main bank account	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
4 How long have you had this account?	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
5 Do you have a cheque guarantee card?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
6 Other investments (please describe)	£ <input type="text"/> (<input type="text"/>)	£ <input type="text"/> (<input type="text"/>)
7 Do you contribute to a Pension Scheme?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

6 Buy to let account and the requirement for proof of rental income

Please provide the following evidence:

- 1 Copies of current tenancy agreement;
- 2 Copies of your last 1 month bank statements showing receipts of rental income, or if the property is empty, please provide a letter from the Association of Residential Lettings Agents confirming the rental income.

7 Outgoings

Loans Please give details of all mortgages, bank loans, current credit card or credit/hire purchase agreements, involving regular payments. If you have more than four loans please provide the same details as requested above for each loan in section 11.

	Loan 1	Loan 2	Loan 3	Loan 4
1 Lender name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2 Borrower(s) name(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3 Reference number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4 Current balance	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
5 Monthly payment	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
6 Please indicate the total monthly payment of all loans, including any in section 11	£ <input type="text"/> (a)			
7 Date the loan is due to be repaid	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
8 Is the loan secured against your home?	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"/>
9 Will this loan be repaid by the time this Change of Parties has taken place?	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"/>

Please give details of your other main monthly outgoings. We will use this information to assess whether you can reasonably afford the mortgage payment.

Maintenance

	First applicant	Second applicant/guarantor (delete as appropriate)	
10 Are you liable to pay any maintenance/child support payments?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
11 If Yes, how much per month?	£ <input type="text"/>	£ <input type="text"/>	Total £ <input type="text"/> (b)

Other regular monthly outgoings

12 Average monthly cost of your regular household bills (e.g. council tax, electricity, gas, water, telephone etc.)	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
13 Average monthly cost of your essential outgoings (e.g. insurance, pension, childcare/education, car/travelling expenses, shopping, etc)	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Total	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/> (c)
Total monthly outgoings (a+b+c above)			£ <input type="text"/>

Credit history

- 1 Have you ever had a County Court Judgment or any other Court Order for non payment of a debt made against you?
- First Applicant Yes No Second Applicant Yes No Guarantor (if applicable) Yes No
- If Yes, please give details in Section 11.
- 2 Have you or your spouse (guarantor if applicable) ever incurred mortgage, rent or loan (including Credit Card) arrears, been refused a mortgage or credit, been declared bankrupt, entered into any arrangements with creditors or been party to a mortgage where the property has been taken into possession on either a voluntary or enforced basis?
- First Applicant Yes No Second Applicant Yes No Guarantor (if applicable) Yes No
- If Yes, please give details in Section 11.

8 Guarantor details (This section relates to any Guarantor(s))

	First guarantor	Second guarantor
1 At present are you a:	Home owner <input type="checkbox"/> Tenant <input type="checkbox"/>	Home owner <input type="checkbox"/> Tenant <input type="checkbox"/>
2 If mortgaged: Outstanding balance	£ <input type="text"/>	£ <input type="text"/>
3 Current value of property	£ <input type="text"/>	£ <input type="text"/>
4 How much is your monthly mortgage payment?	£ <input type="text"/>	£ <input type="text"/>
5 Are you in arrears with your lender/landlord?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
6 Lender/Landlord ref. number	<input type="text"/>	<input type="text"/>
7 Name and address of lender/landlord	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
8 Lender/Landlord postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

9 The loan

1 Are any changes required to the existing method being used for repaying this mortgage? Yes No

If No, the existing method currently in place will remain unchanged. If Yes, please indicate your requirements below (these details will be amended once the Change of Parties has completed):

2 Loan repayment method required All Repayment All Interest Only Part Repayment & Part Interest Only

If the Part Repayment & Part Interest Only option has been taken, please indicate what the split will be:

Repayment £ Interest Only £

If this change is required prior to the completion of the Change of Parties written consent must be provided by all parties currently named on the mortgage account. If you are using a repayment vehicle(s) to repay the 'Part Interest Only' element of your mortgage, please indicate what it is below. For investment plans. Please state in the box below the plan type (e.g. endowment policy). There is an administration fee for any conversion.

3 If you have ticked 'All Interest Only' or 'Part Repayment & Part Interest Only' in question 2 then you are applying to us to transfer all or part of the mortgage payment to interest only. This means you will be suspending the repayment of capital on the interest only part of the mortgage. The reason why you wish to do this is:

4 Where the above applies you confirm that you expect the mortgage to be repaid eventually by the following method:

Investment plan

Endowment policy

9 The loan (continued)

5 What is the tenure of the property? Leasehold Freehold/Absolute owner (Scotland)

Please note, if your new mortgage is arranged on an 'interest only' or 'part interest only' basis, the monthly payments during the mortgage term due to us on the 'interest only' portion of the mortgage, will generally cover interest only and will not repay any part of the loan amount. It is your responsibility to make sure that you put in place, maintain and regularly monitor the 'repayment vehicle(s)' (investment plan and or endowment policy) which is expected to provide a lump sum sufficient to repay the loan amount (including all the capital still owing on the 'interest only' portion) at the end of the mortgage term.

Where you do not intend to use a 'repayment vehicle' to repay the loan amount (including all the capital still owing on the 'interest only' portion), it must be repaid at or before the end of the term, either from proceeds arising from the sale of the property, or from any other resources available to you.

At the end of the term the loan amount (including all the capital still owing on the 'interest only' portion) will remain owing to us, and should any product/property sale intended to repay the loan amount not perform as you currently expect it to, you will then have to find an alternative means of repaying the shortfall. We suggest that you take advice from a Financial Adviser regarding this important aspect of your commitment to the new mortgage application.

10 Solicitor/licensed conveyancer details

- 1 Name and address of the solicitors/licensed conveyancer who will be acting for you in the transfer of ownership of the property
- 2 Postcode
- 3 Name of acting solicitor/conveyancer

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

11 Additional Information

Please also state the section(s) for which you are providing additional information

12 Declarations - You agree and declare that:

1.0 Using Your Personal Information:

The personal information you supply to us as well as information we already hold, may be used in a number of ways, for example,

- To assess and process this and future applications;
- To verify your identity;
- To prevent fraud and money laundering;
- To manage your account(s);
- For management of arrears and debt collection;
- For audit purposes, research and statistical analysis; and
- To identify other products and services which might be suitable for you (with your consent).

(a) We may share your information with, and obtain information about you from the credit reference agencies or fraud prevention agencies as outlined above. This may include details of any previous or subsequent names.

(b) If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. For further details as to how your information held by fraud prevention agencies may be used please see below.

(c) We may seek appropriate references we consider necessary in respect of this application. You will meet the costs for this.

(d) In addition to the above we will not ordinarily disclose information to other organisations (including subsidiaries of ours) except to help prevent fraud, where we are required by law, permitted under the Data Protection Act or in order to process your application. Where we pass on information, this will be treated with the same degree of care.

(e) In order for us to offer you the best levels of service, we would like to provide you with information from time to time about products and services by post, fax, telephone, email or other electronic means. This may include other firm's products although we will not disclose your information to them. Please tick here if you do not wish to receive this information.

You declare that you are entitled to disclose information about all applicants and/or anyone else referred to by you and authorise us to search, link and/or record information at credit reference agencies about you and anyone else referred to by you.

For further information on how your information may be used by credit reference agencies, fraud prevention agencies, and ourselves, contact The Data Protection Officer, Freepost, RTAE-CJUK-KZGK, PO Box 625, Durham DH1 9JJ.

You can obtain a copy of the information we hold about you (for a fee) by writing to the above address. You also have a right to have any inaccuracies deleted or corrected.

2. You understand that we may transfer or otherwise dispose of the benefit of the proposed loan, mortgage and other security for the loan to any person without further reference to you. By signing this application form you will be giving your general consent to us to transfer or otherwise dispose of the proposed loan, mortgage any other security for the loan should we so wish.

3. You understand that we may disclose information and documents relating to you, the property, the mortgage and the conduct of the mortgage account to any transferee or any potential transferee.

By signing this application form you will be agreeing that any person interested now or in the future in the loan, the mortgage and other security may rely upon the truth and accuracy of the information contained in this application and any supporting documentation, information or security.

You declare that the statements and particulars given in this application are, to the best of your knowledge and belief, true and complete.

It is an offence to knowingly make a false, inaccurate or misleading declaration when applying for a mortgage. If you make such a declaration you may face criminal prosecution and/or civil action for recovery of any losses incurred by Northern Rock (Asset Management) plc.

Please read the declarations before signing.

Applicant 1
Date

Applicant 2/Guarantor
Date

4. You agree to pay the application fee and all legal costs incurred in connection with this application whether or not the transaction completes.

5. You authorise Northern Rock (Asset Management) plc or any solicitor/licensed conveyancer appointed by us to obtain account information (including repayment figures) from your lender.

6. Regulated Mortgage Contracts

The Financial Services Authority (FSA) regulates most new mortgage contracts entered into in the UK. Buy to Let mortgages (or other mortgages where less than 40% of the land used as security is used as or connection with a residential dwelling) are not classed as FSA Regulated Mortgage Contracts.

Accordingly most applications for Change of Parties will be regulated by the FSA's Mortgage Conduct of Business Rules (MCOB). Before entering into a new mortgage contract with us we will tell you whether it is an FSA Regulated Mortgage Contract.

7. You declare that the statements and particulars given in this application are, to the best of your knowledge and belief, true and correct.

8. You certify that where the loan is paid by one applicant then that payment should be treated as made for and behalf of all applicants.

9. You will not let the property without our written consent.

10. You are over 18 years of age (over 21 years of age if the main applicant on an application for a Change of Parties on a Buy to Let mortgage, Together loan or any unsecured credit facility).

11. Guarantors

If you are completing this form in your capacity as guarantor(s) you are reminded that You may have to pay us any amount which the borrower(s) owes us instead of, or as well as the borrower(s). This amount may be greater than the original sum advanced although an unlimited guarantee will not be taken. You are advised to obtain independent legal advice regarding this transaction so that you fully understand the commitment that you are undertaking and the potential consequences of it.

12. Contacting you during unsocial hours.

Normally we would only wish to contact you between 9.00am - 9.00pm, Monday to Saturday. Occasionally, we may want to contact you outside of these times.

Please tick this box if you do not want us to contact you outside of the times stated.

Before you sign

Please check your answers in each section to ensure you have provided all the information we need.

If there are any other material facts that could reasonably be construed as likely to influence our decision about this loan application, but which have not been revealed as a result of answering specific questions within this application form, you must tick this box and provide details in Section 11.

Any fees payable to us and applicable to this application will be added to this mortgage account. If you wish to pay these fees before this Change of Parties has been completed, you can do so by Debit card, or by cheque to our address with the mortgage account number to which this Change of Parties relates on the reverse.

Please return this form as soon as possible to:

Change of Parties
Freepost
RTAE-CJUZ-KZGK
PO Box 625
DURHAM
DH1 9JJ

Checklist

Where appropriate, please provide the following:

- If employed, your last three months salary slips.
 - If self employed for over three years please provide your accounts for the last three years. If self employed for less than three years, please provide an Accountants certificate.
 - A copy of Court Order and three months bank statements or Child Support Agency papers if you are liable to pay or receive maintenance/child support payments.
 - The latest three months pension slips where this forms all or part of your income. For any applicant requiring a mortgage term that extends beyond their expected retirement age, we will require evidence of pension arrangements, which must be registered with HMRC.
 - If you are applying to remove a party from your mortgage account and you have been supporting the mortgage independently for a period of six months or more, please provide six months bank statements with your application in order for us to take this into consideration.
 - Documentary proof if you are in receipt of any of the following benefits/payments:
 - Disability living allowance
 - Tax Credit
 - Severe Disablement Allowance
 - War Disablement pension
 - Incapacity benefit
- Please forward photocopies of any documents that are required. Original documents are not needed.

Alternative Format

If you require this in an alternative format such as Braille, large print, audio or interpreter services, please call our Disability Awareness Team on 0845 609 9610. You can contact us at disability.awareness@n-ram.co.uk. Lines are open 9am to 5pm, weekdays. Calls are charged at your service provider's prevailing rate and may be monitored and recorded. These contact details should not be used for general enquiries relating to your account.

n-ram.co.uk

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Registered office – Croft Road, Crossflatts, Bingley, West Yorkshire BD16 2UA. Authorised and regulated by the Financial Services Authority.