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**Investment & Business Mortgage Co  
Buy to Let Mortgage Application Form**

**ibmco.**

**After completing this form we recommend that you print out and keep a copy.**

**Press the 'submit' button and follow the instructions to send a copy to [ibmco.](#)**

**If in doubt as to whether your form has been sent please phone us during office hours to check, or print the form and fax to us on 0844 335 1858**

**If you prefer to fill the form in by hand you can print out a blank form and after filling it in by hand fax to [ibmco](#) on 0844 335 1858.**

**Or, you can post to ibmco at the address below.**

**Investment & Business Mortgage Co. llp  
21A Walker Wood, Baildon, Shipley BD17 5BE  
Tel. 01274 598579  
email: [enq@ibmco.co.uk](mailto:enq@ibmco.co.uk)  
[www.ibmco.co.uk](http://www.ibmco.co.uk)**

# ABOUT YOU

Is this application in the name of an individual, a partnership or a limited company

Individual  
  Joint names  
 no. of applicants   
 Pension Scheme   
 Trust   
 Ltd. company   
 no. of directors

Business Name	<input type="text"/>		
Main point of contact	<input type="text"/>		
Daytime telephone number	<input type="text"/>	Mobile number	<input type="text"/>
E-mail address	<input type="text"/>	Fax number	<input type="text"/>

If a company application, please provide details of the company and details of parent/subsidiary company relationships (if any) on the continuation sheet.

# PERSONAL DETAILS OF EACH OWNER/PARTNER/DIRECTOR

## First Applicant

## Second Applicant (If applicable)

Title	<input type="text"/>	Sex M <input type="checkbox"/> F <input type="checkbox"/>
Surname	<input type="text"/>	
Forenames	<input type="text"/>	
Maiden name (if applicable)	<input type="text"/>	
Date of birth	<input type="text"/>	
Marital status	Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widow/er <input type="checkbox"/>	
Nationality	<input type="text"/>	
How long resident in UK	<input type="text"/>	Years
Relationship to other applicant	<input type="text"/>	
Dependents	Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes	Number	Year(s) Born
Telephone numbers	Home <input type="text"/>	
	Work <input type="text"/>	
	Mobile <input type="text"/>	
Present address	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
	Postcode <input type="text"/>	
Who owns the above property	<input type="text"/>	
When did you move to this address	Month	Null                      Year
If less than 3 years give previous address(es) to cover last 3 years	<input type="text"/>	
	<input type="text"/>	
(Use continuation sheet if necessary)	<input type="text"/>	
	<input type="text"/>	
	Postcode <input type="text"/>	
Who owned this property	<input type="text"/>	
When did you move to this address	Month	Null                      Year
Do you have a different correspondence address	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'YES', please give the address on the continuation sheet	

# YOUR EMPLOYMENT STATUS

First Applicant

Second Applicant (If applicable)

Please tick the appropriate box

Employed  Self-employed   
 Not in employment  Retired

Employed  Self-employed   
 Not in employment  Retired

# YOUR OCCUPATION

To be completed if you are an employee of a business or company in which you do not own more than a 25% stake.  
 Employment history must cover the last three years.

First Applicant

Second Applicant (If applicable)

Job title	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Employer's name	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Employer's address	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	Postcode	Postcode
Nature of business	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Date joined	Month <input type="text"/> Null <input type="text"/> Year <input type="text"/>	Month <input type="text"/> Null <input type="text"/> Year <input type="text"/>
Telephone number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
E-mail	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Contact name for reference	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Is employment: Permanent	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Under contract Yes <input type="checkbox"/> No <input type="checkbox"/> If 'YES', no. of years remaining <input style="width: 50px;" type="text"/>	Under contract Yes <input type="checkbox"/> No <input type="checkbox"/> If 'YES', no. of years remaining <input style="width: 50px;" type="text"/>
Pensionable	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Under notice of pending redundancy Yes <input type="checkbox"/> No <input type="checkbox"/> If 'YES', please provide further details on the continuation sheet	Under notice of pending redundancy Yes <input type="checkbox"/> No <input type="checkbox"/> If 'YES', please provide further details on the continuation sheet
Basic gross income	£ <input style="width: 150px;" type="text"/> Per annum	£ <input style="width: 150px;" type="text"/> Per annum
Guaranteed income	£ <input style="width: 150px;" type="text"/> Per annum	£ <input style="width: 150px;" type="text"/> Per annum
Regular overtime	£ <input style="width: 150px;" type="text"/> Per annum	£ <input style="width: 150px;" type="text"/> Per annum
Other income (state whether guaranteed)	<input style="width: 95%; height: 40px;" type="text"/>	<input style="width: 95%; height: 40px;" type="text"/>

# PREVIOUS EMPLOYMENT / SELF EMPLOYMENT

If current employment is less than three years, provide employment details to cover last three years.  
 (Use the continuation sheet if necessary)

Job title / Nature of business	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Employer's/Business name	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Employer's/Business address	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	Postcode	Postcode
Date joined/Established from	Month <input type="text"/> Null <input type="text"/> Year <input type="text"/>	Month <input type="text"/> Null <input type="text"/> Year <input type="text"/>
Basic gross income	£ <input style="width: 150px;" type="text"/> Per annum	£ <input style="width: 150px;" type="text"/> Per annum

# YOUR BUSINESS

To be completed by individuals who own 25% or more of total share capital or majority shareholder.  
 Details of all businesses of which you have such a shareholding to be given.  
 Employment history must cover the last three years.  
 (Use continuation sheet if necessary)

## First Applicant

## Second Applicant (If applicable)

Name of business	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>
Nature of business	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>
Company registration number (if applicable)	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>
Business address	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>
	Postcode		Postcode
Telephone number	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>
E-mail address	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>
When established	Month <input style="width: 100px;" type="text"/> Null <input style="width: 100px;" type="text"/> Year <input style="width: 100px;" type="text"/>		Month <input style="width: 100px;" type="text"/> Null <input style="width: 100px;" type="text"/> Year <input style="width: 100px;" type="text"/>
Self employed from	Month <input style="width: 100px;" type="text"/> Null <input style="width: 100px;" type="text"/> Year <input style="width: 100px;" type="text"/>		Month <input style="width: 100px;" type="text"/> Null <input style="width: 100px;" type="text"/> Year <input style="width: 100px;" type="text"/>
Percentage of shareholding	<input style="width: 100px;" type="text"/> %		<input style="width: 100px;" type="text"/> %
Income for last 3 years (including salaries, dividends and your share of net profit)	Yr 1    £ <input style="width: 150px;" type="text"/> Year <input style="width: 100px;" type="text"/>		Yr 1    £ <input style="width: 150px;" type="text"/> Year <input style="width: 100px;" type="text"/>
	Yr 2    £ <input style="width: 150px;" type="text"/> Year <input style="width: 100px;" type="text"/>		Yr 2    £ <input style="width: 150px;" type="text"/> Year <input style="width: 100px;" type="text"/>
	Yr 3    £ <input style="width: 150px;" type="text"/> Year <input style="width: 100px;" type="text"/>		Yr 3    £ <input style="width: 150px;" type="text"/> Year <input style="width: 100px;" type="text"/>
Accountant's practice (Chartered/Certified or other)	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>
Contact name	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>
Accountant's address	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>
	Postcode		Postcode
Telephone number	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>
Fax number	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>
E-mail	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>

# YOUR HOME

## First Applicant

## Second Applicant (Only to be completed if this is a separate mortgage to that of the first applicant)

Property value £

Mortgage account number

Lender's name

Lender's address

Postcode

£

Postcode

Amount outstanding £

Monthly payment £

Loan start date Month  Null  Year

Original loan amount £

£

£

Month  Null  Year

£

Further advances (if any) £   
 Please provide dates and purpose for further advance

£   
 Please provide dates and purpose for further advance

Is the account currently up to date Yes  No  If 'NO' please provide full details and explanation (use continuation sheet if necessary)

Yes  No  If 'NO' please provide full details and explanation (use continuation sheet if necessary)

Has the account been in arrears during the past two years Yes  No  If 'YES' please provide full details and explanation (use continuation sheet if necessary)

Yes  No  If 'YES' please provide full details and explanation (use continuation sheet if necessary)

If you rent your home please provide details of your landlord:-

Landlord's name

Landlord's address

Postcode

Postcode

# TAX AND BANK DETAILS

## First Applicant

## Second Applicant (If applicable)

National Insurance Number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	
Tax district & reference number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	
Name of bank	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	
Bank account number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	
Sort code	<input style="width: 25%;" type="text"/> / <input style="width: 25%;" type="text"/> / <input style="width: 25%;" type="text"/>	<input style="width: 25%;" type="text"/> / <input style="width: 25%;" type="text"/> / <input style="width: 25%;" type="text"/>	
Date account opened	Month <input style="width: 20%;" type="text"/> Year <input style="width: 20%;" type="text"/>	Month <input style="width: 20%;" type="text"/> Year <input style="width: 20%;" type="text"/>	

# CREDIT

Please provide details of all Hire Purchase, or loan agreements other than mortgages

Applicant 1 or 2	Credit grantor/ Lender	Purpose of loan	Monthly repayments	Outstanding balance
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£

# CREDIT CARDS

Please provide details of all credit/debit cards

Applicant 1 or 2	Card company	Card type eg. Visa, Mastercard, etc.	Credit limit	Outstanding balance
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£
1 <input type="checkbox"/> 2 <input type="checkbox"/>			£	£

Have You:

- Ever been refused a mortgage
- Had a judgement for bad debt recorded against you
- Any pending/imminent court proceedings against you
- Failed to keep up payments under any loan
- Ever been declared bankrupt (or had a bankruptcy petition presented against you)

Do You:

- Receive income support or any other social payments
- Pay or receive any child maintenance

First Applicant

Second Applicant  
(If applicable)

Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

If you have answered 'YES' to any of the above questions, please give details on the continuation sheet.

# MORTGAGE REQUIREMENTS

## Property to be Mortgaged

Property address	<input style="width: 100%;" type="text"/>		
	<input style="width: 100%;" type="text"/>		
	<input style="width: 100%;" type="text"/>		
	<input style="width: 60%;" type="text"/>	Postcode	<input style="width: 35%;" type="text"/>
Property type	House <input type="checkbox"/>	Bungalow <input type="checkbox"/>	Detached <input type="checkbox"/> Semi-detached <input type="checkbox"/> Terraced <input type="checkbox"/>
	Flat <input type="checkbox"/>	Maisonette <input type="checkbox"/>	Studio flat <input type="checkbox"/>
	Other (Please specify)		
	<input style="width: 100%;" type="text"/>		
No of bedrooms	<input style="width: 80%;" type="text"/>		
If property is a flat	No. of floors in block <input type="checkbox"/>	No. of flats in block <input type="checkbox"/>	Purpose built <input type="checkbox"/> Converted <input type="checkbox"/>
Is the property of standard construction	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	If 'NO', please give details		
	<input style="width: 100%;" type="text"/>		
Year built	<input style="width: 80%;" type="text"/>		
Property tenure	Freehold <input type="checkbox"/>	Leasehold <input type="checkbox"/>	
If leasehold, unexpired lease term	<input style="width: 80%;" type="text"/> Years		
Is the property ex local authority, MOD or Housing Association owned	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	If 'YES', please give details		
	<input style="width: 100%;" type="text"/>		
Is the property adjoining or adjacent to commercial premises	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	If 'YES', please give details on commercial usage		
	<input style="width: 100%;" type="text"/>		
Is it your intention to let the property to a member of your family or to live in the property in the future	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	If 'YES', please give details		
	<input style="width: 100%;" type="text"/>		
Proposed tenancy type	Family <input type="checkbox"/>	Housing Ass. <input type="checkbox"/>	Professional <input type="checkbox"/> Holiday <input type="checkbox"/>
	Student <input type="checkbox"/>	Asylum Seekers <input type="checkbox"/>	DSSTenants <input type="checkbox"/> Other <input type="checkbox"/>
Lease type	AST <input type="checkbox"/>	Corporate Let <input type="checkbox"/>	FRI Lease(Housing Ass.) <input type="checkbox"/> FRI Leases(Local Authority) <input type="checkbox"/>
Purpose of loan (re-mortgages only)	<input style="width: 100%;" type="text"/>		
If purchasing, where will the deposit come from	Savings <input type="checkbox"/>	Sale of property <input type="checkbox"/>	Gift <input type="checkbox"/> Equity release <input type="checkbox"/>
Loan details	Purchase price <input style="width: 90%;" type="text"/> £		
	Purchase date (if refinancing) <input style="width: 20%;" type="text"/> Month <input type="checkbox"/> Null <input type="checkbox"/> Year <input type="checkbox"/>		
	Estimated value (if refinancing) <input style="width: 90%;" type="text"/> £		
	Loan required <input style="width: 90%;" type="text"/> £		
	Monthly rental income <input style="width: 90%;" type="text"/> £		
	Interest only <input type="checkbox"/>		
	Capital repayment <input type="checkbox"/>		
	Loan term <input style="width: 40%;" type="text"/> Years		
Details of who to call to arrange the valuation of the property	Name <input style="width: 95%;" type="text"/>		
	Telephone Number <input style="width: 95%;" type="text"/>		

## SOLICITORS

If the mortgage product selected comes with free legal, the lender will nominate the solicitor to act.

Otherwise please allow us to provide a conveyancing quotation, the advantages of which include:

*Competitive cost - often substantially less expensive than using your own solicitor*

*Extensive panel of solicitors known to be acceptable to lenders, and monitored for efficient performance*

*No completion - no fee.*

*Quote provided is exactly what you pay*

If you wish to nominate a solicitor please enter details below - we will advise if not acceptable to the lender

## YOUR NOMINATED SOLICITOR

Name of firm	<input type="text"/>		
Solicitor acting	<input type="text"/>		
Solicitor's address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Telephone	<input type="text"/>	Fax	<input type="text"/>
E-mail	<input type="text"/>	DX	<input type="text"/>
Sole Trader	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Not sure <input type="checkbox"/>

Please note the following:

The lender will normally instruct your solicitors to act on their behalf in respect of both the conveyance and compilation of their requirements with regard to letting the property, provided the firm:

- has a minimum of two partners
- the solicitor acting holds a current practicing certificate
- is shown in the current edition of the "Solicitors & Barristers Directory and Diary"
- has commercial premises from where business is conducted

## TERMS OF BUSINESS

- The UK Commercial Funding Group Ltd. and its members, directors and shareholders are fully paid members of the National Association of Commercial Finance Brokers (NACFB) and have agreed to abide by the Code of Practice of the NACFB in respect of arranging commercial funding and residential investment mortgages.
- The UK Commercial Funding Group Ltd. and its members, directors and shareholders makes no guarantee of the procurement of a finance facility.
- The UK Commercial Funding Group Ltd. and its members, directors and shareholders do not, nor do they purport to, offer advice as to whether it is appropriate for their clients to proceed with any finance facility. This is a matter for the client to decide upon.
- Fees payable to your Member UK Commercial Funding Group Brokerage are in addition to other costs relating to obtaining the finance facility.
- Your Member UK Commercial Funding Group Brokerage is entitled to receive remuneration from lenders and/or insurance companies.
- Your Member UK Commercial Funding Group Brokerage reserves the right to withdraw any recommendation to any lender.

## PROPERTY INSURANCE

**MUST BE COMPLETED EVEN IF PROPERTY INSURANCE IS NOT REQUIRED**

In all cases index-linked buildings insurance must be maintained for the rebuilding cost of the property. You are free to arrange this insurance with your own preferred insurer, however, the mortgage lender will insist that their insurers would be prepared to insure the property as part of their lending decision.

Insurance Information: Because of special arrangements with insurers a detailed proposal form is not required. However, as a contract of insurance requires you to disclose any material fact which would influence an insurer in the assessment or acceptance of your proposal, the following questions must be answered:

1. Have you or any persons normally resident with you:-
  - (a) ever been convicted of any offence (other than driving offences)
  - (b) had any insurer decline or cancel insurance or impose special terms
  - (c) claimed on any home or personal insurance in the last three years
2. Will the property be left unoccupied for more than 30 consecutive days a year

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"/>

If you have answered 'YES' to any of the above questions, or if you are in doubt as to whether any fact is material, you should provide full details on the continuation sheet. If you give incorrect or misleading information any future claim, or your cover as a whole, could be affected.

Insurers and their agents share information with each other to prevent fraudulent claims. They decide whether to accept your application and if so, on what terms, by using the Claims and Underwriting Exchange register. If you make a claim, the information you give on this form along with other information about the claim will be put on the register and made available to participants.

MAY WE PROVIDE A LET PROPERTY INSURANCE QUOTATION?  Yes  No



## DECLARATION

### General

By signing below I confirm to you, the UK Commercial Funding Group & your lender that;

- the information given in this form is true and I will notify you promptly of any changes that may occur before the mortgage is completed;
- you may make all enquiries you feel appropriate (including with the Inland Revenue, any credit reference agency or any past/present employer, accountant, lender or bank) for deciding whether to proceed with this application;
- any solicitor acting for both you and I may disclose to you any information or documentation he/she or you considers relevant in your decision to lend and I waive any duty of confidentiality or privilege which may otherwise exist in relation to this mortgage transaction;
- if you provide me with a copy of, or extract from your Security Assessment and Valuation Report you make no representation or warranty (expressed or implied) nor accept any liability or responsibility in respect of it's contents;
- any payments in respect of the mortgage are made for and on behalf of all parties to it;
- any additional security insurance arrangements are for your benefit only and that I have no right or claim in relation to them;
- you may decline this application without stating a reason.

### Applications by Limited Companies

Where the applicant is a limited company, in addition to (a)-(g) above, in my capacity as a director of the applicant company and a guarantor I confirm that-

- I am the only director of the company or each of the people signing below is a director and together we are the only directors;
- The company has the power to borrow the advance applied for and to mortgage the property/ies set out in the application as security.

### Insurance

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.

### Use of Information

In considering your application we will search your record at one or more credit reference agencies. They will add to your record details of our search and your application and this will be seen by other organisations that make searches. 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.

If you are a joint applicant or if you have told us of some other financial association with another person you must be sure that you are entitled to:

- disclose information about your joint applicant and anyone referred to by you.
- authorise us to search, link or record information at credit reference agencies about you and anyone referred to by you.

An "association" between joint applicants and between you and anyone you tell us is your financial partner will be created at credit reference agencies. This will link your financial records, each of which will be taken into account in all future applications by either or both of you. This will continue until one of you successfully files a disassociation at the credit reference agencies.

We will use a credit scoring or other automated decision making system when assessing your application.

It is important that you give us accurate information. We will check your details with fraud prevention agencies and if you give us false or inaccurate information and we suspect fraud, we will record this.

If we are unable to accept your application we will/may pass it onto other members of our group or selected third parties who may also search your records at credit reference agencies. The record of these searches will also be kept and seen by other organisations that make searches. The other group members or selected third parties to whom we pass your application may also use automated systems to carry out the checks referred to above for the purposes set out below.

Your records will be shared with other organisations and used by us and them to:-

- Help make decisions about credit for you and members of your household;
- Trace debtors, recover debt, prevent money laundering and fraud.

We and the credit reference agencies and the fraud prevention agencies will also use the records for statistical analysis about credit, insurance and fraud.

Fraud prevention agency records will also be shared with other organisations to help make decisions on motor, household, credit, life insurance and other insurance proposals and insurance claims, for you and other members of your household.

In addition we may disclose details held on our records about you or this application to any prospective insurer who may use them to help decide whether or not to offer cover and in fraud prevention.

You may telephone us on the number quoted on the inside cover of this form and we will provide you with the lender's telephone number, if you want to have details of those credit reference and fraud prevention agencies from whom we obtain and to whom we pass information about you. You have a legal right to these details.

You have a right to receive a copy of the information we hold about you if you apply to us in writing. A fee will be payable.

### Securitisation

I/We confirm that you may securitise any mortgage or guarantee that I/we or the company may have with you. I/We understand that securitisation typically involves you transferring all or some of the rights and duties that go with the mortgage or guarantee to an investor who normally asks you to carry on administering them as though your own. So that, for example, following securitisation you would normally continue to collect payments and should I/we experience any difficulties in making payments, or have any other queries, I/we should contact you.

### BACS Advance Notice Waiver Agreement

By signing the Direct Debit Instruction I/We:

- Agree to waive the BACS 10 working day written advance notice requirement;
- Acknowledge that (1) first part month payment will be collected by direct debit from my/our bank/building society account and thereafter on agreed collection date(s) following completion of the mortgage and (2) you may initiate specific direct debit(s) should the need arise following my/our agreement which may be made by telephone or written contact.

## IMPORTANT - USE OF YOUR INFORMATION

- You have a right to know how we will use your personal information. It is important that you should read the "Use of Information" notice before you sign.
- We may telephone or write to you about products or services of ours or others which may be of interest to you.

We may pass details about you and the conduct of your account with us to other companies within our group or selected third parties who may telephone or write to you about their products or services. You have a right at any time to stop us from contacting you or giving your details to others for these purposes.

You may write to us at the address on the inside of the front cover of the application form, and we will provide you with the lender's Customer Services Department address and/or register your telephone number under the Telephone Preference Scheme.

## **ALL APPLICANTS/GUARANTORS TO THE MORTGAGE ARE REQUIRED TO SIGN THE FOLLOWING SECTION.**

Signature

Print Name

Date

Signature

Print Name

Date

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

The lender accepts no responsibility for any representations made by an employee or agent of the lender of any other person unless these are incorporated in the offer of loan or are subsequently confirmed by the lender in writing.

# PROPERTIES OWNED

Do you own any other let properties  
 How many investment properties do you own  
 When did you start letting property  
 Do you manage the properties yourself  
 Are all the properties let on assured  
 shorthold tenancies  
 Where properties are not let on assured  
 shorthold tenancies, please give details

Yes  No  If 'YES', please answer the following questions

Month  Null  Year

Yes  No

Yes  No

Please provide details of all properties owned (excluding your own home) below, unless you have your own property schedule, in which case leave this section blank and forward your own copy separately

Property address	<input type="text"/> <input type="text"/>	Monthly Rent	<input type="text"/>
	<input type="text"/>		
	<input type="text"/>	Property Value	<input type="text"/>
	<input type="text"/> Postcode <input type="text"/>		
Type of let	<input type="text"/>	Mortgage Outstanding	<input type="text"/>
No. of tenancies	<input type="text"/>		
Current Lender	<input type="text"/>		
<hr/>			
Property address	<input type="text"/> <input type="text"/>	Monthly Rent	<input type="text"/>
	<input type="text"/>		
	<input type="text"/>	Property Value	<input type="text"/>
	<input type="text"/> Postcode <input type="text"/>		
Type of let	<input type="text"/>	Mortgage Outstanding	<input type="text"/>
No. of tenancies	<input type="text"/>		
Current Lender	<input type="text"/>		
<hr/>			
Property address	<input type="text"/> <input type="text"/>	Monthly Rent	<input type="text"/>
	<input type="text"/>		
	<input type="text"/>	Property Value	<input type="text"/>
	<input type="text"/> Postcode <input type="text"/>		
Type of let	<input type="text"/>	Mortgage Outstanding	<input type="text"/>
No. of tenancies	<input type="text"/>		
Current Lender	<input type="text"/>		

Property address	<input type="text"/>	Monthly Rent	£ <input type="text"/>
	<input type="text"/>		
	<input type="text"/>	Property Value	£ <input type="text"/>
	<input type="text"/> Postcode <input type="text"/>		
Type of let	<input type="text"/>	Mortgage Outstanding	£ <input type="text"/>
No. of tenancies	<input type="text"/>		
Current Lender	<input type="text"/>		
<hr/>			
Property address	<input type="text"/>	Monthly Rent	£ <input type="text"/>
	<input type="text"/>		
	<input type="text"/>	Property Value	£ <input type="text"/>
	<input type="text"/> Postcode <input type="text"/>		
Type of let	<input type="text"/>	Mortgage Outstanding	£ <input type="text"/>
No. of tenancies	<input type="text"/>		
Current Lender	<input type="text"/>		
<hr/>			
Property address	<input type="text"/>	Monthly Rent	£ <input type="text"/>
	<input type="text"/>		
	<input type="text"/>	Property Value	£ <input type="text"/>
	<input type="text"/> Postcode <input type="text"/>		
Type of let	<input type="text"/>	Mortgage Outstanding	£ <input type="text"/>
No. of tenancies	<input type="text"/>		
Current Lender	<input type="text"/>		
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Property address	<input type="text"/>	Monthly Rent	£ <input type="text"/>
	<input type="text"/>		
	<input type="text"/>	Property Value	£ <input type="text"/>
	<input type="text"/> Postcode <input type="text"/>		
Type of let	<input type="text"/>	Mortgage Outstanding	£ <input type="text"/>
No. of tenancies	<input type="text"/>		
Current Lender	<input type="text"/>		
<hr/>			
Property address	<input type="text"/>	Monthly Rent	£ <input type="text"/>
	<input type="text"/>		
	<input type="text"/>	Property Value	£ <input type="text"/>
	<input type="text"/> Postcode <input type="text"/>		
Type of let	<input type="text"/>	Mortgage Outstanding	£ <input type="text"/>
No. of tenancies	<input type="text"/>		
Current Lender	<input type="text"/>		

# CONTINUATION SHEET

*for notes and further information*