



# Sections 1-6 to be completed by the Intermediary only.

**Important!** Applications cannot be processed without full details below.

## 1 INTERMEDIARY DETAILS

TMB Panel No. (if known)	<input type="text"/>
Name of company/firm	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Telephone/fax number	Tel <input type="text"/> Fax <input type="text"/>
E-mail address	<input type="text"/>
Your name	<input type="text"/>
FSA Registration Number	<input type="text"/>
Company FSA Registration Number	<input type="text"/>
Principal Name (if applicable)	<input type="text"/>
Principal FSA Registration Number	<input type="text"/>
TMB Packager Panel Number	<input type="text"/>
Please indicate your FSA permissions	Advised <input type="checkbox"/> Non Advised <input type="checkbox"/> Standard <input type="checkbox"/> Lifetime <input type="checkbox"/>
What is the Level of Service for this application?	Advised <input type="checkbox"/> Non Advised <input type="checkbox"/>
Will the commission be passed to applicant?	None <input type="checkbox"/> Part <input type="checkbox"/> All <input type="checkbox"/>
Has the customer received a Key Facts Illustration?	Yes <input type="checkbox"/> No <input type="checkbox"/>
	(If no, application should not be submitted until the customer has received a KFI)
	If any special conditions have been agreed with us, please provide the following details:
Verbal Reference Number	<input type="text"/>
TMB colleague name	<input type="text"/>
Date of Agreement	<input type="text"/> (DD/MM/YY)

## 2 HOW ARE YOU SUBMITTING THIS APPLICATION?

Please tick one box

<input type="checkbox"/> Direct to TMB (please continue to Section 4)	<input type="checkbox"/> Via a <b>Life Company</b> (please complete Section 3)
<input type="checkbox"/> Direct to TMB - as a <b>Network Member</b> (please complete Section 3)	<input type="checkbox"/> Via a <b>Packager</b> (please complete Section 3)
<input type="checkbox"/> Direct to TMB - under a <b>Master Broker Scheme</b> (please complete Section 3)	

## 3 WHAT IS YOUR SOURCE OF INTRODUCTION? (Packager, Network, Life Company)

Name	<input type="text"/>
Name of company/firm	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Telephone/fax number	Tel <input type="text"/> Fax <input type="text"/>
E-mail address	<input type="text"/>

## 4 MONEY LAUNDERING

This section may only be completed by FSA Authorised Intermediaries. Non regulated Buy to Let applications will require fully certified documents to be submitted by Non Authorised Intermediaries. Please refer to [www.t-m-b.co.uk](http://www.t-m-b.co.uk) for full details.

Was the verification taken Face to Face  Non Face to Face

### Applicant's Verification

#### Item 1

#### First Applicant

#### Second Applicant

Type of name verification provided



Document Reference



Issuing office/organisation



Date of issue



#### Item 2

Type of name verification provided



Document Reference



Issuing office/organisation



Date of issue



#### Item 3

Type of address verification provided



Document Reference



Issuing office/organisation



Date of issue



#### Item 4

Type of address verification provided



Document Reference



Issuing office/organisation



Date of issue



Declaration

I confirm I have seen the original documents.

This application carries my full support and I recommend it to proceed. I confirm that I am complying with the terms of business set out on the website [www.t-m-b.co.uk](http://www.t-m-b.co.uk)

Signature/Date

(DD/MM/YY)

When you, as Intermediary, collect information from the applicant(s) for the purposes of an application for a TMB mortgage, you become a data processor under the provisions of the 7th Data Protection Act principle and subject to our processing terms.

## 5 WHICH PRODUCT DOES YOUR CLIENT REQUIRE?

<b>Self/ Salary Cert</b>	Self 85 <input type="checkbox"/>	<b>Flexi</b> Flexi 85 <input type="checkbox"/>	<b>Let to Buy</b> Next Move <input type="checkbox"/>	<b>Buy to Let</b> House 2 <input type="checkbox"/> House <input type="checkbox"/>
<b>Full Status</b>	Standard 95 <input type="checkbox"/>	Flexi 95 <input type="checkbox"/>	Next move <input type="checkbox"/>	House 2 <input type="checkbox"/> House <input type="checkbox"/> (first time buyers only)
Purchase <input type="checkbox"/>	Remortgage <input type="checkbox"/>	Other product (Please state) <input type="text"/>		



	First Applicant	Second Applicant
Mobile telephone number	<input type="text"/>	<input type="text"/>
Fax number	<input type="text"/>	<input type="text"/>
E-mail address	<input type="text"/>	<input type="text"/>
Current address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Date moved to current address	(DD/MM/YY)	(DD/MM/YY)
<b>If less than 3 years at this address, please also complete Previous Address details below.</b>		
Current residential status	Homeowner <input type="checkbox"/> Renting (Private) <input type="checkbox"/>	Homeowner <input type="checkbox"/> Renting (Private) <input type="checkbox"/>
	Renting (Council) <input type="checkbox"/> Family/Friend <input type="checkbox"/>	Renting (Council) <input type="checkbox"/> Family/Friend <input type="checkbox"/>
Customer type	First Time Buyer <input type="checkbox"/> Remortgage <input type="checkbox"/>	First Time Buyer <input type="checkbox"/> Remortgage <input type="checkbox"/>
	Existing TMB Mortgage Customer <input type="checkbox"/>	Existing TMB Mortgage Customer <input type="checkbox"/>
	Homemover <input type="checkbox"/>	Homemover <input type="checkbox"/>
Will any existing residential mortgage be repaid within one month of completion?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If 'No' please give details in the Additional Information section at the back of this form.		
First previous address in last three years	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Date moved to this address	(DD/MM/YY)	(DD/MM/YY)
Previous residential status	Homeowner <input type="checkbox"/> Renting (Private) <input type="checkbox"/>	Homeowner <input type="checkbox"/> Renting (Private) <input type="checkbox"/>
	Renting (Council) <input type="checkbox"/> Family/Friend <input type="checkbox"/>	Renting (Council) <input type="checkbox"/> Family/Friend <input type="checkbox"/>
<b>If total history is still less than 3 years, please give details in the Additional Information section.</b>		

## 8 EMPLOYMENT/SELF-EMPLOYMENT DETAILS

	First Applicant	Second Applicant
Number of jobs classed as main income?	<input type="text"/>	<input type="text"/>
If more than one, please provide details in the Additional Information section at the back of this form.		
What type of employment are you in? e.g. sales, office, professional, trade	<input type="text"/>	<input type="text"/>
What is your position?	<input type="text"/>	<input type="text"/>
Contract type	Permanent <input type="checkbox"/> Probationary <input type="checkbox"/>	Permanent <input type="checkbox"/> Probationary <input type="checkbox"/>
	Subcontract <input type="checkbox"/> Seasonal/temp <input type="checkbox"/>	Subcontract <input type="checkbox"/> Seasonal/temp <input type="checkbox"/>
	Fixed/short term <input type="checkbox"/> Agency <input type="checkbox"/>	Fixed/short term <input type="checkbox"/> Agency <input type="checkbox"/>
Start date with employer	(DD/MM/YY)	(DD/MM/YY)
Name of person we should contact for reference	<input type="text"/>	<input type="text"/>
Are you self-employed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Percentage of shareholding or partnership interest	<input type="text"/> %	<input type="text"/> %
What year did you acquire an interest in the business?	(YYYY)	(YYYY)
How long has the business been established?	<input type="text"/>	<input type="text"/>
Does the business have accounts?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
What is your anticipated retirement age?	<input type="text"/>	<input type="text"/>
Borrowing beyond Retirement rules apply when the mortgage extends beyond age 65. Please refer to Lending Guidelines for further details.		

**First Applicant****Second Applicant**

Employer's/business telephone number

Employer's/business fax number

Name of employer/business

Employer's/business address

Postcode

Postcode

Do you have any other income?

Yes  No Yes  No **Previous Employment**

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

Start date of employment

(DD/MM/YY)

(DD/MM/YY)

End date of employment

(DD/MM/YY)

(DD/MM/YY)

What type of employment was this?  
e.g. sales, office, professional, trade

If total employment history is still less than 12 months, please provide details in the Additional Information section at the back of this form.

**Accountant's details** (self-employed only)**First Applicant****Second Applicant**

Accountant's telephone number

Accountant's fax number

Name of Accountant

Name of company/firm

Address

Postcode

Postcode

Accountant's reference

This could be a name or a number

Accountant's qualifications

**9 INCOME DETAILS****First Applicant****Second Applicant****Your Income – Section A**

This section must be completed in all cases including those applying on a self cert basis.

**Salaried Applicants**

Basic annual gross salary

£

£

Annual guaranteed overtime

£

£

Annual guaranteed bonus

£

£

Commission

£

£

Shift allowance

£

£

Additional Duty Hours

£

£

Salaried Total Section A

£

£

**Self Employed Applicants**Self employed gross  
personal income from  
primary source over the  
last 3 years

Current Year £

Current Year £

Year £

Year £

Year £

Year £

**First Applicant**

**Second Applicant**

Self Employed Total Section A

£

£

Do you pay UK tax?

Yes  No

Yes  No

If 'No', please state the reason for this in the Additional Information section at the back of this form.

**Other Incomes (Not Rental) – Section B**

Acceptable income types are as follows:- Additional Duty hours/Overtime, Maintenance, Investment Income, Annual Regular Overtime/Bonuses, Mortgage Subsidy, Nursing Banks, Personal/Company/Service Pension, Town/Area/Car Allowance, Trust Income, Working Tax Credit and Second Job

Type of Income

Gross Annual income

Frequency Paid

Gross Annual income

Frequency Paid

£   
£   
£   
£   
£

£   
£   
£   
£   
£

Total Section B

£

£

**Rental Income – Section C**

If other income includes rental income, please complete the box below. Continue on Additional Information if necessary.

Property Address	Estimated Value £	Current Mortgage Balance o/s £	Lender and Account Number	Mortgage Repayment £ pcm	Rental £ pcm	1st, 2nd or Joint Applicant

Total Section C

£       £

**Total Personal Income**

**First Applicant**

**Second Applicant**

A – Your Income

£

£

B – Other Income (not rental)

£

£

C – Rental Income

£

£

Total Income

£

£

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

Signature(s)

Date

(DD/MM/YY)

(DD/MM/YY)

**10 PERSONAL FINANCES**

Cards held

Cheque guarantee/  
Maestro card

VISA/  
MasterCard

Amex/  
Diners Club

Store card/  
Other cards

Accounts held

Current Account

Bank or other loans

Savings Account

How long have you had a bank/building society account?

years       months

## 11 COMMITMENTS

	Commitment 1	Commitment 2	Commitment 3
<b>Type of commitment</b> e.g. Personal Loan, Secured Lending, credit card, buy now, pay later, student loan, maintenance, include details of all credit cards, even if balance paid in full each month.			
<b>Whose commitment is it?</b>	1st app <input type="checkbox"/> 2nd app <input type="checkbox"/> Both <input type="checkbox"/>	1st app <input type="checkbox"/> 2nd app <input type="checkbox"/> Both <input type="checkbox"/>	1st app <input type="checkbox"/> 2nd app <input type="checkbox"/> Both <input type="checkbox"/>
<b>Name of lender</b>			
<b>Account number</b>			
<b>Monthly payment</b>	£	£	£
<b>Amount outstanding</b>	£	£	£
<b>Date of final payment</b>	(DD/MM/YY)	(DD/MM/YY)	(DD/MM/YY)
<b>If you are in arrears, please state the number of months</b>			
<b>Do you intend to repay this commitment on completion of the mortgage?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>If secured, is it to be postponed?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Commitment 4	Commitment 5	Commitment 6
<b>Type of commitment</b> e.g. Personal Loan, Secured Lending, credit card, buy now, pay later, student loan, maintenance, include details of all credit cards, even if balance paid in full each month.			
<b>Whose commitment is it?</b>	1st app <input type="checkbox"/> 2nd app <input type="checkbox"/> Both <input type="checkbox"/>	1st app <input type="checkbox"/> 2nd app <input type="checkbox"/> Both <input type="checkbox"/>	1st app <input type="checkbox"/> 2nd app <input type="checkbox"/> Both <input type="checkbox"/>
<b>Name of lender</b>			
<b>Account number</b>			
<b>Monthly payment</b>	£	£	£
<b>Amount outstanding</b>	£	£	£
<b>Date of final payment</b>	(DD/MM/YY)	(DD/MM/YY)	(DD/MM/YY)
<b>If you are in arrears, please state the number of months</b>			
<b>Do you intend to repay this commitment on completion of the mortgage?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>If secured, is it to be postponed?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

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

## 12 PAYMENT HISTORY

Have you ever been in arrears by more than 1 month on a loan agreement or mortgage, been declared bankrupt, had a court order for debt registered against you, made arrangements with creditors or had a property repossessed?

### First Applicant

Yes  No

### Second Applicant

Yes  No

If 'Yes', please provide details on the table below.

Name of Company	Type i.e. CCJ or Default	Amount	Date Registered	Date Satisfied

Please Note: TMB undertake 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.

### 13 DETAILS REQUIRED FOR PURCHASE (IF APPLYING FOR A REMORTGAGE MOVE TO SECTION 14)

Full postal address   
  
 Postcode

Purchase price of property £

Cost of improvements you intend to make £

Source of deposit  
 Bank or Building Society Account  Salary  Sale of property   
 Inheritance  Family Gift   
 Other/Multiple sources, please state

In what area do you intend to purchase?  
 Scotland & N Ireland  North  North West  East Midlands  South Wales & West   
 Greater London  South East  North East  South West  West Midlands

### 14 DETAILS REQUIRED FOR REMORTGAGE (INCLUDING UNENCUMBERED PROPERTIES)

Full postal address   
  
 Postcode

Original purchase price £

Year of original purchase (YYYY)

If capital raising please provide a full breakdown of all remortgage funds

Amount to be used for debt consolidation £

Estimated current value of your existing property £

Please provide details of any improvements you have made, or intend to make, to the property (including estimated costs).

Outstanding mortgage amount £

Have your home or nearby buildings been damaged by subsidence, heave, landslip or does it show any signs of cracking or bulging? Yes  No

Are there any early repayment charges applicable to your existing mortgage? Yes  No

If yes, is the loan sufficient to cover these fees? Yes  No

Is the property in the same name as the new mortgage? Yes  No

Have you been advised if a deed of postponement or ranking agreement is needed? Yes  No

### 15 LOAN REQUIRED (PURCHASE AND REMORTGAGE)

Amount of loan required £

Loan period  years

Repayment type  
 Interest-only  Repayment   
 Part Interest-only/Part Repayment

Split required amounts

Repayment £  Interest-only £

Interest-only amount

Give details of new or existing plans or policies to be used as a repayment vehicle with the interest-only part of this mortgage.

ISA	Pension	Endowment	Other	Total
£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/> <input type="text"/>

Total monthly premiums

£

What is your preferred mortgage payment date?

(DD)  Dates available 1st - 28th of the month.  
If no date is specified, a payment date of the 1st of the month will be assumed.

## 16 FLEXIBLE PAYMENT/DRAWDOWN OPTION

(If you are applying for one of our Flexi Products you can request a credit limit which, subject to approval, could be used for any purpose. The first portion of this will be used for the purchase/remortgage of your property. Please ask your financial advisor to provide you with full details of the options available with certain schemes.)

Please specify credit limit required?

£

Please Note: Our Higher Lending Charge will be calculated based upon the credit limit allocated.

**Note: FOR JOINT BORROWERS ONLY**

Please note that under the Flexi Products any one of you will be able to request any of the product features. Drawdowns will be paid by direct credit to the bank account from which mortgage payments are being made. Equally, either of you may request withdrawal of the Flexible Payment Option.

## 17 CURRENT RESIDENTIAL LENDER

If you do not currently have a mortgage, move to Current Landlord/Previous Lender/Landlord Section 18&19.

**First Applicant**

**Second Applicant**

Lender's name and address

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

Telephone number

Fax number

Existing account number

Monthly repayment

£

When did the mortgage start?

(DD/MM/YY)

Highest number of months in arrears in the last 12 months

Amount outstanding

£

Has your mortgage been DWP assisted in the last 12 months?

Yes  No

Year purchased

(YYYY)

Amount of original loan

£

What is the estimated value of your existing property?

£

## 18 CURRENT LANDLORD

If you do not have a current tenancy agreement, move to Previous Lender/Landlord Section 18.

**First Applicant**

**Second Applicant**

Landlord's name and address

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

Telephone number

Fax number

Account number

Monthly repayment

£

When did the tenancy start?

(DD/MM/YY)

	First Applicant	Second Applicant
Highest number of months in arrears in the last 12 months	<input type="text"/>	<input type="text"/>
Amount outstanding	£ <input type="text"/>	£ <input type="text"/>
How do you pay your rent? e.g. standing order/cash	<input type="text"/>	<input type="text"/>

## 19 PREVIOUS LENDER/LANDLORD

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

	First Applicant	Second Applicant
Residential status	Homeowner <input type="checkbox"/> Tenant <input type="checkbox"/>	Homeowner <input type="checkbox"/> Tenant <input type="checkbox"/>
Lender's/Landlord's name and address	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Highest number of months in arrears in the last 12 months	<input type="text"/>	<input type="text"/>
When did the mortgage/tenancy start?	(DD/MM/YY) <input type="text"/>	(DD/MM/YY) <input type="text"/>
What date did this finish?	(DD/MM/YY) <input type="text"/>	(DD/MM/YY) <input type="text"/>
If renting, how did you pay your rent? e.g. standing order/cash	<input type="text"/>	<input type="text"/>

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

Residential status	Homeowner <input type="checkbox"/> Tenant <input type="checkbox"/>	Homeowner <input type="checkbox"/> Tenant <input type="checkbox"/>
Lender's/Landlord's name and address	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Highest number of months in arrears in the last 12 months	<input type="text"/>	<input type="text"/>
When did the mortgage/tenancy start?	(DD/MM/YY) <input type="text"/>	(DD/MM/YY) <input type="text"/>
What date did this finish?	(DD/MM/YY) <input type="text"/>	(DD/MM/YY) <input type="text"/>
If renting, how did you pay your rent? e.g. standing order/cash	<input type="text"/>	<input type="text"/>

If total residency is still less than 12 months, please continue using the Additional Information section at the back of this form.

## 20 ACCOMMODATION

Please provide the following details about the property

Number of bedrooms     Number of bathrooms     Number of separate toilets

Number of living rooms     Number of habitable rooms

Does the property have central heating? Full  Part  None

Central heating type? Gas  Electricity  Oil  Solid fuel  Other

A conservatory? Yes  No

How many cars can be garaged?

Off road parking? Yes  No

A garden? Yes  No  Number of acres

Will the property be used for business purposes? Yes  No

Will the property be let? Yes  No

**Buy to Let**

Will you or a relative occupy the property now or in the future? Yes  No

If 'Yes', please give details in the Additional Information section at the back of this form.

## 21 PROPERTY

Type of property	House <input type="checkbox"/>	Bungalow <input type="checkbox"/>	Converted flat <input type="checkbox"/>	Purpose built flat <input type="checkbox"/>	
Detachment type	Detached <input type="checkbox"/>	Semi-detached <input type="checkbox"/>	End terrace <input type="checkbox"/>	Mid terrace <input type="checkbox"/>	Other <input type="checkbox"/>
If the property is a flat, number of floors in the block	<input type="text"/>				
Which floor is the flat on?	<input type="text"/>				
Purchase type	Personal <input type="checkbox"/>	Sitting tenant <input type="checkbox"/>	Inheritance <input type="checkbox"/>	Gift <input type="checkbox"/>	Other <input type="checkbox"/>
Age of property	<input type="text"/> years				
Who is selling the property?	<input type="text"/>				
Do you currently own the property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>			
Do you currently live at the property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>			
Will any persons related to you live at the property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>			
Will anyone else live at the property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>			
How much of the property will you occupy within 12 months of purchase?	All <input type="checkbox"/>	Part <input type="checkbox"/>	None <input type="checkbox"/>		
Does the block include business premises?	Yes <input type="checkbox"/>	No <input type="checkbox"/>			

## 22 LEGAL TITLE

What is the tenure of the property?	Freehold <input type="checkbox"/>	Feudal <input type="checkbox"/>	Leasehold <input type="checkbox"/>	Remaining term of lease (if leasehold) <input type="text"/> years
How much will the following be? (if applicable)	Annual ground rent <input type="text"/> £	Annual chief rent or feu duty (Scotland) <input type="text"/> £	Annual service charge <input type="text"/> £	
Entry date – Scotland only	<input type="text"/> (DD/MM/YY)			

## 23 NEWLY BUILT PROPERTIES

Builder's name	<input type="text"/>		
If a new property is being purchased please confirm the Building Standards Indemnity Scheme	NHBC <input type="checkbox"/>	Zurich Municipal <input type="checkbox"/>	Premiere Guarantee <input type="checkbox"/>
Is there a road charge liability?	Consultant Monitored <input type="checkbox"/>	None <input type="checkbox"/>	
	Yes <input type="checkbox"/>	No <input type="checkbox"/>	

## 24 ACCESS TO THE PROPERTY

Valuation type	Mortgage Valuation <input type="checkbox"/>	Survey and valuation <input type="checkbox"/>
Name and address of estate agent	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
	Postcode	
Selling agent (if different – alternatively, please state if private sale)	<input type="text"/>	
Daytime telephone number	<input type="text"/>	
Evening telephone number	<input type="text"/>	



## 28 DECLARATION AND AUTHORITY

All applicants should read and sign this Declaration.

I declare to The Mortgage Business plc and to the Lender (if different) [in each case "the Lender"] the following:

- The information given in this application and supporting documentation is true and complete to the best of my knowledge and belief and contains no material omission.
- I authorise the Lender or its Agent to instruct Valuers to carry out a valuation of the property and enclose payment to cover the valuation charge, and understand that where you instruct the Valuers this amount will include an administration fee of £100 and understand that the full fee will not be returnable after the valuation has been carried out.
- If the loan is made to joint applicants each will be liable to the Lender for the full amount of the loan.
- I will notify you of any changes in circumstances relating to my purchase or mortgage before it is entered into and I authorise my conveyancer to disclose such information to you.
- I acknowledge that the Lender may at its sole discretion transfer the loan and any related security, or the benefit of all or any of them, or grant security to any other party over them or the benefit of all or any of them without notice to me, and in so far as my consent may at any time be required I hereby irrevocably consent to such a transfer or grant. I also agree that the Lender may supply any information or documents at any time to any person or company with whom it is considering entering into any contractual arrangements for the assignment, mortgage or other dealing affecting the loan or related security, or to the provider of any funds to the Lender in connection with the loans made by it and any such person, company or provider may rely on the truth and accuracy of the information contained in this application.
- I consent to the Lender providing their acting Conveyancers with the mortgage application form or a copy thereof.
- I declare that the property will be used as my sole main residence and no part will be used for business purposes. I further undertake not to enter into any letting arrangements without the prior consent of the Lender.
- I agree that whilst you are considering an application, you may use the information I supplied to you to offer me additional products.
- I acknowledge that by applying in joint names I will create a financial association with that person. I declare that you are entitled to provide information about my joint applicant. I also declare that we authorise you to search, link and/or record information about us at credit reference agencies.

Sole named applications – I note that information held about me by the credit reference agencies may already be linked to records relating to one or more of my partners, including records held in previous or subsequent names. During this application I may be treated as financially linked and my application may be assessed with reference to any "associated" records.

When I give you information about another person, I am acting for them with their knowledge and approval. I also have their authority to agree to the processing of their personal details.

- I agree that you may search credit reference agency files for **credit** information in assessing my application. The agency may also give you other details and information from the Electoral Register to **verify my identity**. The agency may keep a record of the search type (**credit or identification**), whether or not the application proceeds.

You may use credit scoring methods to assess my application and verify my identity. Members of your group and other companies may use credit searches and other information supplied and/or the credit reference agencies about me and someone linked financially with me, to make **credit** decisions about me or other members of my household. Any of this information may also be used for identification purposes, debt tracing, preventing money laundering and managing my account.

You may give details of my account, including records held in previous or subsequent names and how I conduct it to credit reference agencies. If I borrow and do not repay in full and on time, you may tell credit reference agencies who will record the outstanding debt.

- I have received an Initial Disclosure Document and a Key Facts Illustration relating to this mortgage.

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

**IMPORTANT:** The Mortgage Business plc will consider your mortgage application based on the mortgage product you have selected and the information we supply to you before any advance is made will relate to this product only.

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

### Credit Reference Agencies

Credit Reference Agencies may hold information about you that is "associated" with your partner. You may ask us to assess your application without referring to any "associated" records but please remember that this may adversely affect the outcome of your application. You must also confirm that you know of no information about your partner that may affect our willingness to offer you financial products or services. To proceed on this basis we will confirm your declaration with a credit reference agency. If we find any "associated" records that contradict your declaration, we may decide not to proceed with your application on this basis.

### Crime Prevention and Detection

We have systems that protect our customers and ourselves against fraud and other crime. Customer information can be used to prevent crime and trace those responsible. We may check your details with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities;
- Managing credit and credit related accounts or facilities;
- Recovering debt;
- Checking details on proposals and claims for all types of insurance;
- Checking details of job applicants and employees.

Please telephone us on 0845 604 5494\* if you want details of those credit reference agencies and fraud prevention agencies from whom we obtain and with whom we record information about you. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. You have a legal right to these details.

### Data Protection Act

Any information you provide will be held by The Mortgage Business plc which is a Halifax and Bank of Scotland group company (HBOS plc). Relevant information may also be passed to our agents and service providers. Members of the HBOS group of companies may use it to inform you by letter, telephone, e-mail or otherwise about any products and services offered by our Group and selected third parties, unless you have asked us not to do so.

It is important to read the small print on your application form and to refer to our leaflets "About You - Personal Information and How We Use It" and "Your Identity". By signing and dating your application, you agree that we can use your information in the ways described. Relevant information may also be passed to our agents and service providers.

## 29 IMPORTANT – YOUR SIGNATURE(S)

**Before signing please ensure you have read the Data Protection Act Notice above. I confirm that my income is as stated below.**

Do not sign this form unless you are satisfied that the contents are accurate. UNDER NO CIRCUMSTANCES SHOULD YOU SIGN THE FORM IF BLANK.

The contents of this form will be the basis of any contract between you and The Mortgage Business plc and in signing you are certifying that the information including any additional information attached, is correct.

Total Personal Income	<input type="text"/>	per annum	Total Personal Income	<input type="text"/>	per annum
Applicant 1 Name	<input type="text"/>		Applicant 2 Name	<input type="text"/>	
Roll Number	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant 1 Address	<input type="text"/>		Applicant 2 Address	<input type="text"/>	
Postcode	<input type="text"/>		Postcode	<input type="text"/>	
Signature	<input type="text"/>		Signature	<input type="text"/>	
Dated	<input type="text"/>		Dated	<input type="text"/>	

## AUTHORITY TO RELEASE INFORMATION

I hereby authorise and request you to provide The Mortgage Business with any information it considers necessary and relevant.

Name (print)
Signature
Date

Name (print)
Signature
Date

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

Name	<input type="text"/>		
Account Number	<input type="text"/>	Expiry Date	<input type="text"/> / <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:  
The Mortgage Business plc, Bridge House, Queens Park Road, Chester CH4 7AD.

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

To: The Manager	BANK OR BUILDING SOCIETY
Address	
<input type="text"/>	
<input type="text"/>	
Postcode	
<input type="text"/>	

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

<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"/>
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Originator's Identification Number

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. The Mortgage Business plc Reference Number (TMB plc 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"/>
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6. Instruction to your Bank or Building Society.

Please pay The Mortgage Business plc Direct Debits from the account detailed on this instruction subject to the safeguards assured by The Direct Debit Guarantee. I understand that this instruction may remain with The Mortgage Business plc, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

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



**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 change, The Mortgage Business plc will notify you seven working days in advance of your account being debited or as otherwise agreed.
- ◆ If an error is made by The Mortgage Business plc 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?
  - Proof of residency
  - Statements (Bank/Lenders)\*
  - P60s and 3 months wage slips\*
  - Accounts\*

\*Where applicable.

**DO NOT SEND ANY ORIGINALS.**

(Please ensure all documents are correctly certified.  
For full details visit [www.t-m-b.co.uk](http://www.t-m-b.co.uk)).