

Mortgage application form

Name and address of Exclusive Connections member:

Barket Financial Management
Barket Lodge
19 Marlborough Road
Luton, Bedfordshire
LU3 1EF

Tel: 01582 482 333
Fax: 01582 734 446

Intermediary declaration

fee information

	Fees payable (as per KFI)	or % of advance	Added to loan	Refundable (✓ or ✗)	If (✓) please provide circumstances
Broker fee	£	%	<input type="checkbox"/>	<input type="checkbox"/>	
Lender fee	£	%	<input type="checkbox"/>	<input type="checkbox"/>	
Administration (inc valuation fee)	£	%	<input type="checkbox"/>	<input type="checkbox"/>	
Legal fees	£	%	<input type="checkbox"/>	<input type="checkbox"/>	
Higher lending charge	£	%	<input type="checkbox"/>	<input type="checkbox"/>	
Other fees/inducements	£	%	<input type="checkbox"/>	<input type="checkbox"/>	
Total	£				

Provide details of all other fees or inducements payable

Procuration fees payable

3rd Party/Introducer	£
Network/Principal	£
Packager	£
Other	£
Application <input type="checkbox"/> Completion <input type="checkbox"/>	Total £

Please provide details of all parties (including packagers networks, introducers) who will receive payment should this mortgage complete

If you are charging a broker fee (a fee for)

administration fee

(✓)

Cheque enclosed for £ or pay by debit/credit card for £
 Visa Mastercard Solo Switch

Card holder's name
Card holder's address

Card No.	Start date
	Expiry date
	Issue No. <input type="checkbox"/> Switch only
Postcode	Security No. <input type="checkbox"/>

(Last 3 digits on signature strip)

Signed by card holder

LOANS MUST BE SECURED BY A FIRST MORTGAGE ON A RESIDENTIAL PROPERTY IN ENGLAND, WALES, NORTHERN IRELAND OR MAINLAND SCOTLAND. (THIS IS SUBJECT TO THE LENDERS LENDING CRITERIA).

intermediary declaration

I declare that this sale is (✓)

Advised Not advised

If advised I confirm that I recommended the product stated. I declare that as The Customer Facing Broker all information given above is true and accurate and that I and the firm hold appropriate permission from the Financial Services Authority (FSA) for the regulated activities I have undertaken in relation to this application. I have undertaken a detailed assessment of the applicant(s) income and expenditure, and I believe that the applicant(s) will be able to maintain the mortgage payments, including the increased payments after any benefit has expired. I confirm that I have supplied a KFI to the applicant(s) for the mortgage product applied for in this application which I believe to be accurate.

If the mortgage term extends into retirement, I confirm that the customer(s) has arrangements in place to enable them to maintain their mortgage repayments in retirement. If the mortgage is to be repaid on an interest only basis I confirm that

I have discussed repayment methods with the applicant(s) and they are aware it is their responsibility to ensure they have made arrangements to repay the loan at the end of the term.

Are you or your firm selling any compulsory insurance products to your clients (✓)

Yes No

If yes provide details

Intermediary signature

Print Name	Date / /
Name of firm	
Position	

Application check list

Please complete in BLOCK CAPITALS and tick where applicable

intermediary details (if applicable)

Are you (✓)
 If AR, Network/Principal name
 Intermediary name
 Intermediary company name
 Address


AR DA


_____ FSA No. _____


_____ AR ref No. _____

_____ Intermediary FSA No. _____

_____ CCL No. _____

_____  _____

_____  _____

_____  _____

_____ Postcode _____

loan details

Loan amount
 Purchase price/valuation
 Loan to value
 Term

£ _____ Purchase

£ _____ Remortgage

_____ % Repayment

_____ Years Interest only

Date of Entry/Completion date: _____ / _____ / _____
(Scotland only)

or if split £ _____

£ _____

product details

Lender
 Product name
 Product code
 D.I.P./A.I.P. No.
 Payable rate

_____ KFI ref no. (if applicable) _____

	Initial payable rate	End date/period	Reversionary rate
Variable <input type="checkbox"/>	_____ %	_____ / _____ / _____	_____ %
Fixed <input type="checkbox"/>	_____ %	_____ / _____ / _____	_____ %
Discount <input type="checkbox"/>	_____ %	_____ / _____ / _____	_____ %
Capped <input type="checkbox"/>	_____ %	_____ / _____ / _____	_____ %
LIBOR <input type="checkbox"/>	_____ %	_____ / _____ / _____	_____ %
Flexible <input type="checkbox"/>	_____ %	_____ / _____ / _____	_____ %
Tracker <input type="checkbox"/>	_____ %	_____ / _____ / _____	_____ %

Other (please specify)

i.e. porting products etc.

Full status Buy-to-let Lifetime

Self-certified Let-to-buy Non-conforming

first applicant

second applicant

Are you a first time buyer? (✓)

Yes No

Yes No

If yes give details in Section G
 If no give details in Section F

If yes give details in Section G
 If no give details in Section F

E

self-certification of income

first applicant

second applicant

To be completed by applicants who are self-certifying their income in addition to completing sections C and D (not available for applications being made in a company name).

Basic Gross Salary	£	Per annum	£	Per annum
Total other income	£	Per annum	£	Per annum
Regular overtime	£	Per annum	£	Per annum
Guaranteed bonus	£	Per annum	£	Per annum
Commission	£	Per annum	£	Per annum
Source of other income i.e. profit, rental	£	Per annum	£	Per annum
Self-employed net profit	£	Per annum	£	Per annum
Benefits	£	Per annum	£	Per annum
Please state	£	Per annum	£	Per annum

If rental is received please complete Section J fully

Reason for requesting self-certification

- Proof of income not readily available
- Speed of Service
- There is a deadline
- Income derived from various sources
- Other

Please provide a detailed description below

Empty box for detailed description.

declaration

I certify that the income I have stated above is a true reflection of my gross earnings detailed in this application.

I can confirm that I have received an Initial Disclosure Document and Key Facts Illustration (KFI) relating to this mortgage and am aware of and can afford the estimated future payments.

I am also aware and fully appreciate the implications the following statements could have on my ability to meet the required monthly payments:

- A false declaration of income will have a serious effect on your ability to regularly meet the required monthly mortgage payments.
- Interest rates are variable and monthly payments may increase over the period of the mortgage.
- Taking on any new or additional financial commitments during the period of the mortgage whilst not receiving any corresponding increase in income could affect your ability to meet the mortgage payments.
- My home may be repossessed if I do not keep up repayments on my mortgage.

WARNING: Make sure you can afford your mortgage if your income falls. Your home may be repossessed if you do not keep up repayments on your mortgage. Think carefully before securing other debts against your home. **Falsifying income details is considered mortgage fraud.**

Signature:

Signature:

Date:

Date:

existing financial commitments

F details of existing/previous mortgages

Name of existing **residential** mortgage lender

Lender's full address



Existing mortgage account number

Original mortgage amount

Mortgage outstanding

Monthly payment

Expected sale price

Date mortgage commenced

Will this loan be redeemed on completion of the new mortgage? (✓)

Please give details of any previous mortgages held within the last year (*not buy-to-let*). Include details of mortgages applied for and reasons for not going ahead

Mortgage account number

Do you have any other mortgages on properties? (✓) (if yes please give details in section J)

first applicant

second applicant

Postcode

Postcode

£

£

£

£

£

£

£

£

/ /

/ /

Yes No If no, please give details in section S

Yes No If no, please give details in section S

Yes No How many?

Yes No How many?

G details of existing/previous tenancies

Name of landlord or letting agent

Landlord's full address

Monthly rent payment

How often do you pay your rent? (eg weekly, monthly)

Date of tenancy

Please provide details of any previous tenancies during the last year. If more than one, please give details in section S.

Postcode

Postcode

£

£

From / / To / /

From / / To / /

H present bank account details

Bank/Building Society name

Full address

Sort code / Account number

Time with bank

Cheque guarantee card (✓)

Type of account/s

Do you have an overdraft facility?

Is your salary credited to this account?

Do hold any of the following cards? (✓)

Postcode

Postcode

Years Months

Years Months

Yes No

Yes No

Current Savings Current with interest

Current Savings Current with interest

Yes No

Yes No

Yes No

Yes No

Visa Amex Switch Delta

Visa Amex Switch Delta

Mastercard Other:

Mastercard Other:

I outgoings

eg. credit card, mail order, bank loan, secured loan, hire purchase, student loan, maintenance, CSA, or childcare payments below, please provide full details in section S.

Type of commitment	*Whose name is the commitment in? (Please circle)	End date of loan	Name of lender/company	Monthly repayment	Balance outstanding	Tick if to be repaid at completion	Account number	*Tick if secured	Purpose of loan (was this for business)
1	1st 2nd Joint			£	£				
2	1st 2nd Joint			£	£				
3	1st 2nd Joint			£	£				
4	1st 2nd Joint			£	£				
5	1st 2nd Joint			£	£				
6	1st 2nd Joint			£	£				
7	1st 2nd Joint			£	£				
8	1st 2nd Joint			£	£				

*If commitments are only being partially repaid at completion, state how much is being repaid.

J other property owned

Please complete this section if you already, or are about to, own properties other than your main residence, ie. buy-to-lets and holiday homes. If necessary, please provide further details in section S.

Property address	Estimated value	Current Loan	Monthly mortgage payment	Monthly rental income	Lender's name	repaid at completion
1	£	£	£	£		
2	£	£	£	£		
3	£	£	£	£		
4	£	£	£	£		
5	£	£	£	£		

K payment/credit card history

N.B. If you answer Yes to any of the questions below, please provide full details in section S.

	first applicant	second applicant
1	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<input type="checkbox"/> 24 Mth <input type="checkbox"/> 12 Mth	<input type="checkbox"/> 24 Mth <input type="checkbox"/> 12 Mth
	<input type="checkbox"/> 6 Mth <input type="checkbox"/> 3 Mth	<input type="checkbox"/> 6 Mth <input type="checkbox"/> 3 Mth
3	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
6	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
7	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
8	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	£	£
	£	£
	/ /	/ /
	/ /	/ /
	/ /	/ /
	/ /	/ /
9	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
10	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
11	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
12	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
13	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

- Have you ever been refused a loan on this or any other property?
 - Have you ever been in arrears with any existing/previous mortgage/secured loan/rent payments?
If yes, please state number of months in last:
 - Is the mortgage/tenancy currently in arrears?
 - Have you had a cumulative total of 3 months or more arrears on any secured or unsecured loan at any time in the last 2yrs?
 - Has the mortgage/tenancy been Department of Works and Pensions (DWP) assisted in the last year?
 - Have you ever been party to a mortgage where possession or a voluntary surrender took place?
 - Have you ever made arrangements with creditors or entered into a Voluntary Arrangement?
 - Have you ever had any County Court Judgements/Defaults or Decrees recorded against you?
(Please use Section S if more space is required)
- If yes, how many?/ Total amount
- Satisfied amount
- Dates
- Have you ever been declared Bankrupt or had a Sequestration Order made against you?
 - Has either applicant held a mortgage or owned (or currently own) other property(ies) within the past 2 years?
 - Do you have any other mortgages?
 - Is there an early payment charge?
 - Have you ever been turned down for credit or had a mortgage application refused?

L new mortgage details

Repayment method (✓)

Repayment Interest only If mixed state split

Flexible products only

Initial advance required £ Reserve credit limit £ Total Loan £

Will this mortgage be for the equal benefit of all named applicants? (✓)

Yes No *If no, provide details in Section S., if yes please give details*

Will anyone over the age of 17, excluding the applicants, be residing at the property?

Yes No *If yes, please provide names, ages and relationship in Section S.*

Purpose of loan (✓)

Purchase Remortgage Term Yrs Total loan £

If product is being ported, please provide details

Where possible, do you require any lender's arrangement fee or higher lending charge added to the loan? (✓)

Yes No Details

If you have chosen Interest Only method of repaying the mortgage, how will you pay the loan off at the end of the term? (✓)

Savings Amount £

Sale of property Amount £

Investment income/vehicle Amount £ Details

Another source (please state) Amount £ Details

If mortgage term extends beyond retirement age, please provide details of how you propose to maintain mortgage payments in retirement, or any other intended arrangement, in section S.

M property purchase

Purchase price

£ Current market value £

Are other funds being borrowed from or provided by a 3rd party? (✓)

Yes No Council value if RTB £

What is the source of the deposit funds? (✓)

Personal savings Equity Family gift
 Builder's Deposit Vendor's Deposit Other (Please state)

Is it a private sale? (✓)

Yes No Is the property being purchased under the RTB scheme (✓) Yes No *(If yes, send in RTB papers)*

Is the property being purchased from a relative? (✓)

Yes No Is the property being purchased under the Shared Ownership scheme (✓) Yes No

Is a deed of gift involved? (✓)

Yes No If yes, what % are you purchasing? %

Are you purchasing as a sitting tenant? (✓)

Yes No Please give details in Section S

Is the property over 3 acres? (✓)

Yes No

Has the property been extended or altered in the last 10 yrs? (✓)

Yes No

Are any immediate improvements being made to the property? (✓)

Yes No

If yes, do you have sufficient funds to pay for these without further borrowing? (✓)

Yes No

N remortgage

If you are remortgaging an existing property, date of original purchase

/ /

Do you intend to let the property? (✓)

Yes No

Original amount borrowed for house purchase

£

Existing balance £

Original purchase price

£

Additional funds £

Current estimated value

£

Total new loan required £

*Please explain what you will use the extra money for

If ex-council is it still in the pre-emption period? (✓)

Yes No

0

property details

Will the property be your main residence? (✓) Yes No

Name of present owners

Address of property to be mortgaged (full postcode required)

Postcode

Type of property (please tick one box only) (✓)

Detached house
 Semi-detached house
 Terraced house
 Bungalow
 Flat
 Studio
 Maisonette

If flat/maisonette:

Floor no. of flat
 No. of floors
 No. of flats
 Purpose built
 Converted

Was the property built or owned by the local authority, a housing association or Ministry of Defence? (✓)

Yes
 No
 If yes, what % is owner/occupied? % (enter % on estate or in block of flats)

Age of property

Years

If property is under 10 years old are any of these certificates available? (✓)

Zurich
 NHBC
 Premier
 Architects certificate
 Freehold
 Leasehold
 Commonhold
 Feuhold (Scotland only)

Property tenure (✓)

Years remaining
 Expiry date (Scotland)
 £ Annual ground rent/feu duty/service charge

If property is freehold please give: Wall Construction (✓)

Brick
 Stone
 If other, give full details

Roof construction (✓)

Tiled
 Slate
 If other, give full details

Is the property a single dwelling unit? (✓)

Yes No

Are there any agricultural or other restrictions? (✓)

Yes No

Is the property a self build? (✓)

Yes No

If the property is in the course of construction will the loan be required in instalments? (✓)

Yes No If yes, what?

Is the property connected/situated above commercial premises? (✓)

Yes No If yes, what?

Is any part of the property to be used for business purposes? (✓)

Yes No If yes, what?

Accommodation number of:

Living rooms
 Bedrooms
 Kitchens
 Bathrooms
 WCs
 Garages

Details of other

P

buy-to-let

Is the property presently let? (✓) Yes No

If Yes, date tenancy commenced

/ /

Tenancy expiry date

/ /

Current rent paid

£

Expected rental income

£ per month

Will the property be let to a family member or partner?(✓)

Yes No
 If yes, what % % (Provide details in section S)

What tenants will occupy the property?

Student
 Other (please specify) DWP
 Commercial
 Unrelated tenants

Will you now or in the future wish to reside in the property?(✓)

Yes No

Please complete for Limited Company BTL applications

Limited company name

Date of incorporation/registration

Q

valuation

Name, telephone number and address of selling agent

Name Telephone
 Address
 Postcode

Name, telephone number and address of contact with whom the valuer should arrange call

Home Telephone
 Address
 Postcode

What valuation report do you require? (✓)

Standard/Lenders
 Homebuyer's report
 Structural Survey

Name of contact

Conveyancing firm

Address

Postcode



DX number

Number of partners

It is required by some lenders that solicitors have multiple practising partners

Do you want the lender to instruct a solicitor on your behalf?

Yes

No

T insurance declaration

Buildings insurance must be maintained with a suitable Buildings policy for the sum not less than as specified by the lenders valuer.

It is compulsory that this section is completed regardless of who is arranging your buildings insurance. Lenders will require these details to be completed as:

1. The replies of the questions are assessed and contribute, in part, towards the general acceptability of the mortgage application as a whole.
2. If you are to arrange the buildings insurance through the lender.
3. If the lender needs to arrange a buildings insurance policy at a later date (before or after completion of the mortgage) for any reason.

DISCLOSURE OF MATERIAL FACTS

As with all contracts of insurance, the insurers require you to disclose any facts, which the insurer would regard as likely to influence the assessment and acceptance of an insurance proposal. Therefore, if you consider that there are any facts which are, or might be, material, you should enclose a letter of explanation with your application giving full details.

Material information would include any special features of the property's construction or occupancy, or details about any member of your household which makes losses more likely to occur, or more serious if they did.

Failure to disclose all material information may result in your being quoted the wrong terms, a claim being rejected or reduced, or the policy being invalid.

I/We understand that you may ask for information from other insures to check the answers I/We provided.

You should keep a record (including copies of letters) of all information supplied for the purpose of entering into the insurance contract.

The answers you have given to these questions will usually provide sufficient information to enable us to consider your proposal. However, because no list of questions can be exhaustive, please consider carefully whether there is any other material information known to you which could influence the acceptance and assessment of the risk.

The cover will be issued on the basis of the information provided by you or on your behalf. Please inform the insurer immediately of any changes that affect what you have disclosed above e.g. Change in the use of the property, or if an extension is added to the property.

ADDITIONAL INSURANCE NOTICES

A summary of cover, or a full statement of cover, with full Policy Wording, is available on request.

Insurance and agents share information with each other to prevent fraudulent claims to assess whether to offer Insurance including the terms via the Claims and Underwriting Exchange Register, operated by Insurance Database Services Ltd. A list of participants is available upon request.

In dealing with your application, this register may be searched. In the event of a claim, the information you supply on this form, together with other information relating to the claim, will be put on the register and made available to participants.

CONTRACT LAW

Unless specifically agreed to the contrary with insured, this insurance should be subject to English Law.

IMPORTANT

You must advise us as soon as possible of your insurance intentions. Failure to do so could delay completion of your mortgage.

Please advise who you require to arrange your:

- | | | | | |
|--|--|--|---|--|
| a. Buildings Insurance | Financial Advisor <input type="checkbox"/> | The Lender <input type="checkbox"/> | Other (Please state) <input type="checkbox"/> | |
| b. Contents Insurance | Financial Advisor <input type="checkbox"/> | The Lender <input type="checkbox"/> | Other (Please state) <input type="checkbox"/> | None required <input type="checkbox"/> |
| c. Sickness Accident & Redundancy Cover | Financial Advisor <input type="checkbox"/> | The Lender <input type="checkbox"/> | Other (Please state) <input type="checkbox"/> | None required <input type="checkbox"/> |
| d. Do you wish to take advantage of Title Insurance if available? | | Yes <input type="checkbox"/> No <input type="checkbox"/> | | |
| e. Was any single premium Insurance policy sold with the mortgage? | | Yes <input type="checkbox"/> No <input type="checkbox"/> | | |

If yes, please provide the following details for each single premium insurance policy sold:

— Was the insurance premium added to the mortgage? Yes No

— The Insurance premium amount

— The Insurers name

— The term of the Insurance policy

£

Yrs Mths

Please note:

Buildings insurance for leasehold properties is generally not available to be arranged independently and is normally arranged under block cover associated with the building. Your Solicitors will be able to advise you accordingly. A suitable buildings policy must be in place on or prior to complete of the mortgage being proposed.

T insurance declaration

This sections must be completed by all applicants whether or not insurance is being arranged via your Financial Advisor.

These questions are to be answered by all applicants to the best of their knowledge and belief.

If the Insurance is not arranged by the Lender they will wish to approve the arrangement, for which they make a charge. The applicant(s) is/are required to keep copies of all information in relation to the insurance arrangements and may need to show this to anyone who has an interest in the property insured under the policy.

Have you, or anyone normally resident with you:

1. Been convicted of, or charged with, any offense other than a driving offense? Yes No
2. Had any Home or Personal insurance declined, cancelled or have special terms imposed? Yes No
3. Sustained any loss, damage or liability, whether insured or not during the last 3 years arising from risks which can be insured under a home insurance policy? Yes No
4. Has the property, or surrounding area, been affected by subsidence, landslip, heave or subsidence? Yes No

If you have answered YES to any of the above questions please provide further information in Section S.

Is the property:

5. Located in an area which is free from flooding and coastal flooding? Yes No
6. Self-contained with a separate lockable entrance under your sole control? Yes No
7. Will you occupy the property immediately on complete of the mortgage? Yes No
8. Is the property to be lived in by anyone other than you or your family? Yes No
9. Left regularly unattended (other than normal working hours)? Yes No
10. Used in any way for trade, professional or business purposes? Yes No
11. A weekend or holiday home or likely to be left unoccupied for more that 40 days at a time? Yes No
12. Has the property to be insured been underpinned or provided with any other means of structural support?
If yes, are any other guarantees available? Yes No
13. Has the property Insurance product been sold at a distance, that is by telephone, post, fax or internet? Yes No
If you have answered NO to any of the questions 5 to 7 or YES to questions 8 to 13 please provide further information in Section S.

SECURITY at the property to be insured:

14. Is the door that is used as a final exit from the home protected with a mortise deadlock of a least 5 levers conforming to BS3621 (Thief resistance locks) Yes No
15. Are all other external doors either fitted as in (7) above or with any other locks conforming to BS3621 Yes No
16. Are patio doors (if any) fitted with key operated locks or bolts to prevent lifting Yes No
17. Are all ground floor and any other accessible upstairs windows fitted with key operated window locks Yes No

These security requirements are not compulsory unless your home is situated in a certain "High Risk" postcode area. You will be advised if these requirements are a condition of your policy and, if so, failure to comply may lead to possible non-payment of a theft, or attempted theft claim.

The insurer may pass your personal data to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect your personal data, but in all cases the insurer will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.

Insurers pass information to the Claims and Underwriting Exchanges run by Insurance Database Service Ltd. The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. You can ask us for more information about this.

U General declarations

I/We declare and Undertake that:

For the benefit of this declaration "ECL" means Exclusive Connections Limited and its appointed distributors. The "Lender" means any bank, building society or specialist mortgage company funding the mortgage product applied for, its agents, its successors in title and assigns and those deriving title through it. "Form" means this application form and "Mortgage" means the loan applied on this Form.

General

Neither ECL nor any Member of ECL is an agent of the Lender and neither ECL or the Member has the authority to commit the Lender to any binding agreement.

The information contained in this Form forms part of the terms of the Mortgage.

I acknowledge that ECL and the Lender are entitled to make such arrangements as they think fit with third parties to protect themselves against any failure by me/us to pay the Mortgage and that such arrangements will be for ECL and the Lender's benefit and not mine/ours.

I/We hereby authorise my/our legal adviser to disclose to ECL or the Lender any information relevant to their decision to lend and that I/we waive any right to claim solicitor/client confidentiality or legal privilege in respect of such information.

I/We agree that, if a guarantor is being used in support of this application, the Lender or its agents may disclose to them, details of my/our confidential information. If you are joining in this mortgage as a guarantor you may become liable, instead of, or as well as, the borrower(s).

The lender shall be entitled to withdraw any offer of advance at any time before completion of the mortgage without explanation.

I/We accept that this is an application through a mortgage intermediary and that neither the Lender or ECL has given me/us information or advice on other mortgage or mortgage related products.

I/We understand that the lender may pay a fee to ECL or any intermediary involved with this application and marketing costs to ECL.

Loans must be secured on a first mortgage on a residential property in England, mainland Scotland, Wales or Northern Ireland.

I/ We are 18 years of age or over.

In respect of joint Applicants, all obligations in relation to the Mortgage will be joint and several. Any payments made by any Applicant may be treated as on behalf of other joint Applicants. Each joint Applicant is liable for the Mortgage in full and for all related Mortgage obligations. Communications and statements for joint applicants will only be sent to one party, unless otherwise requested.

Unless I/we have indicated on this Form that it is our intention to let, I/we will not let any part of the property without the Lender's written consent.

I/We have not arranged any other loan, second mortgage or improvement grant in connection with the Property.

I/We will pay costs incurred by the Lender in dealing with this application whether or not the loan is completed.

I/We consent to any telephone conversations and calls between the Lender or ECL and myself/ourselves being recorded or monitored for training purposes.

Insurance

I/We authorise the Lender or the insurers to make any enquiries they believe necessary in connection with the arranging of buildings insurance cover and/or contents insurance cover and/or a higher lending charge.

I/We understand that the application shall be incorporated in, and form part of, the insurance contract.

I/We understand that, where the Lender requires, all property insurance claim payments over a certain sum (currently £5,000) will be paid through the Lender on satisfactory evidence of restitutions of the property.

I/We understand that if I/we decide not to accept the Lender's mortgage payment protection insurance, I/we will arrange, or have arranged, suitable cover and understand that my/our mortgage payments will not be protected in the event of accident, sickness or unemployment, if such cover is not in force.

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 understand that, in response to any other searches you may make in connection with the application or any other incident I/we have given details of, IDS may pass you information it has received from other insurers about other incidents involving anyone insured under the policy.

Assigning the declarations and consents:

Assigning the declarations and consents to Exclusive Connections and any mortgage lender which lends me/us money pursuant to this application ("the Lender") (which includes successors and assigns and those deriving the title through it).

I/We agree that the lender may, without notice, transfer or assign, either in whole or in part, any loan, mortgage or security for the repayment of any loan or mortgage made in connection with this application to its successors and assigns which include, without limitation, its legal and equitable assigns whether by way of absolute assignment or by way of security only and those deriving title under it or them.. I/We understand that the lender may provide details of my/our account to prospective successors and/or assigns in order that they may conduct due diligence checks prior to any transfer taking place. I/We understand that such checks may involve my/our personal data being passed to third parties, including, but not limited to, credit reference agencies for the purpose of quality analysis.

U General declarations

I/We acknowledge that the Lender and its successors in title and assigns may in due course raise finance on any mortgage they may make to me/us and may:

- (a) transfer, assign or otherwise dispose of the benefits of such mortgage together with the charge and any policies of life insurance and other related security securing it and I/we hereby consent to each such transfer or assignment;
- (b) enter into any contractual arrangements relating to the funding of such mortgage with any person.
- (c) Pass any information contained in this Form and any supporting information which may hereafter be provided or any other information relating to the Property, the Mortgage, the security for the Mortgage or the history and conduct of my/our account to any interested or potentially interested person who may rely on the truth and accuracy of the information contained within this Form.

I/We understand that once my/our Mortgage, loan, or security for the payment of any loan or mortgage made in connection with this application has been transferred or assigned, the Company may obtain information and data from the new lender about my/our loan, mortgage or security for the repayment of any loan or mortgage account to assist in statistical research relating to credit scoring or the investigation and resolution of complaints. I/We understand that this information will be obtained from the new lender and I/we consent to the Company using my/our data in this way.

By ticking this box I/we agree that information about me/us and my/our account may be used by the Lender and other companies with the same group as the Lender and other third parties to select products and services of the lender may be communicated to me/us by post, telephone or email. (If you do not wish to be contacted or if you do not wish information to be passed on to other companies, please DO NOT tick this box). I/we understand that if I/we do not wish to receive further information regarding such services and products I/we may write to the Lender and it's records will be amended accordingly.

I agree to the above (✓)

Interest Only

This applies to only those applicants who are taking out an interest only mortgage or a mortgage with a repayment and an interest only payment combination

I/We acknowledge the way an interest only mortgage works and that the balance of my/our mortgage will not reduce over the term of the mortgage and it will be my/our responsibility to repay the loan from other sources at the maturity of the loan.

Valuation

I / We authorise the company to instruct a provider of valuations to carry out a property valuation at my/our cost for the company's own purposes and understand that subsequently any valuation report will not be made available to me/us. I/We understand that in certain circumstances the valuation of the property may be assessed using statistical information and that the provider of valuations may not physically visit the property. I/We understand that no liability whatsoever extends to me/us in respect of the value or condition of the property.

I/We understand that the valuation report is for the sole benefit of the Lender to assess the Property as security for the Mortgage and I/we will not rely in any way on any valuation report prepared by the Lender.

I/We understand that neither ECL nor the Lender nor the Valuer will warrant, represent or give any assurance to me/us that the statements, conclusions and opinions expressed or implied in the report and mortgage valuation are accurate or valid and that the report will be supplied without acceptance of responsibility on their part to me/us. I / We understand that neither ECL or the Lender are agents of the Valuer.

I / We understand that the Lender reserves the right to re-value the property at any time after completion of the Mortgage and if necessary to reschedule the Mortgage accordingly.

Accuracy of Information

All information contained in this Form has been completed or dictated by myself/ourselves. I/We understand that if any answer has been written by any other person shall for that purpose be regarded as acting for me/us and not the Lender.

I / We have verified the information contained in the Form and it is accurate and complete, with no material omission. If any such information is incorrect, I/we undertake to make good any loss that may occur by acting in reliance on any such information.

I / We will inform ECL and the Lender should any information on this Form change prior to completion by providing written details of any changes. I/We will also provide ECL and the Lender full details, in writing, of any changes in my / our circumstances which could be likely to affect either the accuracy of data on the Form or the Mortgage Offer.

Self-Certification

I / We certify that if I/we have applied for a product which either does not require me/us to disclose my / our income, or which permits me/us to self-certify my/our income, I/we understand my/our obligations and I/we understand my/our obligations and I/we have sufficient income to support the loan requested and, if applicable, that the income declared is a true assessment of my / our annual income.

Payment

I/We will make all payments by direct debit and understand that the amount that I/we pay each month may change or the date that I/we make our monthly payment may change and that in either case the Lender will give me/us notice in writing before this happens. On this basis, I/we waive the normal 14 days BACS notice requirement. I/We accept any arrangements made by the Lender for any buildings insurance and authorise the deductions of monthly insurance premiums to be included in the monthly direct debit payable to the Lender.

U General declarations

I/ We understand that it will be my/our responsibility to maintain payments on any mortgage through the Lender.

Credit Search and Recording

I agree that ECL and the Lender may search credit reference agency files for credit information in assessing my/our application and may use credit scoring and/or automated credit assessment to review my/our application and verify my/our identity. The agency will also give ECL and the Lender other details and information from the Electoral Register to verify my/our identity.

We will also add to your record with the credit reference agencies details of your agreement with us and any default or failure to keep it's terms and any change of address you fail to tell us about where a payment is overdue.

Both ECL and the Lender may use credit searches and other information supplied to them or the credit reference agencies about me/us and someone linked financially with me/us, to make credit decisions about me/us or other members of the household. Any of this information may also be used for identification purposes, debt tracing, preventing money laundering and managing my account.

The agency will also keep a record of the search type (credit or identification), whether or not my/our application proceeds.

I/we acknowledge that details of any credit search and details of my/our application may be added to my/our credit record which will be seen by other organisations doing subsequent searches.

The Lender may give details of my/our account and how I/we conduct it to credit reference agencies.

If I borrow and do not repay in full and on time, the Lender may tell credit reference agencies who will record the outstanding debt.

Disclosure of Information

I/We authorise ECL and/or the Lender or its agents to disclose any information provided by me/us on this Form, or regarding the operation of my/our account to third parties including credit reference and fraud protection agencies, in the interests of fraud protection and detection.

In the event of a breach of any of the agreements or obligations on my/our part under the loan , which results in the Lender obtaining possession of the Property, I/we authorise the Lender to make available information regarding the account and its conduct to the Council of Mortgage Lender's possession register.

If the mortgage is granted, the Lender may hold or pass on to credit reference agencies, information relating to the conduct of the account in accordance with the data protection registration held by the Lender under the Data Protection Act 1998 as amended or re-enhanced from time-to-time including credit reference agencies information relating to me/us or my/our, mortgage account subject to the provisions of the Data Protection Act 1998.

I/We understand that the lender may outsource the administration of my/our mortgage account to a third party. I/We authorise the lender to give, send and receive information and personal data to/from any such third party for the purposes of administering my/our mortgage account.

You have the right of access under the Data Protection Act 1998 to your personal records held on the Lender's files. Any details provided by you or relating to your agreement will be held in the Lender's records.

I am/We are entitled upon payment of a fee to know what personal information is held about me/us by the Lender, to know the source of information, to know the names of organisations to whom my/our personal data will be or has been disclosed and the purpose of which my/our information has been or will be used and to ask for inaccurate details to be amended. If I/we wish to exercise any of these rights I/we should write to the Data Protection Manager at the Lender.

I/We agree that ECL and the Lender may both provide information to the Financial Services Authority for regulatory purposes.

I/We consent to the Lender providing their acting Solicitors with the Form or a copy thereof.

Information held about me/us by credit reference agencies may already be linked to records relating to one or more parties. For the purposes of this application I/we understand that I/we may be treated as financially linked and my/our application may be assessed with reference to any associated records. I/we acknowledge that by applying in joint names I/we will create a financial association with another party, I/we also declare that I/we are entitled to:

- Disclose information about the joint application, and/or anyone else referred by me/us, and
- Authorise ECL and the Lender to search, link and/or record information at credit reference agencies about the applicants and/or anyone else referred to by the applicants.

The Lender, ECL or any other organisation to which they might disclose my/our information may use this information to check my/our details with fraud prevention agencies and if I/we give false information and the Lender or ECL identifies fraud, either party will record this with such agencies who will make it available to other organisations, law enforcement agencies, individuals and insurance companies, whether or not the Mortgage is granted, in order to:

- help make decisions about credit and credit related services for me/us and members of my/our household;
- help make decisions on motor, household, credit, life, and other insurance proposals and insurance claims, for myself / ourselves and members of my/our household;
- trace debtors, recover debt, prevent fraud and to manage my/our accounts or insurance policies;
- check my/our identity to prevent money laundering unless I/we furnish ECL or the Lender with satisfactory proof of my/our identity;
- carry out statistical analysis about credit insurance and fraud; and
- provide details of products and services which ECL or the Lender feels may interest me/us either by way of letter, telephone, fax, email.

U General declarations

For these purposes we or they may make other searches. Although these searches will not be added to your record, they will not be shared by others.

I/We understand that the company will carry out an identification check on me/us and that the agency who the company will instruct to carry out this check and who supply the company with the results record details of the check whether or not my/our application proceeds.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. We may also use the information about you to carry out market research.

I/We give the Lender and ECL consent to use my data for the processing of this Mortgage application. The Lender or ECL may pass information, documents or data held by it or provided to it in relation to this Mortgage application, the mortgage loan, any related security (historical, current or confidential), any possession of property by the Lender and any insurance to any companies / third parties located outside the European Economic Area where the processing/transfer of information is equivalent to that provided under the Data Protection Act 1998. Such parties could include:

- Credit Reference Agencies
- Insurers or prospective insurers under the mortgage
- Confidential market research organisations
- Collection Agents
- Third party providers
- Regulators
- Lawyers, auditors and external advisers
- Any agent acting on behalf of ECL or the Lender

If you are a joint applicant or you have some financial association with another person, (we refer to either as an 'Associate Person') you are declaring that you are entitled to disclose information about the Associate Person, and agreeing that we we may use the information about him/her, as set out in respect of you, in this declaration. An association between you and the Associated Person will be created at Credit Reference Agencies. his will link your financial records, each of which will be taken into account in all future applications by any of you. This will continue until one of you successfully files a disassociation at the Credit Reference Agency.

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, please contact us at the address below. You have a legal right to these details.

Sensitive and Criminal Data

I/We give my/our specific consent to the processing of any sensitive data disclosed further to the buildings and or contents insurance declaration.

ECL and the Lender have notified me that they process 'sensitive data' regarding criminal convictions about applicants and for insurance purposes. I am/we are informed that this information is only used for assessing risk, my/our eligibility for a mortgage and for any contract of insurance.

I consent to ECL and the Lender holding securely any medical health data about me/us.

Unless otherwise disclosed on this Form, I/we am/are not aware that I, any applicant, or any of my/our family (permanently residing with me/us), or any joint purchasers of the Property have been cautioned, convicted of, or have any prosecution pending for any criminal offence (other than a driving offence). I/We acknowledge that convictions regarded as "spent" under the Rehabilitation of Offenders Act 1974 need not be disclosed.

References

I/We authorise ECL, the Lender or agencies of either ECL or the Lender to obtain such reference or information as they may deem necessary for purposes of confirmation, credit assessment and credit scoring from my/our employer(s), banker(s), accountant(s), previous mortgage lender(s), landlord(s), credit reference agencies, government bodies or such other parties as it is considered necessary.

Each applicant must read and understand all declarations before signing this application.

Your home may be repossessed if you do not keep up repayments on your mortgage.

first applicant

second applicant

Signature:

Signature:

Date: / /

Date: / /

The Financial Services Authority Information Sheet. "You can afford your mortgage now, but what if.....?" will help you consider the risks. You can get a copy from www.fsa.gov.uk/consumer or by calling 0845 6061234.

If you wish to raise a query or enquire regarding the Data Protection Act 1998, please write to Customer Care, Exclusive Connections, Arena House, Commerce Road, Lynch Wood, Peterborough PE2 6LR

Have you included everything?

- Application form fully completed?
- Have all the relevant sections on the form been signed by all applicants?
- Have you clearly identified the lender and product required
- Is all supporting documentation included?
 - Proof of residency
 - Proof of identity
 - P60 and payslips (where required)
 - Bank / Lender statements (where required)
 - Lender specific documents (where required)