

## Residential Mortgage Application Form

In this application form, references to 'we', 'us' and 'our' are references to Bradford & Bingley and includes our successors or assigns.

This application form is to be used for porting cases only.

The first thing we would like to know is your intended completion date (date of entry if in Scotland):

Please can you also tell us your intended date for exchange of contracts (if applicable):

Thank you

Mortgage Account Number

Mortgage Illustration Number

**FOR OFFICE USE ONLY**

Advice

### **IMPORTANT INFORMATION**

PLEASE ENSURE YOU HAVE SIGNED  
AND DATED THE DECLARATION TO  
AVOID ANY DELAYS IN PROCESSING  
YOUR APPLICATION

- Income verification is required for all applications.
- Please complete this form in black ink using BLOCK LETTERS and by ticking or deleting answers as appropriate.
- To help us process your application quickly, please refer to the checklist to ensure the correct information is provided.
- If you have any difficulties in completing this form please contact a member of our staff.

# Customer Verification Form (for Brokers' use only)

<b>Name of Applicant 1</b> (Complete the reverse side for Applicant 2)		Date of Birth
<b>Current Address</b>		
		Postcode
<b>I certify that the application is</b>	<input type="checkbox"/> Face to Face	<input type="checkbox"/> Non Face to Face
	Mortgage Reference Number	

Face to Face customers are those who have been interviewed in person. One item of evidence to prove their Personal Identity and one to prove their address, taken from the list below, will be required. Non Face to Face customers are those who have never been personally interviewed. In addition to the requirements outlined above, one additional item of evidence, taken from the list below will also be required.

A Evidence of personal identity	Reference/Account/Serial Number	Issuing Authority (3)	Place of Birth	Date of Birth	Date of Expiry	Certified copy attached? (2)
<b>Current Full Signed Passport (4)</b>				DoB		
<b>Resident Permit issued to EU Nationals by the Home Office</b>		Country of Origin		DoB		
<b>Disabled Persons Parking Permit (6)</b>		Issuing Authority				
					Date of Issue	
<b>Current UK/EU Photo Driving Licence (1)</b>				DoB		
<b>Current Full UK Driving Licence (old style) (1)</b>				DoB		
<b>Firearms Certificate (1)</b>		Issuing Authority				
<b>State Pension or Benefits Book/Notification Letter (1)</b>		Issuing Authority				
<b>Sub-contractors Certificate</b>		Issuing Authority				
<b>Inland Revenue Tax Notification (1)</b>	National Insurance No.	<input type="checkbox"/> Self Assessment Return	<input type="checkbox"/> Notice of Coding			

B Evidence of current address	Reference/Account Number	Name of	Date of Issue	Certified copy attached? (2)
<b>Most Recent Mortgage Statement</b>		Lender		
<b>Current Local Authority Tax bill</b>		Authority		
<b>Current Local Authority Rent Card or Tenancy Agreement</b>		Authority		
<b>Bank/Building Society/Credit Union Statement or Passbook (5)</b>		Issuer		
<b>Utility Bill (not mobile phone) (5)</b>		Utility		
<b>Current UK/EU Photo Driving Licence (1)</b>			DoB	
<b>Current Full UK Driving Licence (old style) (1)</b>			DoB	
<b>State Pension or Benefits Book/Notification Letter (1)</b>		Issuing Authority		
<b>Firearms Certificate (1)</b>		Issuing Authority		
<b>Inland Revenue Tax Notification (1)</b>	National Insurance No.	<input type="checkbox"/> Self Assessment Return	<input type="checkbox"/> Notice of Coding	

- Notes : (1) These items may be used to evidence address **or** identity but **not** both.  
 (2) Please attach original or true certified copies as evidence, please also record the relevant details on this sheet as this will help with record keeping.  
 (3) Enter the country of origin or the three letter code of the issuing state or country (i.e. UK passports enter GBR).  
 (4) If the passport is non British an original or true certified copy **must** be attached.  
 (5) Documents must be either current or dated within the last 3 months.  
 (6) This must be the blue badge as the orange badges without an expiry date are no longer valid.

<b>I CERTIFY THAT</b> I have verified the identity and address of the Applicant named above and having: a) seen the original documents; b) checked that any requiring a signature were pre signed; and c) confirmed that any associated photograph of the applicant bore a good likeness to the applicant, have included the relevant reference information or certified documentary evidence on/with this certificate.	Signature* <input type="text"/> Name <input type="text"/> Position <input type="text"/> Date <input type="text"/> Tel. <input type="text"/>	Company Address <input type="text"/> <input type="text"/> <input type="text"/> FCA Ref No. <input type="text"/>
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------

\* N.B. This certificate must be signed by the person who has seen the original documentary evidence.

# Customer Verification Form (for Brokers' use only)

<b>Name of Applicant 2</b>		Date of Birth
<b>Current Address</b>		
		Postcode
<b>I certify that the application is</b>	<input type="checkbox"/> Face to Face	<input type="checkbox"/> Non Face to Face
	Mortgage Reference Number	

Face to Face customers are those who have been interviewed in person. One item of evidence to prove their Personal Identity and one to prove their address, taken from the list below, will be required. Non Face to Face customers are those who have never been personally interviewed. In addition to the requirements outlined above, one additional item of evidence, taken from the list below will also be required.

<b>A Evidence of personal identity</b>	Reference/Account/Serial Number	Issuing Authority (3)	Place of Birth	Date of Birth	Date of Expiry	Certified copy attached? (2)
<b>Current Full Signed Passport (4)</b>				DoB		
<b>Resident Permit issued to EU Nationals by the Home Office</b>		Country of Origin		DoB		
<b>Disabled Persons Parking Permit (6)</b>		Issuing Authority			Date of Issue	
<b>Current UK/EU Photo Driving Licence (1)</b>				DoB		
<b>Current Full UK Driving Licence (old style) (1)</b>				DoB		
<b>Firearms Certificate (1)</b>		Issuing Authority				
<b>State Pension or Benefits Book/Notification Letter (1)</b>		Issuing Authority				
<b>Sub-contractors Certificate</b>		Issuing Authority				
<b>Inland Revenue Tax Notification (1)</b>	National Insurance No.	<input type="checkbox"/> Self Assessment Return	<input type="checkbox"/> Notice of Coding			

<b>B Evidence of current address</b>	Reference/Account Number	Name of	Date of Issue	Certified copy attached? (2)
<b>Most Recent Mortgage Statement</b>		Lender		
<b>Current Local Authority Tax bill</b>		Authority		
<b>Current Local Authority Rent Card or Tenancy Agreement</b>		Authority		
<b>Bank/Building Society/Credit Union Statement or Passbook (5)</b>		Issuer		
<b>Utility Bill (not mobile phone) (5)</b>		Utility		
<b>Current UK/EU Photo Driving Licence (1)</b>			DoB	
<b>Current Full UK Driving Licence (old style) (1)</b>			DoB	
<b>State Pension or Benefits Book/Notification Letter (1)</b>		Issuing Authority		
<b>Firearms Certificate (1)</b>		Issuing Authority		
<b>Inland Revenue Tax Notification (1)</b>	National Insurance No.	<input type="checkbox"/> Self Assessment Return	<input type="checkbox"/> Notice of Coding	

- Notes : (1) These items may be used to evidence address **or** identity but **not** both.  
 (2) Please attach original or true certified copies as evidence, please also record the relevant details on this sheet as this will help with record keeping.  
 (3) Enter the country of origin or the three letter code of the issuing state or country (i.e. UK passports enter GBR).  
 (4) If the passport is non British an original or true certified copy **must** be attached.  
 (5) Documents must be either current or dated within the last 3 months.  
 (6) This must be the blue badge as the orange badges without an expiry date are no longer valid.

<p><b>I CERTIFY THAT</b> I have verified the identity and address of the Applicant named above and having:</p> <p>a) seen the original documents;                  b) checked that any requiring a signature were pre signed; and                  c) confirmed that any associated photograph of the applicant bore a good likeness to the applicant,                  have included the relevant reference information or certified documentary evidence on/with this certificate.</p>	<p>Signature* <input type="text"/></p> <p>Name <input type="text"/></p> <p>Position <input type="text"/></p> <p>Date <input type="text"/></p> <p>Tel. <input type="text"/></p>	<p>Company Address</p> <p><input type="text"/></p> <p><input type="text"/></p> <p><input type="text"/></p> <p><input type="text"/></p> <p>FCA Ref No. <input type="text"/></p>
------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

\* N.B. This certificate must be signed by the person who has seen the original documentary evidence.

# Application Check List

Please complete each section in block capitals

## A Broker details (if applicable)

Company name

Contact name

Address

  

Postcode

Telephone number

 Code 

Mobile number

 Code 

Fax number

 Code 

E-mail address

Regulatory status (✓)

### THIS SECTION MUST BE COMPLETED

Directly authorised  Appointed representative

Your FCA number

Postcodes at which number is registered, if different from above

Principal's FCA number

Name of Principal

Postcode of Principal

Level of service provided to the customer

Advised Please also tick the box on the front cover of this application form.

Broker fee

(This covers all fees charged by the broker for arranging the mortgage)

£

Please specify any conditions

(e.g. if refundable, when payable, if fee based on current rates which may change, if fee is an estimate)

  

Mortgage arrangement and valuation fee

(Packaged cases or Scottish properties only – if the valuation is not being instructed via Bradford & Bingley, please enter the correct valuation fee to enable us to calculate the APR accurately)

£

Please name any 3rd parties

(e.g. your Principal or introducers) who will be paid a share of the fee we will pay on completion of this mortgage

## B Product details

Case Reference number (if known)

Which intermediary group/network are you submitting this case under? (List only one)

Loan required

£

Purchase price

£

Term required

Years

Other

(for Lifetime, please fill in a separate application form)

Yes  No

Yes  No

If the answer to either of the 2 questions above is No, please provide details here

## B Product details (cont)

### Purpose of loan? (✓)

Purchase

Yes

No

### Do you wish to transfer your existing rate to a new property? (✓)

The existing mortgage may be ported as per your existing conditions.

### Repayment method (✓)

Repayment

Interest only

Part interest only and part repayment

Repayment £

Interest only £

### If your mortgage is part interest only and part repayment, please tell us how this is to be apportioned?

### If your mortgage is either Interest only or part interest only and part repayment, what repayment strategy do you have? (✓ all that apply)

Pension  Name of Provider

Current total £

Monthly amount £

Expected balance at the end of the mortgage term £

ISA  Name of Provider

Current total £

Monthly amount £

Expected balance at the end of the mortgage term £

Endowment policy  Name of Provider

Current total £

Monthly amount £

Expected balance at the end of the mortgage term £

Other  Please specify

No repayment strategy

# Mortgage Application

## 1 Personal details

### First applicant (Applicant with highest income)

### Second applicant

Please complete all white areas in block capitals and tick where applicable in black ink.

**Title**  
(Mr/Mrs/Miss/Ms/Other)

**First names**

  


**Surname**

**Previous surname**

**Previous title**  
(Mr/Mrs/Miss/Ms/Other)

**Date of birth**

**Current address**

  
  
  
  
 Postcode

**Date moved into current address**

**What are you going to do with this property? (✓)**

Selling  Not selling  Already sold  
 Letting  Transfer of title  N/A

**Sale Price**

£

  





  
  
  
  
 Postcode

Selling  Not selling  Already sold  
 Letting  Transfer of title  N/A

£

**1 Personal details (cont)**

**First applicant**  
(Applicant with highest income)

**Second applicant**

**Correspondence address if different**

	Postcode

	Postcode

**Reason for different correspondence address**

--	--

--	--

**Current residential status (✓)**

<input type="checkbox"/> Owner	<input type="checkbox"/> Other, please provide details below
--------------------------------	--------------------------------------------------------------

<input type="checkbox"/> Owner	<input type="checkbox"/> Other, please provide details below
--------------------------------	--------------------------------------------------------------

**Home telephone number**

Code	
------	--

Code	
------	--

**Work telephone number**

Code	
------	--

Code	
------	--

**Can we call you at work? (✓)**

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

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

**Mobile telephone number**

Code	
------	--

Code	
------	--

**If less than 3 years give previous address(es)**  
(if more than one, please use the additional information sheet at the back)

	Postcode

	Postcode

**Date moved into previous address**

--	--	--	--

--	--	--	--

**Date moved out of previous address**

--	--	--	--

--	--	--	--

**Previous residential status (✓)**

<input type="checkbox"/> Owner	<input type="checkbox"/> Other, please provide details below
--------------------------------	--------------------------------------------------------------

<input type="checkbox"/> Owner	<input type="checkbox"/> Other, please provide details below
--------------------------------	--------------------------------------------------------------

**Nationality**

--	--

--	--

**Are you a UK resident? (✓)**

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

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

**If No, state country of residence**

--	--

--	--

**Have you paid UK tax throughout the last 3 years? (✓)**

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

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

**Have you applied for or been granted asylum in the UK? (✓)**

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

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

**Do you have an indefinite right to reside and work in the UK? (✓)**

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

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

**Do you have 2 years remaining on your visa and permission to work in the UK? (✓)**

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

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

**Have you paid UK tax at any time in the last 5 years? (✓)**

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

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

**Sex (✓)**

<input type="checkbox"/> Male	<input type="checkbox"/> Female
-------------------------------	---------------------------------

<input type="checkbox"/> Male	<input type="checkbox"/> Female
-------------------------------	---------------------------------

**Marital status (✓)**

<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Civil Partner
<input type="checkbox"/> Divorced	<input type="checkbox"/> Widowed	<input type="checkbox"/> Separated

<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Civil Partner
<input type="checkbox"/> Divorced	<input type="checkbox"/> Widowed	<input type="checkbox"/> Separated

**State relationship between applicants**

--	--

--	--

**Do you hold diplomatic immunity (✓)**

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

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

**Do you have any unspent dishonesty convictions or a fraud related criminal record (✓)**

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

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



## 2a For employees (cont)

Please send us your last three months' wage slips and last P60 (certified copies).

Documentation provided must be originals or true certified copies of an original document and signed by a member of a professional body, such as a solicitor or Accountant.

If you have been with your present employer for less than three years, please give name and address and length of service with your previous employer (If more than one, please use the additional information sheet at the back. Please advise if previously employed or self-employed.)

Name	
Address	
	Postcode
	Start date
	End date
Nature of previous employer's business	

Name	
Address	
	Postcode
	Start date
	End date

## 2b For self-employed (and company directors who hold 20% or more shares in the company)

### First applicant (Applicant with highest income)

### Second applicant

We may require certified/audited accounts or an income tax self-assessment. (SA302).

**Nature of business**

**Company name**

**Position in company**

**How long in business**

**Address**

**If director or part owner please indicate share**

**Last three years share of net profit, and year ended**

**If you also receive a salary in addition to the above net profit, please indicate here**

**If you also receive a dividend in addition to the above net profit, please indicate here**

**What is your anticipated retirement age?**

**Name of accountant**

**Address of accountant**

Nature of business	
Company name	
Position in company	
Years	Months
Address	
	Postcode
If director or part owner please indicate share	
	%
£	Year
£	Year
£	Year
£	per
£	per
Years	If this will be before the end of the mortgage term, please tell us how you intend to pay your monthly mortgage payments from the date of retirement until the end of the mortgage term:
Name of accountant	
Address of accountant	
	Postcode

Nature of business	
Company name	
Position in company	
Years	Months
Address	
	Postcode
If director or part owner please indicate share	
	%
£	Year
£	Year
£	Year
£	per
£	per
Years	If this will be before the end of the mortgage term, please tell us how you intend to pay your monthly mortgage payments from the date of retirement until the end of the mortgage term:
Name of accountant	
Address of accountant	
	Postcode

**2b For self-employed (cont)**

**First applicant**  
(Applicant with highest income)

**Second applicant**

Accountant's telephone number

Code	
------	--

Code	
------	--

Professional qualifications of accountant

--

--

Please include either original or true certified copies of last three years accounts with this application form

If you have been self employed in your present business for less than three years, please give name and address and length of service with your previous employer/self employment (If more than one, please use the additional information sheet at the back. Please advise if previously employed or self-employed.)

Name
------

Name
------

Address
---------

Address
---------

--

--

	Postcode
--	----------

	Postcode
--	----------

Years	Months
-------	--------

Years	Months
-------	--------

Nature of previous employer's business

--

--

**3 Other Income**

**First applicant**  
(Applicant with highest income)

**Second applicant**

Please complete this section if you are currently receiving any regular income from a source other than your main employment as detailed in section 2.

Net monthly pension income (after tax)

£		pm
---	--	----

£		pm
---	--	----

Pension Credit

£		pm
---	--	----

£		pm
---	--	----

Net monthly rental income (after tax)\*

£		pm
---	--	----

£		pm
---	--	----

Monthly rent a room income

£		pm
---	--	----

£		pm
---	--	----

Additional Income

£		per
---	--	-----

£		per
---	--	-----

Source of additional income

--

--

(If employment) Nature of employer's business

--

--

Employer's Name

--

--

Employer's Address

--

--

--

--

	Postcode
--	----------

	Postcode
--	----------

Occupation

--

--

Maintenance Received

£		per
---	--	-----

£		per
---	--	-----

Child Benefit

£		per
---	--	-----

£		per
---	--	-----

Contributions from non mortgage holders

£		per
---	--	-----

£		per
---	--	-----

Disability living allowance

£		per
---	--	-----

£		per
---	--	-----

Guaranteed disability allowance

£		per
---	--	-----

£		per
---	--	-----

\*Buy to let account and the requirement for proof of rental income: Please provide the following evidence: 1 Copies of current tenancy agreement; 2 Copies of your last month bank statement showing receipts of rental income, or if the property is empty, please provide a letter from the Association of Residential Lettings Agents confirming the rental income.

### 3 Other Income (cont)

#### First applicant (Applicant with highest income)

#### Second applicant

Housing benefit	£	per
Incapacity benefit	£	per
Income support	£	per
Job Seeker Allowance	£	per
Tax Credits	£	per
Universal Credit	£	per
Other Income amount and source	£	

£	per

### 4 Existing financial commitments

#### 4a Existing financial commitments

Please give details of all mortgages, bank loans, current credit card or credit/hire purchase agreements, alimony, involving regular payments. If you have more than four, please provide the same details as requested above for each loan in section 12.

Lender name	Loan 1		Loan 2		Loan 3		Loan 4	
	<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>	
Type of loan (✓) (tick one only)	BTL	2nd mortgage						
	<input type="checkbox"/>	<input type="checkbox"/>						
	credit cards	store cards						
	<input type="checkbox"/>	<input type="checkbox"/>						
	car finance	payday loan						
	<input type="checkbox"/>	<input type="checkbox"/>						
	HP arrangement	other loan						
	<input type="checkbox"/>	<input type="checkbox"/>						
	alimony		alimony		alimony		alimony	
	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	
Borrower(s) name(s)	<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>	
Reference number (Credit card number, loan number, etc.)	<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>	
Current Balance	£	<input type="text"/>						
Monthly payment	£	<input type="text"/>						
Please indicate the total monthly payment of all loans	£		<input type="text"/>		<input type="text"/>		<input type="text"/>	
Date the loan is due to be repaid	<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>	
Is the loan secured against your home?	<input type="checkbox"/> Yes	<input type="checkbox"/> No						

**4b Expenditure Details**

**First applicant**  
(Applicant with highest income)

**Second applicant**

Please give details of your other main monthly outgoings. We will use this information to assess whether you can reasonably afford the mortgage payment.

**HOUSEHOLD BILLS**

Monthly gas bill

£  pm

£  pm

Monthly electricity bill

£  pm

£  pm

Monthly water bill

£  pm

£  pm

Monthly Council tax bill

£  pm

£  pm

Monthly expenditure on other fuels  
(if applicable)

£  pm

£  pm

Monthly expenditure on  
household insurance

£  pm

£  pm

Monthly expenditure on TV,  
Satellite & Internet

£  pm

£  pm

Monthly expenditure on food  
& household goods

£  pm

£  pm

Monthly expenditure for Service Charges/  
Ground Rent (if applicable)

£  pm

£  pm

**LIVING COSTS**

Monthly expenditure on household repair,  
DIY and upkeep

£  pm

£  pm

Monthly expenditure on alcohol and tobacco

£  pm

£  pm

Monthly expenditure on clothes,  
jewellery & accessories

£  pm

£  pm

Monthly expenditure on phones & mobiles

£  pm

£  pm

Monthly expenditure on newspapers,  
magazines & books

£  pm

£  pm

Monthly expenditure on hair & cosmetics

£  pm

£  pm

Monthly expenditure on Laundry/dry  
cleaning

£  pm

£  pm

Monthly expenditure on life assurance/  
pension

£  pm

£  pm

Monthly expenditure on disability/mobility  
costs

£  pm

£  pm

Monthly expenditure on school meals  
and meals at work

£  pm

£  pm

Monthly expenditure on sundries,  
emergencies and contingencies

£  pm

£  pm

Monthly expenditure on electric goods  
& appliances

£  pm

£  pm

**CHILDREN, PETS, TRAVEL AND LEISURE**

Monthly expenditure on education

£  pm

£  pm

Monthly expenditure on childcare

£  pm

£  pm

Monthly expenditure on petcare

£  pm

£  pm

Monthly expenditure on toys, gifts &  
allowance

£  pm

£  pm

Are you liable to pay any maintenance/  
child support payments?

Yes  No

Yes  No

If Yes, how much per month?

£  pm

£  pm

Monthly expenditure on parking

£  pm

£  pm

Monthly expenditure on public transport

£  pm

£  pm

Monthly expenditure on vehicle fuel

£  pm

£  pm

Monthly expenditure on vehicle insurance

£  pm

£  pm

Monthly expenditure on MOT/servicing

£  pm

£  pm

## 4b Expenditure Details (cont)

### CHILDREN, PETS, TRAVEL AND LEISURE (cont)

Monthly expenditure on vehicle tax

£  pm

Monthly expenditure on other travel

£  pm

Monthly expenditure on going out

£  pm

Monthly expenditure on holidays

£  pm

Monthly expenditure on lottery and gambling

£  pm

Monthly expenditure on sports & hobbies

£  pm

Monthly expenditure on takeaway meals

£  pm

Monthly expenditure on charitable contributions

£  pm

## Second applicant

£  pm

## 4c Court judgments/decrees/insolvency/bankruptcy/credit defaults

**Have you ever been insolvent, bankrupt, sequestrated, made arrangements with your creditors or been involved in any court proceedings for debt in the last 6 years? (✓)**  
If yes please give details (including how many County Court Judgments or Bankruptcy Undertakings, if any) on the additional information sheet at the back

### First applicant (Applicant with highest income)

CCJ  Yes  No

Bankruptcy/insolvency/sequestrated  Yes  No

Have you had a property repossessed?  Yes  No

Credit defaults  Yes  No

### Second applicant

CCJ  Yes  No

Bankruptcy/insolvency/sequestrated  Yes  No

Have you had a property repossessed?  Yes  No

Credit defaults  Yes  No

## 5 Financial Details

### First applicant (Applicant with highest income)

#### CURRENT BANK ACCOUNT DETAILS

Bank/building society name

Full address

Postcode

Sort code and account number

Sort code  Account no.

Time with bank

Years  Months

Including the one above which other bank/building society accounts do you have?

Current  Deposit  High interest cheque

Please tick (✓)

Business  Loan

Other (please specify)

Cash in building society/bank accounts

£

#### SAVINGS ACCOUNT DETAILS

Do you have one or more savings accounts?

Yes  No

If yes: Total savings amount

£

Names of providers the savings accounts are held with

### Second applicant

Postcode

Sort code  Account no.

Years  Months

Current  Deposit  High interest cheque

Business  Loan

Other (please specify)

£

Yes  No

£

## 5 Financial Details (cont)

### OTHER INVESTMENTS

Do you have any other investments?

If yes: Total investment amount

Names of institutions these investments are held with

### First applicant (Applicant with highest income)

Yes  No

£

  
  


### Second applicant

Yes  No

£

  
  


## 6 Property details

Address of property to be mortgaged  
(full postcode is required)

  
 Postcode

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

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

Other (please specify)

Yes  No

Is the property a new build  
(under construction)? (✓)

Yes  No

Is the property within the M25 motorway? (✓)

Yes  No If yes, how many?

Is the property converted into  
self contained flats? (✓)

Yes  No

Is, or was, the property built or owned by the  
local authority or a housing association? (✓)

(If yes, this may be unacceptable.  
Please check with us for exceptions.)

Approximate year built

Number of bedrooms

If the property is less than 10 years old,  
is it covered under any of the following  
warranties? (✓)

NHBC  Zurich Municipal  HAPM  Premier Guarantee  Architects Certificate  Other  None

Property tenure (✓)

Freehold  Leasehold  Feudal (Scotland only)  Commonhold

Do you, or will you, own the  
whole of the freehold? (✓)

Yes  No

If leasehold please give:

Number of years remaining on lease	Annual maintenance charge	Annual ground rent or rent charge
<input type="text"/> Years	£ <input type="text"/>	£ <input type="text"/>

Construction of walls (✓)

Brick  Stone  Timber frame durable outer leaf  Other

Roof construction (✓)

Slate tile  Concrete tile  Flat felt  Thatch  Other

If the property is a flat or maisonette  
is it purpose built? (✓)

Yes  No  Number of floors in the block  Number of flats in the block  Number of lifts in the block

Is it above or adjacent to  
commercial premises? (✓)

Yes  No

(If yes, then normally this will be unacceptable.  
Please check with us for exceptions.)

## 7 Property purchase

Purchase price of property

£

Source of funds (✓)

<input type="checkbox"/>	Equity in present property	£ <input type="text"/>
<input type="checkbox"/>	Applicant(s) – own savings	£ <input type="text"/>
<input type="checkbox"/>	Builder's incentive scheme	£ <input type="text"/>
<input type="checkbox"/>	Gift from family/inheritance	£ <input type="text"/>
<input type="checkbox"/>	Previous property sale	£ <input type="text"/>
<input type="checkbox"/>	Loan	£ <input type="text"/>
<input type="checkbox"/>	Other source <input type="text" value="Please state"/>	£ <input type="text"/>
<input type="checkbox"/>	N/A	Total £ <input type="text"/>

## 8 Valuation

### MORTGAGE VALUATION REPORT

We will need to obtain a Mortgage Valuation Report. This is a limited report and is not a survey of the property. It is prepared solely for our purposes and as such should not be relied on by you as a report on condition.

If you require, we can introduce you to firms of chartered surveyors that you can instruct to carry out a more detailed Homebuyers Survey and Valuation. If you require this please indicate below:

Mortgage Valuation Report     Homebuyers Survey and Valuation

NOTE: If you have not indicated that you require a Homebuyers Survey and Valuation we will process this mortgage application on the basis of a Mortgage Valuation Report.

If you are not already the owner of the property, please give the name, address and telephone number of the person we can contact to make arrangements for the valuation. If this person is not the owner of the property please give details

Postcode	Telephone numbers

Please state the names and telephone number of any selling agent

Postcode	Telephone numbers

### PURCHASES IN SCOTLAND

Where a valuation of this property has already been carried out, what was the cost of this valuation?

£

Who carried out the report?


The type of report was:

Mortgage Valuation Report     Homebuyers Survey and Valuation     Building Survey

Your valuation/application fees should be paid by cheque or postal order (we do not accept debit, credit card or cash payments). Please note that we cannot process your application or instruct a valuation until the cheque or postal order is received by us. Please make it payable to 'Bradford & Bingley' and enclose it with your application.

9

## Details of existing mortgage

Existing mortgage account number

Original mortgage amount

 £

Mortgage outstanding

 £

Monthly payment

 £

Start date of the mortgage

To be repaid?

 Yes  No

Will the property be let?

 Yes  No

Do you have any other mortgages? (✓)

If yes, please give details on the additional information page, together with the addresses of the property(ies).

 Yes  No

Have you ever been more than  
1 month in arrears in the last 12 months?  
If so, please give details

  
  
  
  


Is your property used as security for any other  
loan (including business overdrafts)? (✓)

 Yes  No

If yes please give details: Purpose of loan

## First applicant (Applicant with highest income)

## Second applicant

 £

 £

 £

 Yes  No

 Yes  No

 Yes  No

  
  
  
  

 Yes  No

## 10 Property insurance

THIS SECTION MUST BE COMPLETED.

Please tick the appropriate box  
and provide details and evidence  
of the cover to your solicitor. (✓)

Evidence of suitable property insurance must be provided  
to your solicitor before completion of your loan.

 Arranging own insurance

 Insurance arranged by  
freeholder (leasehold/commonhold only)

## 11 Solicitor's details

Name of solicitor or licensed conveyancer acting for you

Name of firm

Full address

  
 Postcode

Telephone number

 Code 

Fax number

 Code 

DX address

  


DX number

Please note – we may use our own solicitor to act on our behalf. In such circumstances you will be responsible for our solicitor's costs as well as those of your own solicitor.

### IMPORTANT INFORMATION:

PLEASE ENSURE YOU HAVE SIGNED AND DATED THE DECLARATION TO AVOID ANY DELAYS IN PROCESSING YOUR APPLICATION. DOCUMENTATION PROVIDED MUST BE ORIGINALS OR TRUE CERTIFIED COPIES OF AN ORIGINAL DOCUMENT AND SIGNED BY A MEMBER OF A PROFESSIONAL BODY, SUCH AS A SOLICITOR OR ACCOUNTANT.

**12 Please use the space below to detail any additional information**

If you need more space please attach additional sheets.

Case Reference No.

Name of first applicant	Name of second applicant
Property Address	
Postcode	

## Declaration

### I/We declare and agree that:

1. I/We are applying for the loan detailed in this application.
  2. The information in this application is true, accurate and complete.
  3. Should the loan be made, all the information I/we have given to you will form part of the terms of the loan contract.
  4. I/We have read any answers that have been completed by anyone else.
  5. I/We have disclosed any information which is material to my/our application.
  6. I/We undertake to make good any loss that you may suffer by relying on any information I/we have given you.
  7. I/We understand that you may require additional information and I/we undertake to supply this to you.
  8. Before completion of the loan, I/we undertake to ensure that all information that I/we have given to you is and remains true, accurate and complete, and if it is not I/we will immediately notify you in writing.
  9. I/We authorise you or your agents to make enquiries of any person including current and previous lenders, employers, landlords, accountants, bankers, the Land Registry and/or the Inland Revenue as you consider necessary in connection with this application to confirm the truth, accuracy and completeness of the above information and for credit reference purposes. Any costs incurred will be my/our responsibility.
  10. I/We authorise you or your agents to make enquiries of any current lender to obtain details of any outstanding balance and cost of redemption. Any costs incurred will be my/our responsibility.
  11. I/We undertake to pay any legal, arrangement and valuation fees and other disbursements incurred by you whether or not a loan completes.
  12. I/We agree that in the event of a loan being made to me/us you may insure at my/our cost the property against loss or damage by fire and such other risks and in which amounts you consider necessary under the terms of a household policy in the event of appropriate insurance protection not being provided.
  13. I/We understand that any introducer is not authorised to make any representation or give any undertaking on your behalf whether in relation to the loan or otherwise and therefore you will not be bound by, or liable for, any such representation or undertaking.
  14. I/We authorise you to disclose details of the progress of my/our application to be sent to any introducer/packager named in this application.
  15. I/We give irrevocable authority for any introducer/packager named on this form to make written representations in relation to this application or written amendments to this application on my/our behalf.
  16. I/We agree that you may send a copy of this application to my/our conveyancer.
  17. I/We irrevocably authorise my/our conveyancer to send their entire file relating to the whole transaction (not just the loan) to you at your request.
  18. I/We consent to you:
    - giving any information in this application to the persons or bodies set out below;
    - obtaining any information relating to this application from those persons or bodies;
  - giving to, or receiving from, the persons or bodies set out below, any information about the conduct of my account (whether or not in default).
- The relevant persons or bodies are:
- (a) One or more credit reference agencies (which will retain a record of the search).
  - (b) Insurance companies.
  - (c) The Council of Mortgage Lenders Possessions Register.
  - (d) Operators of fraud prevention systems accessed by other lenders all of whom may in turn make it available to other lenders and insurers for the purpose of assessing further applications for credit or other financial services, by me and members of my household and for occasional debt tracing, arrears management and fraud prevention.
  - (e) Any person acting as or on behalf of any guarantor.
19. I/We are strongly advised to take independent legal advice.
  20. My/our personal information may be processed as detailed below.
  21. I/We have read and understand the explanation of 'Bradford & Bingley and Securitisation' and consent to any transfer of your interest.
  22. I/We consent to my/our loan/mortgage being securitised or used to back the issue of a covered bond.
  23. If the loan is to be regulated by the FCA, I/we have received a Mortgage Illustration for the loan detailed in this application.
- "You/Your" in this declaration means Bradford & Bingley and its successors, assignee or transferees.

### Bradford & Bingley and Securitisation

In common with many major mortgage lenders worldwide, we may securitise some of our mortgages in the future. The following is an explanation of what this means.

#### What is securitisation and why do lenders do it?

All financial institutions have limits on the amount they are allowed to lend, based on the amount of their capital (eg. shareholders' funds invested with them). In order to release capital for future lending, an interest in the loan/mortgages may be transferred to an investor, rather than using the more traditional methods of capital raising such as issuing new shares. This method of raising capital is known as securitisation and has now become usual in capital markets throughout the world.

The investors in securitisations are generally institutional investors such as major banks and other financial institutions as well as multinational companies.

#### If Bradford & Bingley were to securitise your mortgage, how would it affect you?

Other than in circumstances which Bradford & Bingley considers very unlikely to arise, you should not notice any effect if your loan/mortgage were to be securitised, because Bradford & Bingley would continue to administer it, including setting interest rates, and you would still deal with Bradford & Bingley in relation to your loan/mortgage. When you sign the declaration you are giving consent to the securitisation of your loan/mortgage.

#### 1st Applicant

Signature
Date

### Bradford & Bingley and Covered Bonds

We may also use some of our mortgages (especially those with a low loan to value ratio) as security for the issue of covered bonds to investors. The issue of covered bonds is a more recent development than securitisation, but is well developed in a number of other European countries and is now being used by major mortgage lenders in the United Kingdom as an alternative means of raising funds. There are a number of technical differences between securitisation and the issue of covered bonds: for example, mortgages which we use to back the issue of covered bonds would stay on our balance sheet and so (unlike securitisation) would not release capital for future lending. As with securitisation, however, Bradford & Bingley considers that, except in circumstances which it considers very unlikely to arise, you should not notice any effect if your loan/mortgage is used to back the issue of a covered bond, because Bradford & Bingley would continue to administer it, including setting interest rates, and you would still deal with Bradford & Bingley in relation to your loan/mortgage.

When you sign the declaration, you are giving consent to your loan/mortgage being used to back the issue of a covered bond.

#### Data Protection Notice

##### Data Protection Act 1998

Bradford & Bingley will use your personal information for the purposes of processing your application, managing your account, risk assessment, marketing, statistical research

and for analysing your transactions. Where necessary we may need to disclose your information to our service providers and agents.

We may use your information to make credit scoring decisions. To enable us to do this we may make enquiries about you with licensed credit reference agencies who will keep a record of the search. This information may be shared with other lenders for the purpose of making lending decisions about you and for occasional debt tracing and fraud prevention. We may from time to time require to process personal data about you which the Data Protection Act 1998 defines as sensitive, such as health data or criminal convictions. By providing this data you signify your consent to such data being processed by Bradford & Bingley and its service providers and agents for the above purposes.

For marketing purposes Bradford & Bingley and other Bradford & Bingley plc group companies, together with third parties with whom we have business relationships would like to contact you by mail, telephone, e-mail or fax with offers of goods or services which may interest you.

If you do not wish to be contacted for marketing purposes please tick this box

I/we confirm that Bradford & Bingley and other Bradford & Bingley plc group companies or their agents may contact me by telephone for mortgage marketing purposes

You have the right to apply for a copy of your information (subject to the payment of a small fee) and to ask for any inaccuracies to be corrected.

#### 2nd Applicant

Signature
Date

This form must be signed and dated for us to be able to proceed with the application.

# Bradford & Bingley

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

Please fill in the whole form including official use box using a ball point pen and send it to:

Direct Debits  
 Bradford & Bingley plc,  
 PO Box 629,  
 DURHAM,  
 DH1 9JQ

Name(s) of Account Holder(s)

Bank/Building Society account number

Branch Sort Code

Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	
Postcode	

Your mortgage reference number

Service user number

9	7	3	4	6	2
---	---	---	---	---	---

**PLEASE COMPLETE THIS SECTION**

For Bradford & Bingley official use only. (This is not part of the instruction to your bank or building society.)

Date

Full address of the mortgaged property

Postcode

On which date each month would you like the mortgage payment to come out of your account (e.g. 15th)?

### Instruction to your Bank or Building Society

Please pay Bradford & Bingley Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Bradford & Bingley and if so, details will be passed electronically to my Bank/ Building Society.

Signature(s)
Print Name(s)
Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

This guarantee should be detached and retained by the Payer.

## The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Bradford & Bingley will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Bradford & Bingley to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Bradford & Bingley or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Bradford & Bingley asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

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

**Bradford & Bingley plc**

PO Box 629  
DURHAM  
DH1 9JQ

**[www.bbg.co.uk](http://www.bbg.co.uk)**

**Telephone 0330 159 2590**

Calls may be recorded for monitoring and training purposes. Charges for calling 03 numbers are the same as for calls made to standard UK landline phone numbers starting 01 or 02 and are also included in bundled minutes and unlimited call packages.

Bradford & Bingley plc. Registered office: Croft Road, Crossflatts, Bingley, West Yorkshire, BD16 2UA.  
Registered in England and Wales (Company No. 3938288). Authorised and regulated by the Financial Conduct Authority. Reg. No. 106126.

Bradford & Bingley plc is part of the UK Asset Resolution Limited group.