

Mortgage Application Form

Freepost RLZA-ZJYA-GLSY
NatWest Intermediary Solutions
7-10 Brindleyplace
BIRMINGHAM
B1 2TZ

Have you already obtained an AIP for this case? Yes No
If yes, was this via MTE? Yes No

Insert AIP reference number (ARN)

– Intermediary

Please affix your sticker/stamp. This is essential to enable us to correctly identify you and the scheme to which the application refers.

Is this a Scottish application, please tick here

Application type

- | | | |
|---|--|---------------------------------------|
| <input type="checkbox"/> Residential Purchase | <input type="checkbox"/> Buy to Let Purchase | <input type="checkbox"/> Guarantor |
| <input type="checkbox"/> Residential Remortgage | <input type="checkbox"/> Buy to Let Remortgage | <input type="checkbox"/> Right to Buy |
| <input type="checkbox"/> New Build | <input type="checkbox"/> Shared Equity | |

Product applied for. Please provide exact details.

In order that we can ensure that your offer KFI and procurement fee are correct, please ensure that you have the following code from your Mortgage Development Manager and complete the boxes below.

Mortgage Adviser code

Scheme/Network/Club

Intermediary identification

Principal FSA authorisation number is

As an appointed representative, my FSA authorisation number is

(a) I am submitting this application as a Principal

(b) I am an appointed representative and authorised to submit this application through (please detail your Principal)

(c) I am submitting this application as an authorised Packager

Scheme Information

Please advise the Scheme you are authorised to use (please affix a sticker or stamp in the box on the front of this application or provide a broker submission form).
FAILURE TO DO SO WILL RESULT IN DELAYS IN FEES BEING PAID

Scheme number (if known):

Intermediary information

Please complete all sections to ensure we have the necessary information to process your application in line with our service standards. This is essential to avoid any delays in the assessment of the application and to enable us to communicate with the correct Introducer. Accurate information will also allow us to pay the agreed Marketing Fee on Completion.

Broker/Adviser details

Your full name

Business name

Address

 Postcode

Telephone

Fax

Email address

By giving us your email address, you are consenting to us contacting you in this way.

Advised Sale

Non-Advised Sale

I have charged the applicant(s) for arranging/advising the mortgage

£

Application contact details. Please complete ONLY if you are using a third party administrator/packager to deal with this case.

Any correspondence will be sent directly to them.

Contact name

Company name

Address

 Postcode

Telephone

Fax

Email address

By giving us your email address, you are consenting to us contacting you in this way.

Marketing fee

Only complete the following if your nominated scheme requires us to pay you direct. All fees will be paid to a Bank Account – please give details unless these have already been provided.

Bank name

Branch name

Account number

Sort code

 - -

To be completed by the Intermediary

KYC Requirements

There are serious consequences for all FSA regulated parties if fulfilment of Anti-Money Laundering procedures are not fully met.

Source of introduction

Please tick box and provide source of identification as required within the tables below.

a) The applicant(s) were interviewed Face to Face

b) The applicant(s) were not interviewed Face to Face

Documents required for identification checks

When returning your customer's application please ensure that you have enclosed the following:

- Fully completed and signed application.
- Documents required for identification checks and credit assessment – as set out below. Please note that where we ask for bank statements these must be originals or certified copies of originals. We do not accept ATM printouts.

To enable us to complete identity checks please enclose one document from the identification checklist and one document from the address checklist for each applicant. If you are unable to provide these documents please contact us for guidance. Please note, we cannot accept statements from the same bank for identification and address checks.

Identification – 1 required per applicant

A certified copy of current valid passport **OR**

HM Revenue and Customs Tax Notifications and correspondence, less than 6 months old or dated within the current financial year.

A certified copy of current full driving licence.

Main Applicant

Joint Applicant

Address – 1 required per applicant

An original or certified copy of a bank statement confirming the customer's name and current address – less than 3 months old **OR**

An original or certified copy of a utility bill (not mobile phone) confirming the customer's name and current address – less than 3 months old **OR**

An original or certified copy of an annual mortgage statement (less than 12 months old) or council tax bill (for current or upcoming financial year) confirming the customer's name and current address. Documents carrying a photograph can be certified only if you met the customer face-to-face and should be certified with the words **'true likeness of applicant'**.

Documents required for credit assessment

Employed applicants

Loan-to-value up to 75% AND facility up to £500k

• Latest payslip **OR** P60 **OR**

• Latest personal bank statement*

Main Applicant

Joint Applicant

Loan-to-value above 75% OR facility above £500k

• Your last 3 months' continuous personal bank statements for all accounts

AND, if your salary is not mandated to any of these accounts

• 3 months' consecutive payslips **OR**

• Your latest P60

Self-employed applicants – including applicants with 20% or greater shareholding

Main Applicant

Joint Applicant

Loan-to-value up to 75% AND facility up to £500k

· Latest set of audited accounts **OR**

· Latest Inland Revenue tax assessment

Loan-to-value above 75% OR facility above £500k

· Latest 3 months' consecutive business & personal bank statements **PLUS** one of the following:

· Latest 2 years' finalised accounts **OR**

· Latest 2 years' Inland Revenue tax assessments

Accountant's certificates will no longer be accepted.

We may require additional documents for credit assessment depending on the applicant's circumstances.

To help us to give you the best possible service, the following must be provided immediately after the application has been sent and the mortgage reference number received.

Important – Certifying documents

Please ensure that each photocopy page is certified with the words 'TRUE COPY OF THE ORIGINAL' and shows your company name and full name (in BLOCK CAPITALS), together with your signature and the date. Documents carrying a photograph should also be certified with the words 'TRUE LIKENESS OF APPLICANT'.

Checklist and Declaration

An incomplete form may delay the processing of this application. To help us to help you please tick all appropriate boxes and sign to confirm the following.

I have completed the application form, affordability declaration form (if applicable) and provided the necessary documentation in accordance with NatWest Bank's underwriting and Mortgage Product criteria

I have read and understood the Bank's Anti-Money Laundering requirements/guidelines as described on page 2

I confirm that the applicant(s) were seen face to face and copies of the original proof of identification/address verification are attached in accordance with Anti-Money Laundering Legislation **OR**

I confirm that the applicant(s) were not seen face to face and copies of the original proof of identification/address verification are attached in accordance with Anti-Money Laundering Legislation

If this is a new build case, sales particulars, NHBC/Zurich equivalent certificate and house price details are attached

If an agreement in principle has already been obtained, and this was not via MTE, AIP response is attached

I have completed all necessary details on page 3 to enable the Bank to identify source of introduction and the affiliated Scheme

I, or my company, are authorised as a Principal with the Financial Services Authority **OR**

I, or my company, are appointed representatives permitted to submit Mortgage Business through a Principal as detailed in this application

The applicant(s) have signed and dated the application form, declarations and Direct debit mandates(s) as appropriate

The applicant (s) have signed and dated the payment authority form in respect of fees due

I attach a cheque for £ in respect of fees due

We reserve the right to request bank statements/additional proof of income for all cases inclusive of low risk. Please ensure you have advised the customer of this.

Intermediary signature

Date

On behalf of NatWest Intermediary Solutions we thank you for submitting this application.

Your Information

For details of how we and others will use your information and how to give your consent, please look for the padlock symbol below and in the associated Terms and Conditions or contact The Data Protection Manager, NatWest Bank Plc, Retail Regulatory Risk, 2nd Floor, Business House B, Gogarburn, PO Box 1000, Edinburgh EH12 1HQ. A fee may be payable.

1. About you Please complete all sections in BLOCK CAPITALS. Tick where appropriate

Main applicant

Surname

First name(s)

Title Mr Mrs Miss Ms

If other, please state

Sex Male Female

Date of birth

Relationship status

Single Living with partner Married/Civil partnership
 Widowed/Surviving civil partner Divorced/Dissolved/Separated

Number of dependants

0 1 2 3 4+

Mother's maiden name (we need this information for security purposes)

Nationality

UK Other please specify

Present address

Postcode

At present are you?

Owner Tenant Living with parents Other

If other, please provide details on page 18

When did you move to this address?

If at present address for more than 3 years go to 'Your contact details' on page 6

Please complete details for all addresses in the last three years

Previous address 1

Postcode

When did you move to this address?

Were you?

Owner Tenant Living with parents Other

Please provide details on page 18 if you have had more than two addresses in the last three years

Joint applicant

Surname

First name(s)

Title Mr Mrs Miss Ms

If other, please state

Sex Male Female

Date of birth

Relationship status

Single Living with partner Married/Civil partnership
 Widowed/Surviving civil partner Divorced/Dissolved/Separated

Number of dependants

0 1 2 3 4+

Mother's maiden name (we need this information for security purposes)

Nationality

UK Other please specify

Present address

Postcode

At present are you?

Owner Tenant Living with parents Other

If other, please provide details on page 18

When did you move to this address?

If at present address for more than 3 years go to 'Your contact details' on page 6

Please complete details for all addresses in the last three years

Previous address 1

Postcode

When did you move to this address?

Were you?

Owner Tenant Living with parents Other

Please provide details on page 18 if you have had more than two addresses in the last three years

1. About you continued

Main applicant

Your contact details

Telephone number(s)

 Home Work Mobile

Preferred contact number

 Home Work Mobile Any

Preferred day and contact time

 Mon Tue Wed Thur Fri am/pm

Joint applicant

Your contact details

Telephone number(s)

 Home Work Mobile

Preferred contact number

 Home Work Mobile Any

Preferred day and contact time

 Mon Tue Wed Thur Fri

2. About your occupation

Main applicant

Your occupation

Name and address of your employer/your business

 Company name Postcode

Telephone number

Fax number

Date you started with this employer or own business started

 D D M M Y Y Y Y

Do you own a share in the company?

 Yes If yes, how much is the share? %

If 20% share or greater please go to section 4 'About your business'

 No Please go to section 3 'About your job'

Joint applicant

Your occupation

Name and address of your employer/your business

 Company name Postcode

Telephone number

Fax number

Date you started with this employer or own business started

 D D M M Y Y Y Y

Do you own a share in the company?

 Yes If yes, how much is the share? %

If 20% share or greater please go to section 4 'About your business'

 No Please go to section 3 'About your job'

3. About your job

This section only needs to be completed by employed applicants

Main applicant

How often are you paid?

 Monthly Fortnightly Weekly Other

How are you paid?

 Cash Cheque Salary paid into bank Other

Are you?

 Permanent Temporary Contract Other

This section only needs to be completed by employed applicants

Joint applicant

How often are you paid?

 Monthly Fortnightly Weekly Other

How are you paid?

 Cash Cheque Salary paid into bank Other

Are you?

 Permanent Temporary Contract Other

3. About your job continued

Main applicant

If on a contract, please specify start date

Please specify end date

Have you been continuously employed by this employer since the start date?

 Yes No If no, please provide details on page 18

If less than 6 months with employer please state name and address of previous employer

Postcode

Your previous occupation

Start date

End date

Please go to section 5 'About your finances'

Joint applicant

If on a contract, please specify start date

Please specify end date

Have you been continuously employed by this employer since the start date?

 Yes No If no, please provide details on page 18

If less than 6 months with employer please state name and address of previous employer

Postcode

Your previous occupation

Start date

End date

Please go to section 5 'About your finances'

4. About your business

This section only needs to be completed by applicants who run their own business

Main applicant

Type of business

Position held

 Sole Trader Partner Director

If other, please state

Please provide details of your business performance over the last two years

	Year one	Year two
	<input type="text"/>	<input type="text"/>
Turnover	£ <input type="text"/>	£ <input type="text"/>
Net profit before tax	£ <input type="text"/>	£ <input type="text"/>
Drawings/Salary	£ <input type="text"/>	£ <input type="text"/>
Dividends	£ <input type="text"/>	£ <input type="text"/>
Net assets	£ <input type="text"/>	£ <input type="text"/>

Are there any non recurring items on your profit and loss account?

 Yes No If no, please provide details on page 18

This section only needs to be completed by applicants who run their own business

Joint applicant

Type of business

Position held

 Sole Trader Partner Director

If other, please state

Please provide details of your business performance over the last two years

	Year one	Year two
	<input type="text"/>	<input type="text"/>
Turnover	£ <input type="text"/>	£ <input type="text"/>
Net profit before tax	£ <input type="text"/>	£ <input type="text"/>
Drawings/Salary	£ <input type="text"/>	£ <input type="text"/>
Dividends	£ <input type="text"/>	£ <input type="text"/>
Net assets	£ <input type="text"/>	£ <input type="text"/>

Are there any non recurring items on your profit and loss account?

 Yes No If no, please provide details on page 18

4. About your business continued

Main applicant

Has any re-valuation of assets been carried out in the last two years?

Yes No If no, please provide details on page 18

Your accountant's details

Postcode

Telephone number

--

Fax number

--

Joint applicant

Has any re-valuation of assets been carried out in the last two years?

Yes No If no, please provide details on page 18

Your accountant's details

Postcode

Telephone number

--

Fax number

--

5. About your finances

Main applicant

Have you ever been bankrupt, insolvent or sequestrated?

Yes No If yes, please provide details on page 18

Have you ever been in arrears, defaulted on payments, or involved in court proceedings connected with debts or financial agreements with other lenders, including CCJs or voluntary arrangements?

Yes No If yes, please provide details on page 18

What is your annual income?

Gross annual salary

£

Regular bonus or commission

£

Other guaranteed income, e.g. attendance allowance

£	Source:	
---	---------	--

What is your monthly income?

Net income

£	per month
---	-----------

+ Any other regular income

£	per month
---	-----------

Total regular net monthly income for both applicants £ per month

Both applicants

What are your monthly outgoings?

Mortgage/Rent

£	per month
---	-----------

Loan payments to NatWest

£	per month
---	-----------

Total outgoings for both applicants

£	per month
---	-----------

Joint applicant

Have you ever been bankrupt, insolvent or sequestrated?

Yes No If yes, please provide details on page 18

Have you ever been in arrears, defaulted on payments, or involved in court proceedings connected with debts or financial agreements with other lenders, including CCJs or voluntary arrangements?

Yes No If yes, please provide details on page 18

What is your annual income?

Gross annual salary

£

Regular bonus or commission

£

Other guaranteed income, e.g. attendance allowance

£	Source:	
---	---------	--

What is your monthly income?

Net income

£	per month
---	-----------

+ Any other regular income

£	per month
---	-----------

5. About your finances continued

If the amount you are borrowing is less than 75% of the value of the property or under £500,000 then you do not need to complete the 'Your assets' and 'Your commitments' sections below. Please go to 'Your credit card details'

Both applicants

Your assets

NatWest saving

Investments, e.g.stocks and shares

Other savings

Total assets for both applicants

Both applicants

Your commitments

Please specify the total amount outstanding

Loans from NatWest

Loans from other providers

Guarantees

Purpose of guarantees

Total commitments for both applicants

Both applicants

Your credit card details

Total number of cards

 0 1 2 3 4+

Please indicate card type(s) held

 Visa MasterCard Storecard Chargecard

Total balance outstanding for main applicant

Total balance outstanding for joint applicant

Main applicant

Are your commitments to be repaid on completion of the mortgage?

 Yes No

If so, please give details

Your existing mortgage details

What is your lender's name?

What is your mortgage account number?

What is the amount of the mortgage outstanding?

What is the estimated value of the property?

Is your property to be sold?

 Yes No

Joint applicant

Are your commitments to be repaid on completion of the mortgage?

 Yes No

If so, please give details

Your existing mortgage details

What is your lender's name?

What is your mortgage account number?

What is the amount of the mortgage outstanding?

What is the estimated value of the property?

Is your property to be sold?

 Yes No

5. About your finances continued

Main applicant

Your banking details

Current account held?

Yes No

Debit card held?

Yes No

Your bank details

Bank name

Sort code

- -

Account number

Account opened

Joint applicant

Your banking details

Current account held?

Yes No

Debit card held?

Yes No

Your bank details

Bank name

Sort code

- -

Account number

Account opened

6. About your new mortgage

Type of loan

House purchase First time buyer Right to buy Remortgage Buy to let

Both applicants

Amount required

£

Term

years

Purchase price/Valuation

£

7. About your property

Full address of property to be mortgaged

Postcode

What type of property is it?

Detached Terraced Flat or maisonette
 Semi-detached Bungalow If a flat, please state the number of floors in a block

How many bedrooms does the property have?

1 2 3 4 Other

What is the tenure on the property?

Freehold Ownership Commonhold Leasehold If Leasehold, remaining term years

When was the property built?

Pre 1837 1837-1919 1920-1945 1946-1979 1980 onwards

Is the property a new build?

Yes No If yes, does it have NHBC certificate?
 Yes No

7. About your property *continued*

Is this a council house purchase or government supported scheme, e.g. homebuy?

Yes No

If yes, enclose a copy of the right to buy agreement or confirmation of scheme eligibility.

Is any part of the property to be let?

Yes No

If yes, please state term and enclose a copy of the lease

Years Term £ Rental Income

Is there to be a second charge over the property to another lender?

Yes No

If yes, please provide full details on page 18

Total number of occupiers in the applicant's home

This is the total number of people (including applicants) who will live at the applicant's address and consider it their home, irrespective of age or relationship.

Please give full names of all occupiers aged 17 or over except for children aged 25 or less living with you but with no interest in the property.

The following questions only need to be completed for Buy to Let mortgage applications

If Buy to Let, is the property to be let to a related person?

Yes No

Please note we will not lend on Houses of Multiple Occupancy.

How many properties do you currently own and let?

1 2 3 4 5 6-10 10+ If greater than 10, please provide details on page 18

You can purchase up to a maximum of five properties for the main purpose of renting them out (in addition to your main residence and any other Buy to Let properties with other lenders). If you are a professional landlord, please advise us of any properties that are registered in your personal name only.

If you have 10 or more properties, please complete the following questions.

What is your total amount of monthly mortgage commitments?

£

What is your total monthly rental income received?

£

What is your total amount of balances outstanding?

£

What is the estimated value of the portfolio?

£

Do you understand that you are required to enter into a formal letting agreement?

Yes

Please note, a formal letting agreement is required. This must either be an assured shorthold (in England and Wales) or short assured (in Scotland) tenancy.

Please complete a separate Buy to Let supplementary sheet for each additional property which is to be purchased for Buy to Let purposes.

8. Your property valuation

Do you wish us to arrange a valuation?

Yes No

Please note we will normally instruct a surveyor to prepare a valuation report. This report is for our sole use for valuation purposes. You should not rely on this valuation report for your purposes and we recommend you arrange a comprehensive survey for your own protection.

Do you wish to arrange a more comprehensive survey?

Yes No

If yes, what type of survey do you require?

Homebuyer's report Full building survey

Please give details of who the surveyor should contact to access the property

Contact name

Tel. number

Address

Fax. number

Postcode

8. Your property valuation *continued*

Selling agents details (if different) or valuers details (for Scottish applications)

Contact name
Company name
Address
Postcode

Tel. number
Fax. number

Solicitor/Licensed conveyancer details (please provide contact name, only needs to be completed if using own solicitor)

Contact name
Company name
Address
Postcode

Tel. number
Fax. number

9. About your new house purchase

This section only needs to be completed for the purchase of a new property. Please go to section 10 to provide remortgage or transfer of title only details.

Your property purchase price

£

Your own deposit

£

The amount you want to borrow including additional borrowing

£

Are the following fees to be added to the loan on completion?

Product Fee

£	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
---	---	--

Higher lending charge

£	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
---	---	--

Valuation/Survey fee

£	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
---	---	--

Legal fees

£

Total fees

£

If any of the above fees are added onto your loan you should note the interest on these fees will be payable from the date they are added to your loan. To avoid paying interest on these fees you have the option of paying these in full when they arise.

Your total borrowing

£

9. About your new house purchase *continued*

The following questions only need to be completed for Buy to Let mortgage applications

What is the amount of rental income?

£ per year

Is there sufficient surplus income to fund any increase in costs?
e.g. increase in interest rates

Yes No

If no, what are your proposals for funding any shortfall?

Reduced drawings Sell assets Inject new funds Other If no, please provide details on page 18

A separate Buy to Let supplementary sheet (NWB 2003) should be completed for each additional property which is to be purchased for Buy to Let purposes.

10. About your remortgage or transfer of title

This section needs to be completed for the remortgage of an existing property or transfer of title only.

Estimated value of your property

£

Present loan

£

Amount of additional borrowing

£

Purpose of borrowing

The amount you want to borrow including additional borrowing

£

Are the following fees to be added to the loan on completion?

Product Fee

Yes No

Higher lending charge

Yes No

Valuation/Survey fee

Yes No

Legal fees

Total fees

If any of the above fees are added onto your loan you should note the interest on these fees will be payable from the date they are added to your loan. To avoid paying interest on these fees you have the option of paying these in full when they arise.

Your total borrowing

£

12. Your fees payment

Which fees are you paying now?

Valuation only Homebuyer's report Full building survey Higher Lending Charge Arrangement/completion fee

Fees summary (to be completed by all applicants)

Product Fee

£

Valuation/survey fee

£

Higher Lending Charge

£

Total fees

£

Valuation fee includes an administration fee of £75 including VAT.
Homebuyer's report includes an administration fee of £85 including VAT.

Preferred payment method

Cheque Credit/Debit card Debit my account

Please note: American Express cannot be used

1. If payment by cheque

I have enclosed the full amount

2. If payment by credit/debit card I authorise National Westminster Bank Plc to debit the cost of the fees indicated above from my credit/debit card account

Name on card

Cardholder address

Postcode

Card type

Visa MasterCard Switch Delta Electron

Issue number (If applicable)

Card number

Card start date

Card expiry date

3. If payment from your account. I authorise Natwest to debit my NatWest account

Name(s) of account holders

Account number

Sort code

- -

If you are applying for a fixed rate mortgage that has an arrangement fee, this is non-refundable unless we decline to make you an offer. The arrangement fee for these mortgages reserves your mortgage rate for a period of three months. If you have chosen to add your arrangement fee to your mortgage, the amount of the arrangement fee will be charged to the bank account detailed if you no longer require this mortgage after submitting this application.

By signing this application you authorise us to debit your account with an amount less than or no more than £100 above the amount shown. This authority covers, for example, the need for a revised revaluation fee due to a change in property.

Loans Details

Applicant 1

Lender Name

Amount Outstanding

Lender Name

Amount Outstanding

Lender Name

Amount Outstanding

Lender Name

Amount Outstanding

Lender Name

Amount Outstanding

Lender Name

Amount Outstanding

Monthly Payment

Repaid at Completion?

Monthly Payment

Repaid at Completion?

Monthly Payment

Repaid at Completion?

Monthly Payment

Repaid at Completion?

Monthly Payment

Repaid at Completion?

Monthly Payment

Repaid at Completion?

Applicant 2

Lender Name

Amount Outstanding

Lender Name

Amount Outstanding

Lender Name

Amount Outstanding

Lender Name

Amount Outstanding

Lender Name

Amount Outstanding

Lender Name

Amount Outstanding

Monthly Payment

Repaid at Completion?

Monthly Payment

Repaid at Completion?

Monthly Payment

Repaid at Completion?

Monthly Payment

Repaid at Completion?

Monthly Payment

Repaid at Completion?

Monthly Payment

Repaid at Completion?

Credit Card Details

Applicant 1

Lender Name

Repaid at Completion?

Lender Name

Repaid at Completion?

Lender Name

Repaid at Completion?

Lender Name

Repaid at Completion?

Lender Name

Repaid at Completion?

Lender Name

Repaid at Completion?

Amount Outstanding

Amount Outstanding

Amount Outstanding

Amount Outstanding

Amount Outstanding

Amount Outstanding

Amount Outstanding

Amount Outstanding

Amount Outstanding

Amount Outstanding

Applicant 2

Lender Name

Repaid at Completion?

Lender Name

Repaid at Completion?

Lender Name

Repaid at Completion?

Lender Name

Repaid at Completion?

Lender Name

Repaid at Completion?

Lender Name

Repaid at Completion?

Amount Outstanding

Amount Outstanding

Amount Outstanding

Amount Outstanding

Amount Outstanding

Amount Outstanding

Amount Outstanding

Amount Outstanding

Amount Outstanding

Amount Outstanding

Additional information

Credit Card Details

Applicant 1

Lender Name

Amount Outstanding

Repaid at Completion?

Lender Name

Amount Outstanding

Repaid at Completion?

Applicant 2

Lender Name

Amount Outstanding

Repaid at Completion?

Lender Name

Amount Outstanding

Repaid at Completion?

Existing Buy To Let Property Details

Lender	Property Value	Mortgage Outstanding	Monthly Mortgage Payment	Monthly Rental Income (Gross)	Applicant 1	Applicant 2
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

Applicant 1

Applicant 2

1. ABOUT YOU

Present address other details

--	--

Previous address other details

--	--

2. Previous address

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<input checked="" type="checkbox"/> Owner	<input checked="" type="checkbox"/> Tenant	<input checked="" type="checkbox"/> Owner	<input checked="" type="checkbox"/> Tenant
<input checked="" type="checkbox"/> Living with parents	<input checked="" type="checkbox"/> Other	<input checked="" type="checkbox"/> Living with parents	<input checked="" type="checkbox"/> Other

Other details

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Date moved in

D D M M Y Y Y Y	D D M M Y Y Y Y
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Previous address 3

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<input checked="" type="checkbox"/> Owner	<input checked="" type="checkbox"/> Tenant	<input type="checkbox"/> Owner	<input checked="" type="checkbox"/> Tenant
<input checked="" type="checkbox"/> Living with parents	<input checked="" type="checkbox"/> Other	<input type="checkbox"/> Living with parents	<input checked="" type="checkbox"/> Other

Date moved in

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D D M M Y Y Y Y	D D M M Y Y Y Y
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3. About your job

Not continuously employed details

Applicant 1:	
Applicant 2:	

4. About your business

Non-recurring items on your profit and loss account details

Applicant 1:	
Applicant 2:	

Revaluation of assets carried out in the last two years' details

Applicant 1:	
Applicant 2:	

5. About your finances

Arrears, defaulted on payments, or court proceedings' details

Applicant 1:	
Applicant 2:	

6. About your property

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7. About your new house purchase

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8. About your remortgage or transfer of title

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9. Your repayment method

Other repayment type details

Product 1

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Product 2

--	--

Product 3

--	--

Is Product 1 ported? Yes No

Is Product 2 ported? Yes No

Is Product 3 ported? Yes No

Product 1 Account Number

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Product 2 Account Number

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Product 3 Account Number

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Additional information

Adviser declaration to be completed in all cases

By submitting this mortgage application I, the Intermediary, confirm that:

- The details in this application are submitted on behalf of the applicant(s) named on this form and with their consent.
- I have discussed affordability of this mortgage fully with the applicant(s) and the applicant(s) have been advised of the need to provide accurate details of their income. In my opinion the mortgage loan requested is affordable, based on the income details provided by the applicant(s).
- I have read the NatWest Intermediary Solutions Terms of Business and agree that these Terms will apply to the processing of this application and all related business.

Name

Firm

Adviser's signature

Date

Customer declaration to be completed in all cases

General:

- I/We would like to apply for this mortgage.
- The information supplied in this application is true and complete to the best of my/our knowledge and belief. I/We will tell you if the information changes before the application is finalised.
- I/We agree that should the mortgage proceed to completion, our legal representatives are instructed to repay any existing mortgages from the new mortgage, and reassign any existing life policies to the policy owners and further to register/record the appropriate Deeds of Discharge.
- I/We understand that you will write to each person over the age of 17 (excluding dependants under 26), who occupies the property. You will give them some basic details about the mortgage and ask them to sign a consent form in case they have an interest in the property.

Fees and funds release:

- If this application is approved, where applicable, I/we will pay the valuer's fee for the valuation and all legal costs and expenses incurred in connection with the mortgage and any security granted for the mortgage whether or not such security is ultimately granted in our favour.
- I/We understand that unless we are notified otherwise, the release of funds for further advances, retentions held or other promotional refunds or payments (where applicable) will be made to the account nominated on my/our direct debit mandate.

Enquiries:

- I/We authorise you to make any enquiries you consider necessary for confirmation of the information in this application and for credit assessment and this includes contacting my/our legal representatives, current and former employers, bankers, accountants and landlords where appropriate.
- I/We understand that this may involve obtaining a reference from my/our employer(s) and confirm that the employer information contained in this application may be used for this purpose.
- I/We agree that my/our current lenders may be contacted for the purpose of obtaining the title deeds to the property and details of my/our accounts.

Disclosure of my/our information:

- I/We authorise you to disclose information relating to this application to: (i) anyone who has good reason to know in connection with this application, (ii) you, (iii) other Royal Bank of Scotland Group companies and their employees and agents, (iv) credit reference agencies, (v) any policy holder or the beneficial owner of any other financial or other investment(s) intended by me/us to provide for repayment of the loan and (vi) fraud prevention agencies, who may make the information available to other lenders.
- I/We understand and agree that in connection with this application you may search the files of credit reference agencies and such search(es) will leave a 'footprint' on my/our file, and you may also disclose details of the performance of the account and my/our status to the agencies. These 'footprints' and performance details may be accessed by other financial companies in connection with any applications for credit that I/we make to them.

- I/We consent to you disclosing any information relating to me/us, the loan, the property(ies) and all relevant matters, including copies of any related documentation, to any policy holder or the beneficial owner of any other financial or other investment(s) intended by me/us to provide for repayment of the loan and to any other individual(s) or body(ies) to whom you are required or deem necessary or desirable to disclose such information. I/We agree that the lender may at any time in the future assign or transfer all or any of its rights, benefits, and obligations in respect of the loan, the legal charge/standard security over the property and any other security or property charged to, or available as security for the loan to, any person or body as you may think fit. I/We agree that you may pass financial or other information relating to me/us to any such potential transferee, assignee or other third party and such other third party may rely upon the truth and accuracy of any information or representation made by me/us at my/our request to you.

Affordability:

- I/We can afford the monthly payments (including, if applicable, the monthly payments during the initial interest rate deal period(s) and the monthly payments following the expiry of the initial deal period(s)) after taking account of my/our regular monthly expenditure and other financial commitments. I/We appreciate that interest rates are likely to change and understand that my/our mortgage payments may increase over time. I/We have discussed this with you and are aware that taking on new/additional financial commitments of any kind during the period of the mortgage could affect the ability to pay the mortgage payments as they become due, and that my/our home may be repossessed if I/we fail to maintain the mortgage payments.

Credit Reference Agencies

We may obtain information about you from credit reference agencies and Group records to check your credit status and identity. The agencies will record our enquiries which may be seen by other companies who make their own credit enquiries. This may affect your ability to obtain credit elsewhere in the near future. We may use credit scoring.

Your application will be assessed using credit reference agency records relating to anyone with whom you have a joint account or similar financial association. If this is a joint application and such a link does not already exist then one may be created now. These links will remain until you file a "notice of disassociation" at the credit reference agencies.

Fraud Prevention Agencies

- If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies.
- We may also obtain information about you from fraud prevention agencies.

Keeping you informed

We would like to keep you informed by letter and by phone about products, services and additional benefits that we believe may be of interest to you. If you do not want us to do this, please place a cross in this box.

Giving your consent

By signing this application you are agreeing that we may use your information in the way described in this form (including the 'Keeping you informed' section) and in the associated Terms and Conditions.

Customer Signature(s)

Main applicant

Date

Joint applicant

Date

PLEASE ENSURE THE 'ADVISER DECLARATION' IS COMPLETED ON THE PREVIOUS PAGE.

Mortgage Repayments Direct Debit

Instruction to your Bank or Building Society to pay by Direct Debit



Originator's Identification Number

9 9 7 0 3 5

Please tear here

1. Name and full postal address of your Bank or Building Society

To: The

Bank or

Building Society

Address

Postcode

2. Name(s) of account holder(s)

a

b

3. Bank or Building Society account number

4. Bank or Building Society sort code

— — —

Please return completed form to:

Freepost RLZA-ZJYA-GLSY
 NatWest Intermediary Solutions
 7-10 Brindleyplace
 BIRMINGHAM B1 2TZ

5. The NatWest reference number

6. Day of the month account to be debited

We will deduct your first monthly mortgage repayment on the first occurrence of the date you have selected on your application, provided this is three working days or more after the completion date. If a payment date is not selected your first full monthly mortgage repayment will be deducted one month after the completion date.

7. Instruction to your Bank or Building Society. Please pay National Westminster Bank 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 National Westminster Bank Plc and, if so, details will be passed electronically to my Bank or Building Society.

Account holder signature(s)

Date

a

b

Banks or Building Societies may not accept Direct Debit instructions for some types of account.

Please tear here

Please tear here

This Guarantee should be detached and retained by the Payer

Please tear here

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit National Westminster Bank Plc will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request National Westminster Bank Plc to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by National Westminster Bank Plc or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society:
 - If you receive a refund you are not entitled to, you must pay it back when National Westminster Bank Plc asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Sample Customer Signature

Mortgage Account Number

Please complete the following form and Direct Debit Instruction and return it to: Freepost RLZA-ZJYA-GLSY, NatWest Intermediary Solutions, 7-10 Brindleyplace, Birmingham B1 2TZ.

You can fax it to 0845 878 9498.

PLEASE NOTE THE APPLICATION WILL BE DELAYED UNLESS THIS DOCUMENT IS FULLY COMPLETED AND SENT TO US AT THE ADDRESS OR FAX NUMBER ABOVE.

Applicant details (Please use BLOCK CAPITALS)

Applicant 1

Applicant 2

Full name of customer:
(including middle names)

Date of birth:

Current address:

Postcode

Postcode

Example customer signature:

The applicant(s) were interviewed face to face: Yes No

Details of Introducer

Name of Introducer

Position

Introducer FSA Reference number

Full name of regulated principal firm (if applicable)

Principal FSA Reference Number (if applicable)

