



Mortgage Application Form

Important! Applications cannot be processed without full details below.

DIP submitted via db mortgages website

Yes No

db mortgages DIP number

Has this application been verbally agreed by db mortgages?

Yes No

If yes, please provide verbal reference number

Who did you speak to at db mortgages to agree this case?

Date of agreement

(DD/MM/YY)

1 ADVISER'S DETAILS - The following details must be completed in all cases

Name of company/firm

Broker case reference

Address

Postcode

Your name

Telephone number (office)

Telephone number (mobile)

Fax number

E-mail address

FSA Registration number

Authorised/
Appointed Representative
(Delete as appropriate)

Please indicate your FSA permissions

Advised / Non advised / Standard / Lifetime

(Delete as appropriate)

2 VIA WHICH ROUTE ARE YOU SUBMITTING TO db mortgages?

Please tick one box

Direct to db mortgages – no third party involved

Direct to db mortgages - as a Mortgage
Club member

Direct to db mortgages – as a Network Member

Via a Packager

3 WHAT IS YOUR SOURCE OF INTRODUCTION? (Packager, Mortgage Club, Network details)

Name

Name of company/firm

Address

Postcode

Telephone/fax number

E-mail address

Company FSA Registration Number (if applicable)

Principal name (if applicable)

Principal FSA Registration Number

Packager case reference

Tel	Fax

4 ADVISER'S DECLARATION

Regulated loan

Yes No

(If yes, the application must not be submitted to db mortgages until the applicant(s) have received and accepted a KFI)

What is the Level of Service for this application?

Advised Non Advised

Will any of the procurement fee/commission paid for the introduction of this mortgage be passed on to the customer?

None Part *If part, how much?* £ All

Fees charged to customer

	Amount	Refundable Yes/No	Added to loan Yes/No	Fee payable on application/completion/other
Brokerage fee				
Cancellation fee				
Valuation fee				
Packager's fee				
Legal fees				
HLC fee				
dbm completion fee				Completion

5 WHICH PRODUCT DOES YOUR CLIENT REQUIRE?

Self Certification <input type="checkbox"/>	Full Status <input type="checkbox"/>	Purchase <input type="checkbox"/>	Remortgage <input type="checkbox"/>
Let to Buy <input type="checkbox"/>	Buy to Let income based <input type="checkbox"/>	Buy to Let rental based <input type="checkbox"/>	Main Residence <input type="checkbox"/>
Near prime+ <input type="checkbox"/>	Near prime <input type="checkbox"/>	Super light <input type="checkbox"/>	Light <input type="checkbox"/>
Medium 1 <input type="checkbox"/>	Medium 2 <input type="checkbox"/>	Heavy 1 <input type="checkbox"/>	Heavy 2 <input type="checkbox"/>
Unlimited 1 <input type="checkbox"/>	Unlimited 2 <input type="checkbox"/>		
Product code <input type="text"/>	Interest rate <input type="text"/> %	Term of interest rate <input type="text"/> years	
Any other information			
<p>If selecting multiple products, please provide full details including the amount to be allocated to each product in the Additional Information Section.</p>			

Remaining sections of the form are to be completed by the applicant(s)

6 CUSTOMER INFORMATION

First applicant *(Person earning the highest income)*

First name

Middle name(s)

Surname

Title Mr/Mrs/Miss/Ms/Dr/Other

Gender

Male Female

Date of birth

Previous forename/surname

Previous title

Date of name change

Marital status

Married or Civil Partnership Single Partner
 Divorced or dissolved Civil Partnership Widowed or Surviving Civil Partner Separated

Number of dependent children

Nationality

Resident in the UK

Yes No

If 'no' where do you reside and why?

Do you have the right to work and reside in the UK permanently?

Yes No *(If no, please provide details on the Additional Information Section)*

Do you have diplomatic immunity?

Yes No *(If yes, please provide details on the Additional Information Section)*

Current address

Postcode

At this address are you

Homeowner Renting (Letting Agent/ Local Authority/ Housing Assoc.)
 Renting (Private) Family/Friend

Date moved to current address

Correspondence address *(if applicable)*

Postcode

Second applicant

Male Female

Married or Civil Partnership Single Partner
 Divorced or dissolved Civil Partnership Widowed or Surviving Civil Partner Separated

Yes No

Yes No *(If no, please provide details on the Additional Information Section)*

Yes No *(If yes, please provide details on the Additional Information Section)*

Homeowner Renting (Letting Agent/ Local Authority/ Housing Assoc.)
 Renting (Private) Family/Friend

Home telephone number
 Business telephone number
 Mobile telephone number
 Preferred contact number

First applicant

Second applicant

If less than 3 years at this address, please also complete Previous Address details below.

First previous address

 Postcode
 Previous residential status
 Date moved to previous address

Homeowner Renting (Local Authority/Housing Assoc.)
 Renting (Private) Family/Friend
 (DD/MM/YY)

Homeowner Renting (Local Authority/Housing Assoc.)
 Renting (Private) Family/Friend
 (DD/MM/YY)

If total history is still less than 3 years, please give details in the Additional Information Section.

7 EMPLOYMENT HISTORY

Are you employed on a permanent basis?
 Are you self employed/controlling director?
 If you have 25% or more shareholding in your company you should complete the Self Employed Applicant's Section 9.
 Are you a contract worker?

Yes If yes, complete section 8 No
 Yes If yes, complete section 9 No
 Yes If yes, complete sections 8 and 10 No

Yes If yes, complete section 8 No
 Yes If yes, complete section 9 No
 Yes If yes, complete sections 8 and 10 No

8 PERMANENT EMPLOYEES

Name of employer
 Address of employer
 Postcode
 Employer's telephone number
 Employer's fax number
 E-mail address
 Nature of business
 Job title
 Date employment started
 Is the position permanent?
 Are you currently on a probationary period?
 Are you under notice of termination or redundancy?

First applicant

 (DD/MM/YY)
 Yes No (If no, please provide details in the Additional Information Section)
 Yes No (If yes, please provide details in the Additional Information Section)
 Yes No

Second applicant

 (DD/MM/YY)
 Yes No (If no, please provide details in the Additional Information Section)
 Yes No (If yes, please provide details in the Additional Information Section)
 Yes No

Employee/Personnel number

First applicant

Tax district and Reference number

National Insurance number

Is the company owned by a family member?

Yes No (If yes, please provide details of the Company Accountant in the Additional Information Section)

Second applicant

Yes No (If yes, please provide details of the Company Accountant in the Additional Information Section)

Previous Employment If the previous section does not cover a 12-month history, please complete this section.

Name of previous employer

Address of previous employer

Postcode

Telephone number

Nature of business

Position held

Start date of employment

End date of employment

If any applicant has had more than 2 employers in the last 12 months, please use the Additional Information Section.

9 SELF EMPLOYED/CONTROLLING DIRECTORS (25% or more shareholding in the Company)

Name of business

First applicant

Address of business

Postcode

Business telephone number

Business fax number

Business e-mail address

Job title/Nature of business

National Insurance number

Company Registration number (if applicable)

VAT number (if applicable)

Second applicant

What date did you acquire an interest in the business?
 How long has the business been established?
 What is your % shareholding?

Is the business

Do you self-assess to H.M. Revenue & Customs?

ACCOUNTANT'S DETAILS

How long has the Accountant acted for you?

Name of accountant

Name of company/firm

Address

Postcode

Accountant's telephone number

Accountant's fax number

Accountant's e-mail address

Accountant's qualifications

First applicant

(DD/MM/YY)

Limited Company Partnership Sole Trader

Yes No *(If no, please complete your Accountant's details below)*

years

Second applicant

(DD/MM/YY)

Limited Company Partnership Sole Trader

Yes No *(If no, please complete your Accountant's details below)*

years

10 CONTRACT WORKERS

If employed on a contract basis, what is the length of the contract?

Date the contract started

Date the contract is due to finish

Is the contract renewable?

How many times has the contract been renewed?

First applicant

years months

(DD/MM/YY)

(DD/MM/YY)

Yes No

Second applicant

years months

(DD/MM/YY)

(DD/MM/YY)

Yes No

11 INCOME DETAILS (To be completed for full status and self certification)

Do you pay UK tax?

EMPLOYED APPLICANTS

Basic annual gross salary

Annual guaranteed/regular overtime

Annual guaranteed/regular bonus

Annual commission

Town/Cost of living allowance

First applicant

Yes No *(If no, please state the reason for this in the Additional Information Section)*

£

£

£

£

£

Second applicant

Yes No *(If no, please state the reason for this in the Additional Information Section)*

£

£

£

£

£

	First applicant	Second applicant
Mortgage subsidy	£ <input type="text"/>	£ <input type="text"/>
Rent allowance	£ <input type="text"/>	£ <input type="text"/>
Company car cash allowance	£ <input type="text"/>	£ <input type="text"/>
Shift/Unsociable hours allowance	£ <input type="text"/>	£ <input type="text"/>
Special duty and additional duty hours	£ <input type="text"/>	£ <input type="text"/>
SELF-EMPLOYED APPLICANTS		
All income derived from self-employment <i>(including net profit and drawings)</i>	£ <input type="text"/>	£ <input type="text"/>
OTHER INCOME		
Pension <i>(state, personal/occupational)</i>	£ <input type="text"/>	£ <input type="text"/>
Second job/part-time job <i>(details required in Additional Information Section)</i>	£ <input type="text"/>	£ <input type="text"/>
Working Family Tax Credit	£ <input type="text"/>	£ <input type="text"/>
Child Tax Credit	£ <input type="text"/>	£ <input type="text"/>
Maintenance/Alimony	£ <input type="text"/>	£ <input type="text"/>
Investment income <i>(shares, investments, bonds)</i>	£ <input type="text"/>	£ <input type="text"/>
Net rental income <i>(please complete Section 23)</i>	£ <input type="text"/>	£ <input type="text"/>
Other, <i>(please specify source)</i>	£ <input type="text"/> <input type="text"/>	£ <input type="text"/> <input type="text"/>
TOTAL INCOME	£ <input type="text"/>	£ <input type="text"/>
Do you wish to self-certify your income?	Yes <input type="checkbox"/> <i>(If yes, please specify reason below)</i> No <input type="checkbox"/>	Yes <input type="checkbox"/> <i>(If yes, please specify reason below)</i> No <input type="checkbox"/>
Income derived from more than one source	<input type="checkbox"/>	<input type="checkbox"/>
Investment income	<input type="checkbox"/>	<input type="checkbox"/>
Self-employed	<input type="checkbox"/>	<input type="checkbox"/>
Speed of service	<input type="checkbox"/>	<input type="checkbox"/>
Variable income, ie bonus/commission	<input type="checkbox"/>	<input type="checkbox"/>
Existing db mortgages customer	<input type="checkbox"/>	<input type="checkbox"/>
2nd income source is non-PAYE	<input type="checkbox"/>	<input type="checkbox"/>
Other, <i>(please specify)</i>	<input type="checkbox"/> <input type="text"/>	<input type="checkbox"/> <input type="text"/>

I confirm that my total personal income is as stated above and is sufficient to support all of the relevant payments required to maintain the mortgage requested. I confirm that I understand the importance of correctly declaring my income.

	First applicant	Second applicant
Signature(s)	<input type="text"/>	<input type="text"/>
Date	<input type="text"/> (DD/MM/YY)	<input type="text"/> (DD/MM/YY)

12 CURRENT RESIDENTIAL LENDER

Lender's name

First applicant

Lender's address

Postcode

Telephone number

Fax number

Account/roll number

House number and postcode of the address that this mortgage relates to

House number	Postcode
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Monthly payment

£

Balance outstanding

£

When did the mortgage start?

(DD/MM/YY)

Number of months currently in arrears

Have you been in receipt of housing benefit in the last 12 months?

Yes No *(If yes, please provide details within the Additional Information Section)*

Amount of original loan

£

What is the estimated value of your existing property?

£

Is this mortgage to be redeemed upon completion of the new mortgage?

Yes No

If no, please provide reason

If property is to be rented out, what will the monthly rental income be?

£

What will the outstanding mortgage balance be on this property if you are retaining it?

£

Do you own/partly own any other property or are you party to any other mortgage?

Yes No *(If yes, please provide details within the Additional Information Section)*

Second applicant

House number	Postcode
--------------	----------

£

£

(DD/MM/YY)

Yes No *(If yes, please provide details within the Additional Information Section)*

£

£

Yes No

£

£

Yes No *(If yes, please provide details within the Additional Information Section)*

13 CURRENT LANDLORD

Landlord's name

First applicant

Landlord's address

Postcode

Telephone number

Fax number

Account number

Monthly payment

£

When did the tenancy start?

(DD/MM/YY)

Number of months currently in arrears

Have you received Housing Benefit in the last 12 months?

Yes No *(If yes, please provide details within the Additional Information Section)*

Second applicant

£

(DD/MM/YY)

Yes No *(If yes, please provide details within the Additional Information Section)*

14 PREVIOUS LENDER/LANDLORD

If the previous sections do not cover a 12-month history, please complete this section.

<p>Residential status</p> <p>Lender's/Landlord's name</p> <p>Lender's/Landlord's address</p> <p>Postcode</p> <p>House number and postcode of the property that this mortgage/tenancy relates to</p> <p>Account/roll number</p> <p>When did the mortgage/tenancy start?</p> <p>What date did this finish?</p> <p>Did you receive Housing Benefit in the last 12 months?</p>	<p>First applicant</p> <p>Homeowner <input type="checkbox"/> Tenant <input type="checkbox"/></p> <p><input type="text"/></p> <p><input type="text"/></p> <p><input type="text"/></p> <p><input type="text"/></p> <p>House number <input type="text"/> Postcode <input type="text"/></p> <p><input type="text"/></p> <p>(DD/MM/YY)</p> <p>(DD/MM/YY)</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> <i>(If yes, please provide details within the Additional Information Section)</i></p>	<p>Second applicant</p> <p>Homeowner <input type="checkbox"/> Tenant <input type="checkbox"/></p> <p><input type="text"/></p> <p><input type="text"/></p> <p><input type="text"/></p> <p><input type="text"/></p> <p>House number <input type="text"/> Postcode <input type="text"/></p> <p><input type="text"/></p> <p>(DD/MM/YY)</p> <p>(DD/MM/YY)</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> <i>(If yes, please provide details within the Additional Information Section)</i></p>
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If the previous sections do not cover a 12-month history, please continue using the Additional Information Section.

15 PAYMENT HISTORY

<p>Have you been bankrupt in the last 6 years?</p> <p>If yes, bankruptcy discharge date</p> <p>Have you entered into an IVA in the last 6 years?</p> <p>If yes, arrangement/completion date</p> <p>Have you had a County or High Court Judgement for debt registered against you in the last 6 years?</p> <p>Do you have a conviction for any offence, other than a driving-related offence, or have a prosecution pending or spent conviction?</p> <p>Have you had a property repossessed?</p> <p>Are you currently applying to any other lender for a loan?</p> <p>Have you been refused a mortgage in the last 12 months?</p> <p>Have you had any arrears of more than one month on any mortgages/loans/credit cards?</p>	<p>First applicant</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(DD/MM/YY)</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(DD/MM/YY)</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> <i>(If yes, please provide details within the Additional Information Section)</i></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> <i>(If yes, please confirm date of repossession, lender's name and any outstanding liabilities within the Additional Information Section)</i></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> <i>(If yes, please provide details within the Additional Information Section)</i></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> <i>(If yes, please provide details within the Additional Information Section)</i></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> <i>(If yes, please provide details within the Additional Information Section)</i></p>	<p>Second applicant</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(DD/MM/YY)</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(DD/MM/YY)</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> <i>(If yes, please provide details within the Additional Information Section)</i></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> <i>(If yes, please confirm date of repossession, lender's name and any outstanding liabilities within the Additional Information Section)</i></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> <i>(If yes, please provide details within the Additional Information Section)</i></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> <i>(If yes, please provide details within the Additional Information Section)</i></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> <i>(If yes, please provide details within the Additional Information Section)</i></p>
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Please Note: db mortgages undertakes full credit reference searches on all applicants. Non-disclosure of information could affect the decision on your application. If necessary, complete the Additional Information Section at the back of this form.

16 COMMITMENTS

Type of commitment

eg Personal Loan, Secured Loan, (please provide full address of the lender within the Additional Information Section) credit card, (even if balance is paid in full each month), 'buy now, pay later', student loan, maintenance, overdrafts, child support payments, cost of repayment vehicle if interest only, IVA payments

Whose commitment is it?
(If joint tick both boxes)

Name of lender

Account number

Monthly payment

Amount outstanding

Date of final payment

If you are in arrears, please state the number of months

Do you intend to repay this commitment on completion of the mortgage?

Is it paid for by your business?

Commitment 1

1st app 2nd app

£

£

DD/MM/YY

Yes No

Yes No

Commitment 2

1st app 2nd app

£

£

DD/MM/YY

Yes No

Yes No

Commitment 3

1st app 2nd app

£

£

DD/MM/YY

Yes No

Yes No

Commitment 4

1st app 2nd app

£

£

DD/MM/YY

Yes No

Yes No

Commitment 5

1st app 2nd app

£

£

DD/MM/YY

Yes No

Yes No

Commitment 6

1st app 2nd app

£

£

DD/MM/YY

Yes No

Yes No

Type of commitment

eg Personal Loan, Secured Loan, (please provide full address of the lender within the Additional Information Section) credit card, (even if balance is paid in full each month), 'buy now, pay later', student loan, maintenance, overdrafts, child support payments, cost of repayment vehicle if interest only, IVA payments

Whose commitment is it?
(If joint tick both boxes)

Name of lender

Account number

Monthly payment

Amount outstanding

Date of final payment

If you are in arrears, please state the number of months

Do you intend to repay this commitment on completion of the mortgage?

Is it paid for by your business?

If you have more commitments, please provide details in the Additional Information Section at the back of this form.

17 DETAILS OF LOAN REQUIRED

If purchase

Purchase price

Estimated value

Total loan required

Are you a First Time Buyer? Yes No

Is it a private sale? Yes No

Do you have any business connection with or are you related to the Vendor? Yes No

Is the property being purchased at full market value? *(If no, please provide details within the Additional Information Section)* Yes No

If property is in Scotland, what is the entry date?

Source and amount of deposit

Personal savings

Builder deposit

Equity from sale of property Investment Policy

Inheritance Family gift

Other sources, please state below

Are there any other incentives being offered?

Yes *(If yes, please provide details within the Additional Information Section)*

No

If remortgage (including unencumbered properties)

Estimated value of the property?

Amount required to repay existing mortgage?

Amount required to repay any 2nd or subsequent charge(s)?

Are additional funds required? Yes No

If yes, please indicate what the additional funds are to be used for:

Home improvements

Debt consolidation

Business purpose *(please specify opposite)*

Fees in connection with this remortgage transaction
(please specify below)

Other *(please specify below)*

Total loan required

18 DETAILS REQUIRED FOR PURCHASE AND REMORTGAGE (including unencumbered properties)

Are you selling your existing property?

If yes, what is the selling price?

If no, what are your intentions with regards to this property?

Is the proposed loan for the equal financial benefit and advantage of all applicants?

Term required

Type of mortgage

(If part capital repayment/part interest only, please provide details in the Additional Information Section)

If Interest Only, please state how the capital balance is to be repaid at the end of the mortgage term

Yes No N/A

Yes No

Capital repayment Interest only Part capital repayment/part interest only

Sale of property Investment Savings If other, please specify

19 DETAILS OF PROPERTY TO BE MORTGAGED

Address of property

Postcode

Tenure

Freehold Leasehold Scottish Freehold

If leasehold, remaining term of lease

Year of construction

Is the property a new build?

Yes No

If less than 10 years old, which of the following is in place?

NHBC Zurich Municipal Architect's Certificate Premier Guarantee

Type of property

House Bungalow Flat Studio flat Maisonette Other

Detachment type

Detached Semi-detached End terrace Mid terrace

Purpose built flat Converted flat Other

If the property is a flat, number of floors in the block

Which floor is the flat on?

Number of flats in the block?

Is there any commercial usage within the block?

Yes No *(If yes, please provide details in the Additional Information Section)*

Please state the number of rooms

Reception Bedrooms Kitchens Bathrooms

WCs Garages Outbuildings Other

Is the property built of brick/stone with a tile/slate roof?

Yes No *(If no, please provide details in the Additional Information Section)*

Does the property have more than 10 acres?

Yes No

If yes, how many?

Is the property affected by an agricultural restriction/covenant?

Yes No *(If yes, please provide details in the Additional Information Section)*

Will the property be your main residence?

Yes No

Will any part of the property be used for business purposes?

Yes No *(If yes, please provide details in the Additional Information Section)*

If you previously purchased the property from the local authority, was this within the last 3 years?

Yes No If yes, date purchased

Will the property be let or be used for any purpose other than your main residence?

Yes No *(If yes, please provide details in the Additional Information Section)*

Details of all persons, other than the applicants, over the age of 17 who will occupy the property

First name	Surname	Date of birth	Relationship to applicant(s)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

If applying on a buy to let product, what is the anticipated monthly rental?

£

If buy to let, will you or a relative occupy the property now or in the future?

Yes No *(If yes, please provide details in the Additional Information Section)*

20 ACCESS TO THE PROPERTY

What Valuation type do you require? Basic Mortgage Valuation Homebuyers Full Structural Re-type*

*If Re-type, please provide a copy of the original valuation report

Who should we contact to arrange the Valuation?

Name of Selling Agent

Telephone number

Vendor's name

Vendor's address

Telephone number

21 SOLICITOR'S DETAILS

We will instruct your Solicitor to act on our behalf provided they are on our panel, have 2 or more partners and are not Licensed Conveyancers. If they do not meet these requirements we will instruct a db mortgages' Panel Solicitor to act on our behalf at your expense.

Name of firm

Solicitor's name

Address

Postcode

Telephone number

Fax number

DX number

E-mail address

22 INSURANCE

Has insurance already been arranged?

Buildings/Contents Yes No Company

Accident, Sickness & Unemployment Yes No Company

23 INCOME FROM EXISTING PROPERTY PORTFOLIO

(Please complete all the information below or provide your own documentation with the full details)

Property address (1st line only):	Mortgage outstanding	Monthly payment	Monthly rent received
Postcode:			
Date purchased:			
Price paid: £	£	£	£
Current estimated value: £			
Name of lender:			
Account number:			

Declaration by Applicants

Please note that in this declaration:

- references to "loan", "mortgage" and "related security" mean the loan, mortgage (or, in Scotland, standard security) or any other security for any loan or mortgage made in connection with this application;
- references to "I", "we", "me", "us", "my" and "our" mean the person or persons applying for a loan by way of this application and, where there is more than one applicant, the applicants agree that they are jointly and severally liable for their obligation to repay the loan;
- references to "you", "your", "yours" and "yourself" mean DB UK Bank Limited and its successors, transferees and assignees and anyone who at any time in the future has the benefit of the loan, mortgage or related security.

By signing below,

I/we declare and agree the following:

1. I am/we are 18 years of age or over.
2. If the loan is to be regulated by the Financial Services Authority, I/we have received a key facts illustration in relation to the mortgage for which I/we am/are applying and I/we am/are aware of any arrangement fees and/or other fees payable in connection with this application or the advance of any loan to us/me by you.
3. The information given in this application form is true, accurate, complete and not misleading and, where the application form, or part of it, has been completed by someone else, I/we have checked their answers thoroughly and confirm that they are true, accurate, complete and not misleading.
4. The information given by me/us in this form and this declaration will form part of the terms of any mortgage I/we enter into with you. If any information given by me/us is incorrect, I/we agree to make good any loss which you may suffer by acting in reliance on such information.
5. I/we will provide to you any extra information which you request.
6. I/we will notify you promptly of any changes to my/our circumstances that may occur before the mortgage is completed.
7. I/we understand that,
 - a) if there is a material change in my/our circumstances or where my/our ability to meet my/our monthly payments has changed, or
 - b) if you doubt my/our ability to meet my/our monthly payments for any reason, or
 - c) if you become aware that any information I/we have given you in relation to my/ our circumstances or the property to be mortgaged or anything else which relates to my/our application is incorrect or misleading or has materially changed, or
 - d) if you have reason to doubt the value of the property to be mortgaged or if any further investigation is required into a matter which may affect the value of the property, or
 - e) if satisfactory title to the property to be mortgaged cannot be confirmed, you may refuse to proceed with my/our application and the mortgage.
8. Unless otherwise stated in my/our application, I/we declare that I/we have punctually and in the required manner made all payments due under any existing or previous mortgage to which I/we have been a party and that no arrears have arisen under any such existing or previous mortgage.
9. I/we undertake to pay any fees or disbursements incurred by you whether or not the mortgage completes unless you agree otherwise. I/we understand that these fees may include legal fees and that where you make me/us a mortgage offer, I/we will be responsible for the costs and disbursements of any solicitor or conveyancer who acts on your behalf in relation to the mortgage offer (whether or not the mortgage completes) or the mortgage, loan and related security.
10. Where relevant under the terms of any mortgage offer you make to me/us, I/we agree that you may add or deduct any fees (including but not limited to any higher lending charge fee, any completion fee or any telegraphic transfer fee) in relation to the loan, mortgage or related security, from any advance you make to me/us.
11. I/we have sufficient income to sustain any payments required under the terms of this mortgage and I/we understand that if I/we fail to maintain payments due, this may result in the forced sale of the property.
12. You are authorised to give any information relating to this application, including supplying a copy of this application, to my/our intermediary/broker or solicitor/conveyancer. My/our intermediary/broker or solicitor may direct any requests for information about this application to you and you are entitled to accept these requests. My/our intermediary/broker may also write to you with any amendments to this application and may disclose to you any information about me/us in relation to this application which would otherwise be confidential.
13. Any solicitor/conveyancer acting for both you and me/us may disclose to you any information or documentation he/she or you consider relevant in your decision to lend and I/we waive any duty of confidentiality or privilege which may otherwise exist in relation to this mortgage transaction. I/we authorise my/our solicitor/conveyancer to send their file relating to this application and any mortgage, loan and related security to you at your request.
14. I/we understand that any introducer or broker that I/we or you use is not authorised to make any representation or give any undertaking on your behalf and that you will not be bound by or liable for any such representation or undertaking.
15. I/we understand that information given by me/us in this application form may be used for the purposes of obtaining a quote from either a buildings and contents insurer or a mortgage payment protection policy provider and I/we consent to the information in this application form being passed on to any such insurer or provider.
16. In the event that I/we do not arrange appropriate insurance protection for the property, I/we agree that on or after completion of the mortgage, you may insure the property at my/our cost against loss or damage by fire and such other risks and in such amounts you consider necessary.
17. You may make all enquiries you feel appropriate (including with, but not limited to, H.M. Revenue & Customs, the Council of Mortgage Lenders Possession Register, my/our bank or building society and, any employer, accountant, mortgage lender or landlord of mine/ours in the three year period preceding your enquiry) for deciding whether to proceed with this application and I/we will be responsible for any costs incurred by you in making such enquiries.

18. I/we understand and agree that you may use automated decision making systems (including credit scoring techniques) in order to help you make your decision as to whether to lend to me/us. I/we also understand that following completion of my/our mortgage, you may use automated systems for the purposes of the research you carry out, or that is carried out on your behalf, in connection with your mortgage lending business.
19. If you decide not to progress my/our mortgage application, you will tell me/us in writing and if your decision is based solely on automated decision making systems, you will give me/us an opportunity to appeal in writing.
20. Where this application is made in joint names, we understand that this will create a "financial association" as joint applicants between us and that, as joint applicants, we are authorised to pass on any information to you about each other. We understand that as a result of our joint application credit reference agencies will link together our records and that they will also link all our previous and subsequent names and addresses. As "financial associates", our files at credit reference agencies will remain linked until such time as any of us successfully file with the credit reference agencies for a disassociation. Our financial association will create a link between us for the purposes of information recorded from searches made by credit reference agencies and that in future our financial dealings may affect each other. I/we also understand that the information held about me/us at such credit reference agencies may already be linked to one or more people connected to me/us (including other members of my/our household) and that these associated records, together with my/our own records, may also be referred to when you consider my/our application and that the current and previous names, addresses and dates of birth of these connected people may also be supplied.
21. I/we understand that in order to prevent or detect fraud you may make searches at fraud prevention agencies and I/we authorise you to make these searches.
22. I/we understand that if we give you any false or inaccurate information and you suspect fraud and or fraud is identified, you may record this at the fraud prevention agencies to prevent fraud and money laundering. Upon request, you will provide me/us with a list of those fraud prevention agencies with whom you record information.
23. I/we understand that in assessing my/our application you may make searches at credit reference agencies and in so doing you will provide current and previous names, addresses and dates of birth of me/each of us. If I/we provide information about others on a joint application, I am/we are certain that I/we have their agreement. I/we authorise you to make such searches about me/us and to use information provided to you by credit reference agencies and fraud prevention agencies in order to help you make decisions (including credit decisions) about me/us in relation to my/our application, any mortgage which you take over my/our property, any other credit or credit related service you or any of your affiliates provide to me/us, as well as any insurance proposal or claim. You may also make these searches about me/us in order to verify my/our identity, for the purposes of fraud prevention, debt recovery, prevention of money laundering or debtor tracing. I/we acknowledge that when credit reference agencies receive a search from you, they will place a search "footprint" on my/our credit file(s) whether or not my/our application proceeds. If the search is for a credit application, the record of that search (but not the name of the organisation that carried it out) may be seen by other organisations when I/we apply for credit in the future and I/we understand that it is possible that a large number of these searches carried out in a short period of time may impact on my/our ability to obtain credit.
24. I/we understand that credit reference agencies will supply to you, public information such as County Court Judgements (CCJs) and bankruptcies, electoral register information and fraud prevention information on me/us.
25. I/we understand that you may pass on information as to how I/we run my/our mortgage account to credit reference agencies. This may include the disclosure of any failure by me/us to pay in full and on time and that any such outstanding debt will be recorded by the credit reference agencies. Upon request, you will provide me/us with a list of those credit reference agencies used by you.
26. I/we understand that information provided by you, other organisations and fraud prevention agencies about me/us, and my/our financial associate(s) and my/our business (if I/we have one) to credit reference and fraud prevention agencies may be supplied to other organisations and used by them and you to:
 - a) Verify my/our identity if I/we or my/our financial associate apply(ies) for other facilities including all types of insurance applications and claims.
 - b) Assist other organisations to make decisions on credit, credit related services and on motor, household, life and other insurance proposals and insurance claims, about me/us, my/our partner(s), other members of my/our household or my/our business.
 - c) Manage my/our personal accounts and my/our (or my partner's) business' accounts and my/our insurance policies (if I/we have one/any).
 - d) Trace my/our whereabouts and recover payment if I/we do not make payments that I/we owe.
 - e) Conduct checks for the prevention and detection of crime including fraud and/or money laundering.
 - f) Undertake statistical analysis and system testing.

My/our data may also be used for other purposes for which I/we give my/our specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

You may contact me/us by post or telephone, unless I/we have asked you not to, or by e-mail if I/we have given you permission to, to inform me/us of products or services that may be of interest to me/us.

27. I/we acknowledge that if I/we borrow from you and do not make the payments that I/we owe, you will trace my/our whereabouts and recover payment.
28. I/we understand and agree that my/our loan account may be administered by a third party servicer and that information about the mortgage, loan and related security as well as my/our personal details will be provided to this third party servicer for the purposes of the administration of the loan account.
29. You may arrange for a surveyor to provide a valuation report which will be used by you in assessing this application. I/we will be responsible for the cost of this valuation report once the valuer has been instructed, whether or not the mortgage proceeds to completion. I/we acknowledge that part of the valuation fee paid by me/us will be used towards the cost of any initial assessment by you of my/our application. If the application is declined or does not proceed before the valuer has been instructed, the valuation fee may be refunded net of any costs. If you provide me/us with a copy of, or extract from, your valuation report I/we understand that you make no representation or warranty (expressed or implied) nor accept any liability or responsibility in respect of its content. I/we understand that your valuation report is not a detailed or structural report or survey about the condition of the property and that the report may fail to reveal serious defects to the property and I/we acknowledge that I/we will not rely on this report for the purposes of my/our decision to purchase the property. I/we recognise that it is strongly advised to obtain a more comprehensive survey as to the condition and value of the property.
30. I/we understand that any additional security insurance arrangements you make in relation to my/our loan, mortgage or its related security, are for your benefit only and that I/we have no right or claim in relation to them.
31. I/we will not let the property without your prior consent in writing and I/we will not create any further security over the property prior to or after completion of the mortgage without informing you and obtaining your prior consent in writing;
32. I/we understand that the rate of interest and monthly payment in relation to my/our mortgage may be varied from time to time in accordance with the terms and conditions relevant to the mortgage.
33. I/we understand that an early repayment charge may be payable in relation to the mortgage if the mortgage is redeemed within a certain period in accordance with the terms and conditions relevant to the mortgage.

34. Where I/we repay only the interest on any money you have lent us, I/we understand that it is my/our responsibility to put in place and maintain a savings vehicle to ensure that at the end of the term of my/our mortgage I/we will be able to pay off my/our debt in full. I/we understand that you advise me/us to obtain independent financial advice in relation to this savings vehicle. I/we will regularly check the performance of the savings vehicle and I/we will not allow anything to be done which might result in my/our savings vehicle coming to an end or being cancelled or becoming void or voidable. I/we will pay any payments or premiums due under my/our savings vehicle on time and in full.
35. I/we acknowledge that it is my/our responsibility to ensure that appropriate life cover or other means of repayment is in place to repay the mortgage in the event of my/our death.
36. I/we understand that telephone calls with me/us may be recorded or monitored for training, security and/or quality purposes.

Data Protection Act 1998

I/we agree that details of this application, any mortgage offer or loan that you may make to me/us, the property secured by the mortgage, and the conduct of my/our account(s) with you (all of which are my/our "personal details") may be held by you and used by you in making credit decisions about me/us, for credit control purposes, in administering my/our account(s) with you and for marketing or statistical analysis.

I/we agree that you may disclose my/our personal details to:

- a) any licensed credit reference agency where they will be stored and used by you or other lenders in making credit decisions about me/us and other members of my/our household;
- b) fraud prevention agencies;
- c) if you suspect fraud, to the police and any other relevant law enforcement agency;
- d) to an actual or proposed third party guarantor of my/our obligations under the mortgage;
- e) any actual or proposed buildings and/or contents insurer and any actual or proposed insurer you wish to use to provide you with additional security who will use them to help decide whether or not to offer cover and whether or not to process claims;
- f) any actual or proposed purchaser of my/our mortgage or any one who takes a charge over it and any person involved in its funding or securitisation, and all their advisors;
- g) the Council of Mortgage Lenders Possessions Register;
- h) the Land Registry, the Registers of Scotland and H.M. Revenue & Customs and other proper bodies, persons or bureaux; and/or
- i) to any other person to comply with any legal or regulatory requirement in the United Kingdom or elsewhere.

Information passed on to such third parties may be used for future lending decisions, arrears handling or fraud prevention.

I/we understand that you may possess "sensitive information" about me/us, including information about past criminal convictions and health data. This information will be used only for assessing risk or my/our eligibility for a mortgage or insurance cover. I/we consent to such sensitive information being processed by you and your service providers and agents for these purposes.

I/we agree that my/our personal details may be disclosed and used within your group of companies (including to and by their respective service providers, agents and actual and proposed successors) to conduct and monitor and analyse your business.

I/we agree that, unless I/we have ticked the boxes below, you may send me/us marketing information relating to other financial products and services which you believe may be of interest to me/us by email, post or telephone.

I/we understand and agree that my/our personal details may be transferred (including by your service providers and agents) to countries outside the European Economic Area that may not have the same level of data protection legislation as inside the United Kingdom. This means that personal details processed in such countries may have less protection than inside the United Kingdom. The purpose of these transfers may include data processing (including data processing performed by your agents and service providers) and head office reporting.

I/we understand that upon request, you will provide me/us with the details of any organisation to which you have passed on any information about us. I/we will pay a fee of £10 for this information.

Please tick if you do not want to receive information about other products and services by post or telephone.

I/we agree that, if I/we tick the box below, you may send me/us marketing information relating to other financial products and services which you believe may be of interest to me/us by email.

Please tick if you want to receive information about other products and services by email.

Transfer

I/we confirm that you may, without limitation, transfer, charge or otherwise dispose of the loan, mortgage or security (and any of your rights under such loan, mortgage or related security) in whole or in part to any transferee (and transferee shall mean any person, company, association, society or other entity, whether incorporated or unincorporated) at any time without our consent.

I/we understand that where you transfer to any transferee the right to set the interest rate charged under the loan, the interest rate may be set by reference to that person's own interest rate so that, for example, where the interest rate payable before the transfer is your standard variable interest rate, the transferee may change the interest rate following the transfer to the transferee's own standard variable interest rate.

I/we understand that on any transfer of the loan, you will enter into an agreement with the transferee that you (or your agent) will continue to conduct arrears cases as the agent of the transferee and that the transferee will agree that its policy on handling any arrears and exercising any discretion in the setting of the interest rate will be identical to your policy. The agreement will apply for a minimum of three months after the transfer but may be terminated early by the transferee if your performance as agent is not satisfactory or if you, or the transferee, suffer financial difficulties. I/we understand and agree that any actual or proposed purchaser of the mortgage may carry out searches at credit reference agencies and that such searches will be entered on the records of the credit reference agencies.

Following any transfer of the loan, mortgage or related security, I/we agree that you may seek information about the loan, mortgage or related security from the transferee for the purposes of your credit-scoring research and performance data records.

Insurance Notice and Declaration

I/we understand that insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Limited (IDS Ltd). The aim is to help you check information provided and also to prevent fraudulent claims. When you deal with my/our request for insurance, you may search the register. When I/we tell you about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, you will pass information relating to it to the register. I/we understand that I/we may ask you for more information about this. I/we will show this notice to anyone who has an interest in the property insured under the policy.

I/we understand that you will pass information on this form and about any incident I/we 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 make in connection with this application or any incident that 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 this policy.

All applicants to the mortgage are required to sign the following section.

I/we have read and understood the information contained in the declaration section of this application form and, by signing and dating this application, I/we give my/our consent to the use of my/our information in this way.

Signature:

Print Name:

Date:

Signature:

Print Name:

Date:

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

**THIS APPLICATION FORM MUST BE SIGNED AND DATED FOR US TO
BE ABLE TO PROCEED WITH THE APPLICATION**

DB UK Bank Limited accepts no responsibility for any representations made by any employee or agent of DB UK Bank Limited or any other person unless these are incorporated in the offer of loan or are subsequently confirmed by DB UK Bank Limited in writing.

AUTHORITY TO RELEASE INFORMATION



I hereby authorise and request you to provide db mortgages with any information it considers necessary and relevant.

Name (print)

Name (print)

Signature


Signature

Date

Date

FEE PAYMENT (To speed up the processing of your application any one of the following cards can be used)

Name	<input type="text"/>	Expiry Date	<input type="text"/>	Issue Number (Maestro)	<input type="text"/>
Account Number	<input type="text"/>				
Cardholder's Name	<input type="text"/>				
Card Number	<input type="text"/>				
Debit my Maestro/MasterCard/Visa with	£ <input type="text"/>	We will call you if any other costs are incurred before debiting your account			
Signature	<input type="text"/>	Date	<input type="text"/>		



INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY DIRECT DEBITS

Please fill in the whole form and send it to: db mortgages

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

To The Manager	Bank or Building Society
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

2. Name(s) of account holders

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

3. Branch Sort Code (from the top right hand corner of your cheque)

<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>
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4. Bank or Building Society account number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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5. db mortgages Reference Number (db mortgages to complete)

<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"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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6. Instruction to your Bank or Building Society
Please pay DB UK Bank Limited 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 DB UK Bank Limited, if so, details will be passed electronically to my Bank/Building Society

Signature(s)

Date

Originator's Identification Number

4	2	2	5	0	8
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Please read the Direct Debit Guarantee below.
Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

THE DIRECT DEBIT GUARANTEE

- This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change, DB UK Bank Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by DB UK Bank Limited or your Bank or Building Society, you are guaranteed a full and immediate refund from your Branch of the amount paid.
- You can cancel a Direct Debit at any time, by writing to your Bank or Building Society. Please also send a copy of your letter to us.



Please retain this guarantee



Submission checklist

- Have all sections been fully completed?
- Has the Direct Debit mandate been completed and signed?
- Have all applicants signed?
- Are all applicable fees enclosed?
- Has the correct product been clearly identified?
- Are all supporting documents attached?

db mortgages
PO Box 963
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Warrington
WA55 1DU

DO NOT SEND ANY ORIGINALS

**(Please ensure all documents are correctly certified
for full details visit www.db-mortgages.co.uk)**