

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)

Name of Applicant 1 (Complete the reverse side for Applicant 2) Current Address I certify that the application is	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%; height: 25px;"></td> <td style="width: 30%; height: 25px;">Date of Birth</td> </tr> <tr> <td colspan="2" style="height: 25px;"></td> </tr> <tr> <td style="height: 25px;"></td> <td style="height: 25px;">Postcode</td> </tr> <tr> <td style="height: 25px;"> <input type="checkbox"/> Face to Face </td> <td style="height: 25px;"> <input type="checkbox"/> Non Face to Face </td> </tr> <tr> <td colspan="2" style="height: 25px;"> Mortgage Reference Number </td> </tr> </table>		Date of Birth				Postcode	<input type="checkbox"/> Face to Face	<input type="checkbox"/> Non Face to Face	Mortgage Reference Number	
	Date of Birth										
	Postcode										
<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)
Current Full Signed Passport (4)				DoB		
Resident Permit issued to EU Nationals by the Home Office		Country of Origin		DoB		
Disabled Persons Parking Permit (6)		Issuing Authority				
					Date of Issue	
Current UK/EU Photo Driving Licence (1)				DoB		
Current Full UK Driving Licence (old style) (1)				DoB		
Firearms Certificate (1)		Issuing Authority				
State Pension or Benefits Book/Notification Letter (1)		Issuing Authority				
Sub-contractors Certificate		Issuing Authority				
Inland Revenue Tax Notification (1)	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)
Most Recent Mortgage Statement		Lender		
Current Local Authority Tax bill		Authority		
Current Local Authority Rent Card or Tenancy Agreement		Authority		
Bank/Building Society/Credit Union Statement or Passbook (5)		Issuer		
Utility Bill (not mobile phone) (5)		Utility		
Current UK/EU Photo Driving Licence (1)			DoB	
Current Full UK Driving Licence (old style) (1)			DoB	
State Pension or Benefits Book/Notification Letter (1)		Issuing Authority		
Firearms Certificate (1)		Issuing Authority		
Inland Revenue Tax Notification (1)	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.

I CERTIFY THAT 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 style="width: 100%;" type="text"/> Name <input style="width: 100%;" type="text"/> Position <input style="width: 100%;" type="text"/> Date <input style="width: 100%;" type="text"/> Tel. <input style="width: 100%;" type="text"/>	Company Address <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> FCA Ref No. <input style="width: 100%;" type="text"/>
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* N.B. This certificate must be signed by the person who has seen the original documentary evidence.

Customer Verification Form (for Brokers' use only)

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

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.

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Disabled Persons Parking Permit (6)		Issuing Authority				
					Date of Issue	
Current UK/EU Photo Driving Licence (1)				DoB		
Current Full UK Driving Licence (old style) (1)				DoB		
Firearms Certificate (1)		Issuing Authority				
State Pension or Benefits Book/Notification Letter (1)		Issuing Authority				
Sub-contractors Certificate		Issuing Authority				
Inland Revenue Tax Notification (1)	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)
Most Recent Mortgage Statement		Lender		
Current Local Authority Tax bill		Authority		
Current Local Authority Rent Card or Tenancy Agreement		Authority		
Bank/Building Society/Credit Union Statement or Passbook (5)		Issuer		
Utility Bill (not mobile phone) (5)		Utility		
Current UK/EU Photo Driving Licence (1)			DoB	
Current Full UK Driving Licence (old style) (1)			DoB	
State Pension or Benefits Book/Notification Letter (1)		Issuing Authority		
Firearms Certificate (1)		Issuing Authority		
Inland Revenue Tax Notification (1)	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).
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I CERTIFY THAT 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"/> <input type="text"/> FCA Ref No. <input type="text"/>
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* 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

Telephone number

Mobile number

Fax number

E-mail address

Regulatory status (✓)

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

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

THIS SECTION MUST BE COMPLETED

☐

Directly authorised

☐

Appointed representative

APPOINTED REPRESENTATIVES ONLY

☐

Advised

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

£

£

B Product details

Case Reference number (if known)

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

Loan required

Term required

Will the property be the
client's main residence? (✓)

Will this property be used solely as private
accommodation and not for any business purposes? (✓)

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

£

Purchase price

£

Years

Other

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

☐

Yes

☐

No

☐

Yes

☐

No

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 £

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

Date moved into current address

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

Sale Price

Postcode

☐ Selling

☐ Not selling

☐ Already sold

☐ Letting

☐ Transfer of title

☐ N/A

£

Postcode

☐ Selling

☐ Not selling

☐ Already sold

☐ Letting

☐ Transfer of title

☐ N/A

£

1 Personal details (cont)

Children and other dependents

Name	Relationship to you	Date of birth	Reside in property?	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No

2 Employment details

First applicant (Applicant with highest income)

Second applicant

Note: A 3-year consecutive employment history is required

2a For employees (and company directors who hold less than 20% shares in the company)

Please send us your last three months' wage slips and last P60.

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.

Occupation

Length of service

Is your employment permanent? (✓)

Is the contract renewable? (✓)

Are you still in a probationary period with your current employment? (✓)

Employer's name

Employer's full address (Please provide an address where we can request an employer's reference)

Nature of employer's business

Net basic income per month (after tax)

Net bonus amount per month (after tax)

Net commission amount per month (after tax)

Net overtime per month (after tax)

Net mortgage allowance paid by your employer (after tax)

What is your anticipated retirement age?

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

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

If No, when will your contract finish?

<input type="text"/>	End date
----------------------	----------

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

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

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

£	<input type="text"/>	pm
---	----------------------	----

£	<input type="text"/>	pm
---	----------------------	----

£	<input type="text"/>	pm
---	----------------------	----

£	<input type="text"/>	pm
---	----------------------	----

£	<input type="text"/>	per
---	----------------------	-----

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

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

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

If No, when will your contract finish?

<input type="text"/>	End date
----------------------	----------

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

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

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

£	<input type="text"/>	pm
---	----------------------	----

£	<input type="text"/>	pm
---	----------------------	----

£	<input type="text"/>	pm
---	----------------------	----

£	<input type="text"/>	pm
---	----------------------	----

£	<input type="text"/>	per
---	----------------------	-----

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

2a For employees (cont)

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.)

Nature of previous employer's business

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.

Name

Address

Postcode

Start date

End date

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

Years

Months

Address

Postcode

If director or part owner please indicate share

%

Last three years share of net profit,
and year ended

£

Year

£

Year

£

Year

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

£

per

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

£

per

What is your anticipated retirement age?

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

Years

Months

Postcode

%

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:

Postcode

2b For self-employed (cont)

Accountant's telephone number

Professional qualifications of accountant

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.)

Nature of previous employer's business

First applicant (Applicant with highest income)

Code

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

Name

Address

Postcode

Years Months

Second applicant

Code

Name

Address

Postcode

Years Months

3 Other Income

First applicant (Applicant with highest income)

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

Pension Credit

£ pm

Net monthly rental income
(after tax)*

£ pm

Monthly rent a room income

£ pm

Additional Income

£ per

Source of additional income

(If employment) Nature of employer's business

Employer's Name

Employer's Address

Postcode

Occupation

Maintenance Received

£ per

Child Benefit

£ per

Contributions from non mortgage holders

£ per

Disability living allowance

£ per

Guaranteed disability allowance

£ per

Second applicant

£ pm

£ pm

£ pm

£ pm

£ per

Postcode

£ per

£ per

£ per

£ 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)

Housing benefit

Incapacity benefit

Income support

Job Seeker Allowance

Tax Credits

Universal Credit

Other Income amount and source

£	per
£	per
£	per
£	per
£	per
£	per
£	per

Second applicant

£	per
£	per
£	per
£	per
£	per
£	per
£	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

Type of loan (✓)
(tick one only)

Loan 1		Loan 2		Loan 3		Loan 4	
BTL	2nd mortgage	BTL	2nd mortgage	BTL	2nd mortgage	BTL	2nd mortgage
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
credit cards	store cards	credit cards	store cards	credit cards	store cards	credit cards	store cards
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
car finance	payday loan	car finance	payday loan	car finance	payday loan	car finance	payday loan
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HP arrangement	other loan	HP arrangement	other loan	HP arrangement	other loan	HP arrangement	other loan
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<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)

Reference number (Credit card number,
loan number, etc.)

Current Balance

Monthly payment

Please indicate the total monthly payment
of all loans

Date the loan is due to be repaid

Is the loan secured against your home?

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

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

£ pm

£ pm

£ pm

£ pm

£ pm

£ pm

£ 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

Sort code and account number

Time with bank

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

Please tick (✓)

Cash in building society/bank accounts

SAVINGS ACCOUNT DETAILS

Do you have one or more savings accounts?

If yes: Total savings amount

Names of providers the savings accounts are held with

Sort code Account no.

Years Months

☐ Current ☐ Deposit ☐ High interest cheque

☐ Business ☐ Loan

Other (please specify)

£

☐ Yes ☐ No

£

Second applicant

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)

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

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

Is the property within the M25 motorway? (✓)

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

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? (✓)

Property tenure (✓)

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

If leasehold please give:

Construction of walls (✓)

Roof construction (✓)

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

Is it above or adjacent to
commercial premises? (✓)
(If yes, then normally this will be unacceptable.
Please check with us for exceptions.)

Postcode

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

Other (please specify)

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

If yes, how many?

☐ Yes ☐ No

☐ NHBC ☐ Zurich Municipal ☐ HAPM ☐ Premier Guarantee ☐ Architects Certificate ☐ Other ☐ None

☐ Freehold ☐ Leasehold ☐ Feudal (Scotland only) ☐ Commonhold

☐ Yes ☐ No

Number of years remaining on lease

Years

Annual maintenance charge

£

Annual ground rent or rent charge

£

☐ Brick ☐ Stone ☐ Timber frame durable outer leaf ☐ Other

☐ Slate tile ☐ Concrete tile ☐ Flat felt ☐ Thatch ☐ Other

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

☐ Yes ☐ No

7 Property purchase

Purchase price of property

£

Source of funds (✓)

☐ Equity in present property

£

☐ Applicant(s) – own savings

£

☐ Builder's incentive scheme

£

☐ Gift from family/inheritance

£

☐ Previous property sale

£

☐ Loan

£

☐ Other source

Please state

£

☐ N/A

Total £

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?

Will the property be let?

Do you have any other mortgages? (✓)

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

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)? (✓)

If yes please give details: Purpose of loan

First applicant (Applicant with highest income)

Second applicant

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

Telephone number

Fax number

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 ApplicantSignature 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

2nd ApplicantSignature Date

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.

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



- 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

Telephone 0330 159 2590

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