

# Mortgage Application Form

1. Full Name of Intermediary
2. Company Name
3. Phone Number
4. Fax Number
5. E-mail Address
6. Address & Postcode

Name of your Furness Regional Development Manager, if known

7. Are you directly authorised by the Financial Conduct Authority Yes ☐ No ☐

If YES please state your FCA registration number

8. Are you an appointed representative of a network or principal who is authorised by the FCA? If YES please state the name and address of the principal and the FCA registration number of the principal Yes ☐ No ☐

FCA Registration No	Postcode
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9. Is the property located in mainland England, Scotland or Wales? Yes ☐ No ☐  
If you have ticked NO then unfortunately the Society will not be able to accept the application

10. Are all applicants paid in UK Sterling? Yes ☐ No ☐  
If you have ticked NO then unfortunately the Society will not be able to accept the application

**IMPORTANT:** Please ensure all sections of the application forms are fully completed. PLEASE NOTE If they are not fully completed this could result in delays being encountered in the processing of the application and it may be necessary to return the form to you. THIS SECTION MUST BE COMPLETED BY THE INTERMEDIARY TO ENABLE THE SOCIETY TO COMPLY WITH THE FCA MORTGAGE RULES. FAILURE TO COMPLETE THE SECTION FULLY COULD RESULT IN DELAYS BEING ENCOUNTERED. UNDER FCA RULES YOU ARE RESPONSIBLE FOR ISSUING THE INITIAL DISCLOSURE DOCUMENT (IDD) AND Key Facts ILLUSTRATION (KFI) FOR THE PRODUCT WHICH THIS APPLICATION RELATES TO. YOU MUST NOT SUBMIT THIS APPLICATION UNTIL YOU HAVE ISSUED THE IDD AND THE KFI.

**Talk  
to us**

Talk to us

**0800 988 1561**

[www.furnessbs.co.uk](http://www.furnessbs.co.uk)

Always with your interest at heart

**Furness**   
BUILDING SOCIETY

11. Please confirm that you have disclosed the following information if appropriate Yes ☐ No ☐

- That you have informed your client if you have limited the products you have considered
- That you have used the term 'independent' only when there are no limitations to the lenders and product types you considered
- That you have informed the client of alternative finance options in situations where the client is considering increasing the amount of secured borrowing
- That you have supplied the client with a list of providers you are using when offering products from a limited range
- That you have disclosed to the client if you receive any commission such as procurement fees, from one or more lenders, and that you have provided, on request, information about the commission you are paid.

12. Confirm that the customer has received advice and recommendation  
PLEASE NOTE THAT THE SOCIETY WILL NOT ACCEPT EXECUTION ONLY APPLICATIONS

13. How was the customer interview carried out? Telephone ☐ Face to Face ☐  
If face to face, where did the interview take place? Customer home ☐ Intermediary office ☐

14. What fee have you charged the customer for advising or arranging this mortgage?

15. Have you charged the customer any other fees in connection with this transaction? If YES please provide full details below Yes ☐ No ☐

16. Are the fees payable up front OR at commencement of the mortgage? Up front ☐ At commencement ☐  
If a combination of fees are payable please provide full details below

17. Are any of the fees you charge the customer or the procurement fee you may receive from the Furness Building Society being refunded or rebated to the customer, in any circumstances e.g. if the application does not proceed? If YES please provide full details Yes ☐ No ☐

18. Do any of the fees change if the amount of the mortgage changes? If YES please provide full details Yes ☐ No ☐

19. Are any of the fees you charge the customer or procurement fee you may receive from Furness Building Society being paid to another 3rd party e.g. Network, Mortgage Club or another individual apart from the customer themselves? If YES please provide full details Yes ☐ No ☐

## Intermediary Buy to Let Declaration

To enable the Society to determine the type of Buy to Let mortgage being applied for please tick those statements which apply to your client

### CONSUMER BUY TO LET - Must meet all 3 criteria

1. I confirm I did not purchase the property with the intention of letting it out ☐
2. I confirm that I do not own any other Buy to Let properties ☐
3. I confirm that neither I nor my relatives will live at the property ☐

**For Consumer Buy to Let applications I confirm that I have asked my client the following questions and responses are provided in the additional notes section of the application form.**

1. Is there is sufficient rental demand in the property's locality? ☐
2. What is the expected rental income? ☐
3. How will the costs of managing a let property, including rental voids, rental arrears, letting and maintenance costs be managed? ☐

### UNREGULATED BUY TO LET - Must meet the following criteria

I confirm that this application is wholly or predominantly for business or long-term income and / or capital growth purposes and the property will not be occupied by myself or member of my immediate family ☐

**For Unregulated Buy to Let Applications I confirm I have explained the following to my client.**

- That you are entering into this agreement wholly or predominantly for the purposes of a business carried on (or that you intend to carry on)
- That you understand that you will not have the benefit of the protection and remedies that would be available to you if this mortgage was a Consumer Buy to Let contract under the Mortgage Credit Directive Order 2015
- That if you are in any doubt as to the consequences of the agreement not being regulated by this Order you should seek independent legal advice

### REGULATED BUY TO LET - Must meet the following criteria

I confirm that the Buy to Let property is or will be occupied by a member of my immediate family ☐

Regulated Buy to Let mortgages (sometimes referred to a 'family mortgages') are regulated by the Financial Conduct Authority and offer the same protection and remedies as a standard residential mortgage.

### DECLARATION

**I confirm that I/my Company have/has the necessary permissions from the FCA to advise (where applicable) complete and submit this application to the Society on behalf of my/our client.**

Signed \_\_\_\_\_ Dated \_\_\_\_\_

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# Intermediary Submission Criteria

The Society can only accept mortgage applications from Intermediaries who are regulated by the Financial Conduct Authority (either directly authorised or as Appointed Representatives).

If you have not previously introduced an application to the Society, please download our “Join our Panel” form which can be found on the Society’s website <http://www.furnessbs.co.uk/intermediaries>. The form must be fully completed and signed and submitted with your first application. If a ‘Join our Panel’ form has not been received prior to or on submission of your first application the application will not be processed any further, until such time a form has been received and you have been appointed to the Society’s Panel.

To assist the application being processed smoothly, please refer to the Society’s website for details of the Society’s Lending criteria <http://www.furnessbs.co.uk/intermediaries/>

The table below details the minimum submission requirements. Please note, however, additional documentation or information may be required in order to give a final underwriting decision.

**Please complete the appropriate column in relation to the application submitted and enclose with the application papers.**

Documentation	First Time Buyer Residential Purchase	Residential Purchase	Residential Remortgage	Additional Borrowing	BTL Purchase	BTL Remortgage	Advances over 80% LTV
Fully completed & signed application form							
Signed Direct Debit Mandate							
Valuation fee (if applicable)							
Application fee (if applicable)							
Proof of identification (new & existing borrowers)							
Proof of residency (new borrowers)							
Latest monthly payslip or last 3 weekly payslips							
Latest P60							
Last 2 years full accounts prepared by an Accountant							
Last 3 months bank statements							
Evidence of unencumbered deposit							
Latest mortgage statement(s) (if applicable)							
Interest only - evidence of repayment strategies							
Fully completed Asset & Liabilities statement							
Indication of rent achievable							
Current tenancy agreement(s)							

**All documentation must be certified as true copies. The Intermediary must clearly sign and date the documentary evidence, indicating they have seen the originals.**

Applications that arrive at the Society with the required documentation will be fully underwritten within our normal timescales, resulting in a quicker Offer of Loan being issued.

Where supporting documentation is missing this could result in delays with the processing and underwriting of the application. Please, therefore, ensure all necessary documentation is forwarded at the initial application stage.

Where no supporting documentation is received with the application form, the application will be returned to the Intermediary for resubmission.

Fees: Please enclose a cheque for any fees relative to the mortgage application (refer to KFI). For security reasons cheques should be made payable to Furness Building Society Re: Your Client’s Name. References: The Society reserves the right to request additional information in support of the mortgage application e.g. references from employer, Accountant or landlord.

# Important Additional Information for Applicants

## The following information is brought to your attention:

### Legal Fees

Many of the Society's remortgage products incorporate a legal fee incentive. It should however, be noted that in certain circumstances a charge may be payable by the applicant for legal work. Examples of areas where a charge will be payable include leasehold property, transfer of equity, deed of postponement, first registration, repayment of any other existing debts, etc.

There may be occasions where the Society feels it is more appropriate for the applicant to instruct their own Solicitor (rather than the Society's "default" remortgage Solicitor) and in such cases, the Society will contribute a maximum of £150 towards the legal costs where a legal fee incentive is included in the chosen mortgage product. The Solicitors costs may be in excess of £150.

### Society's "default" Remortgage Solicitor

Where you require the Society to appoint its nominated Solicitor to act in the remortgage, the submission of your application will be taken as your consent for your details to be passed to them and as your acknowledgement that this may be done before the offer has been issued.

### Debt consolidation

Where part of the advance is to be used to repay personal debts, there may be occasions where the Society requires that the debts are repaid by a Solicitor. On such occasions, the applicants will be required to appoint their own Solicitor (rather than the Society's "default" remortgage Solicitor) who must be willing to repay the debts on behalf of the applicant and confirm this to the Society. Where applicable, the Society will make contribution of up to a maximum of £150 towards legal costs. The Solicitors costs may be in excess of £150.

### Capital raising

Where part of the advance is to be used for capital raising or funds are being raised for other purposes including to assist in funding the purchase of another property, the Society may require the applicant to appoint their own Solicitor (rather than the Society's "default" remortgage Solicitor). In such cases it is likely that the Society would require the Solicitor to confirm that they will forward the funds directly to the creditor or the property Vendor/Vendor's Solicitor. Where applicable, the Society will make contribution of up to a maximum of £150 towards legal costs. The Solicitors costs may be in excess of £150.

### Independent Legal Advice

There may be occasions where the Society requires that one or more of the applicants obtain independent legal advice in respect of the transaction, typically on a joint application where debts are to be repaid from the advance and the debts are not currently held in joint names. The applicants will be responsible for the cost of this advice and the Society will require satisfactory confirmation from the Solicitor that the advice has been given.

### Scottish properties

The applicants will be required to appoint their own Solicitor (rather than the Society's "default" remortgage Solicitor). Where applicable, the Society will make contribution of up to a maximum of £150 towards legal costs. The Solicitors costs may be in excess of £150. If the Solicitor has not already been appointed to the Society's panel, the Society will need to verify the acceptability of the Solicitor. There is no guarantee that the Solicitor will be appointed to the Society's panel and the applicants will be responsible for any legal costs incurred in the event that approval to the Society's panel is not agreed.

### Solicitor panel

Where the applicants chosen Solicitor is not already on the Society's approved panel, we will contact the Solicitor to obtain appropriate documentation with a view to appointing the practice to our panel. There is no guarantee that the chosen practice will be acceptable to the Society and the applicant will be liable for any costs incurred should we not be willing to accept the chosen Solicitor.

The Society does not accept sole practitioner Solicitors to its panel.

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

**Should you need to contact us, please e-mail [furness.intermediaries@furness-bs.co.uk](mailto:furness.intermediaries@furness-bs.co.uk)  
or call our team on 0800 988 1561**

**FOR OFFICE USE ONLY** Application No.  Scheme

HLC  Acceptance  Date  Regulated  Amount

Amount  Premium  Application Approved  Non Regulated

Please complete all relevant sections of this form. Please use black ink and write in block capitals or tick the appropriate box.

## A. NAMES

Please note the first applicant will be the person named first in the Society's records in respect of the mortgage. Only the first named will be entitled to voting rights in respect of the mortgage subject to being a borrowing member. Please note that corporate bodies cannot be borrowing members.

Title	Forename(s)	Surname	Previous names	Date of Birth
1				<input type="text"/>
2				<input type="text"/>
3				<input type="text"/>
4				<input type="text"/>

## Mortgage Product Required

## Present Address

If you have been less than 3 years at present address, please give former address(es) sufficient to cover the last 3 years using the Additional Notes section if necessary

### First Applicant

Marital status: eg married, civil partnership, single, divorced etc.

Telephone No.  Work

Mobile No.

Email

Present address	
<input type="text"/>	
Town	
County	Post Code

Number of years at present address  Yes  No

Do you have an existing account with the Society?  Yes  No

Previous address	
<input type="text"/>	
Town	
County	Post Code

Number of years at present address  Years  Months

Nationality

### Second Applicant

Marital status: eg married, civil partnership, single, divorced etc.

Telephone No.  Work

Mobile No.

Email

Present address	
<input type="text"/>	
Town	
County	Post Code

Number of years at present address  Yes  No

Do you have an existing account with the Society?  Yes  No

Previous address	
<input type="text"/>	
Town	
County	Post Code

Number of years at present address  Years  Months

Nationality

## B. LOAN DETAILS (HOUSE PURCHASE)

Purchase price of property you are buying  £

HOUSE PURCHASE. Amount of loan required  £

How is the deposit to be funded?

Are the funds applied for being used for the benefit of all borrowers? If NO please provide a full explanation using the Additional Notes section.  Yes  No

Loan period required  Years

Will at least 40% of the property and land be used for residential purposes and occupied by the borrower(s) or a member of their immediate family  Yes  No

Will the property or any portion of it be let or sub-let?  Yes  No

If YES please give details and confirm if the tenant will be a member of your immediate family

If property is let, how many properties are in your portfolio?

Total current outstanding balance  £  Total monthly repayments on portfolio  £

Total monthly rent received  £  Have you ever resided in the subject property?  Yes  No

## C. LOAN DETAILS (RE-MORTGAGE)

Estimated current value of your property

Amount of loan required

Please give a breakdown of how the Re-Mortgage monies will be used

Amount	Purpose

Are the funds applied for being used for the benefit of all borrowers? If no please provide a full explanation using the Additional Notes section.

Yes No

Are you wanting to repay other debts by raising the extra money necessary on your mortgage?

Yes No

If you have answered yes, is it then your intention to obtain further funds on credit cards, H.P. accounts etc? Yes If yes, please give details using the Additional Notes section.

Yes No

**By consolidating your existing debt and adding the amount to a loan secured on your property you are spreading the borrowing over the full term of your mortgage. Although this may reduce your monthly outgoings it may result in you paying a larger total sum. In addition, the debt will be secured against your property which means that your home is at risk of repossession should you fail to keep up repayments on the mortgage. If you have experienced repayment difficulties you may wish to consider entering into an arrangement with your creditors, as opposed to borrowing money secured on your property.**

I/we understand the implications of consolidating existing debts

Yes No N/A

Have you re-mortgaged this property before? Yes No

If so, when Month Year

Name of Lender

Will at least 40% of the property and land be used for residential purposes occupied by the borrower(s) or a member of their immediate family? If no please give details.

Yes No

Date of purchase

Amount owing to current lender

Loan period required Years

Original purchase price

Original loan for purchase

Has your property been used as security for any other existing loan?

Yes No

If so give details using the Additional Notes section.

Will the property or any portion of it be let or sub-let?

Yes No

If YES, please give details and confirm if the tenant will be a member of your immediate family

## D. LOAN DETAILS (FURTHER ADVANCE)

Estimated current value  Amount of Further Advance required  Term

Will at least 40% of the property and land be used for residential purposes and occupied by the borrower(s) or a member of their immediate family? If no, please provide details.

Yes No

Please give a breakdown of how the Further Advance monies will be used.

Will the property or any portion of it be let or sub-let?

Yes No

If YES, please give details and confirm if the tenant will be a member of your immediate family.

Are the funds applied for being used for the benefit of all borrowers? If no, please provide a full explanation using the Additional Notes section.

Yes No

Are you wanting to repay other debts by raising the extra money necessary on your mortgage?

Yes No

If you have answered yes, is it then your intention to obtain further funds on credit cards, H.P. accounts etc? If yes, please give details using the Additional Notes section.

Yes No

**By consolidating your existing debt and adding the amount to a loan secured on your property you are spreading the borrowing over the full term of your mortgage. Although this may reduce your monthly outgoings it may result in you paying a larger total sum. In addition, the debt will be secured against your property which means that your home is at risk of repossession should you fail to keep up repayments on the mortgage. If you have experienced repayment difficulties you may wish to consider entering into an arrangement with your creditors, as opposed to borrowing money secured on your property.**

I/we understand the implications of consolidating existing debts

Yes No N/A

**Local Authority Declaration:** I/We hereby declare that to the best of my/our knowledge and belief the Local Authority has not registered, nor intends to register, any charges in respect of repair works or a Compulsory Purchase Order against the mortgaged property

Signature of First Applicant

Signature of Second Applicant

## E. INCOME & EMPLOYMENT DETAILS

### First Applicant

Please attach payslips covering last 4 payment periods and P60

Present occupation

Present employer's name	
Address	
Town	
County	Post Code

Employer's Phone No.

Employer's Fax No.

National Insurance No?

### Second Applicant

Please attach payslips covering last 4 payment periods and P60

Present occupation

Present employer's name	
Address	
Town	
County	Post Code

Employer's Phone No.

Employer's Fax No.

National Insurance No?

Please note: To assist the processing of your application if an employer's reference is needed this will be faxed to your employer

How long with present employer?	Years	Months
What is your employee number/dept?		
What is your National Insurance No?		
Do you have notice of pending redundancy?	Yes	No

#### Annual Income before tax

Basic salary	£	p.a.
Other overtime, bonuses, allowances etc.	£	p.a.
Total Income	£	p.a.
Previous occupation		

If less than 3 years with present employer, please provide details of previous employment during the past 3 years using the Additional Notes section.

Are you employed by a member of your family

Yes	No
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If yes, please supply the company accountants details on the additional notes section.

Please note: To assist the processing of your application if an employer's reference is needed this will be faxed to your employer

How long with present employer?	Years	Months
What is your employee number/dept?		
What is your National Insurance No?		
Do you have notice of pending redundancy?	Yes	No

#### Annual Income before tax

Basic salary	£	p.a.
Other overtime, bonuses, allowances etc.	£	p.a.
Total Income	£	p.a.
Previous occupation		

If less than 3 years with present employer, please provide details of previous employment during the past 3 years using the Additional Notes section.

## F. INCOME & SELF-EMPLOYED DETAILS

### Name of First Applicant

We require full certified accounts covering the last 3 years. If your latest accounts are made up to a date more than nine months before the date of the application, further details may be required from your accountant.

Trading name	
Nature of business	

Sole Trader / Partnership / Limited Company **(delete as appropriate)**

Company name and address

Registered address	
Town	
County	Post Code

Please give details of your share of pre tax/net profit for the last three years

Year Ending	Pre Tax Net Profit
/ /	£
/ /	£
/ /	£

National Insurance No.	
How long established?	

Are you the sole proprietor entitled to profits? Yes No

If NO, please state your % share of profit

May the Society refer to your accountant? Yes No

Please give details of your accountant

Name	
Address	
Town	
County	Post Code
Tel No.	

## INCOME & SELF-EMPLOYED DETAILS

### Name of Second Applicant

We require full certified accounts covering the last 3 years. If your latest accounts are made up to a date more than nine months before the date of the application, further details may be required from your accountant.

Trading name	
Nature of business	

Sole Trader / Partnership / Limited Company **(delete as appropriate)**

Company name and address

Registered address	
Town	
County	Post Code

Please give details of your share of pre tax/net profit for the last three years

Year Ending	Pre Tax Net Profit
/ /	£
/ /	£
/ /	£

National Insurance No.	
How long established?	

Are you the sole proprietor entitled to profits? Yes No

If NO, please state your % share of profit

May the Society refer to your accountant? Yes No

Please give details of your accountant

Name	
Address	
Town	
County	Post Code
Tel No.	

## G. RETIREMENT AGE (EMPLOYED/SELF-EMPLOYED)

Expected retirement age (Applicant 1)  (Applicant 2)

IF YOUR PLANNED RETIREMENT AGE IS PAST AGE 65, PLEASE CONFIRM BELOW WHETHER THIS HAS BEEN DISCUSSED AND AGREED WITH YOUR EMPLOYER

	Applicant 1		Applicant 2	
Does the term extend beyond your expected retirement age/s?	Yes <input type="text"/>	No <input type="text"/>	Yes <input type="text"/>	No <input type="text"/>

IF SO, PLEASE PROVIDE DETAILS OF YOUR INCOME IN RETIREMENT BELOW (WE MAY REQUIRE EVIDENCE OF THIS)

The Society may decline to agree a term beyond age 65 or your stated retirement age. In any case, where your requested term takes you beyond your retirement age it is your responsibility to ensure that you have sufficient funds to maintain payments to the end of the term

## H. INCOME & EXPENDITURE ANALYSIS

NOTE: THE CURRENT STRESS TEST RATE CAN BE FOUND ON THE SOCIETY'S INTERMEDIARY WEBSITE - [WWW.FURNESSBS.CO.UK/INTERMEDIARIES](http://WWW.FURNESSBS.CO.UK/INTERMEDIARIES)

MONTHLY NET EXPENDITURE	MONTHLY COSTS	EXPECTED MONTHLY COSTS	FOR OFFICE USE ONLY - STRESS TEST
New monthly mortgage	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>
Other mortgages, (if being repaid please still show)	£ <input type="text"/>	£ <input type="text"/>	
Other secured debt (if being repaid please still show)	£ <input type="text"/>	£ <input type="text"/>	
Rent	£ <input type="text"/>	£ <input type="text"/>	
Repayment strategy costs	£ <input type="text"/>	£ <input type="text"/>	
Unsecured debts, eg Loans/Credit cards/HP etc	£ <input type="text"/>	£ <input type="text"/>	
Maintenance/CSA	£ <input type="text"/>	£ <input type="text"/>	
Life policies	£ <input type="text"/>	£ <input type="text"/>	
Pension	£ <input type="text"/>	£ <input type="text"/>	
Buildings & contents insurance	£ <input type="text"/>	£ <input type="text"/>	
Utilities - Gas	£ <input type="text"/>	£ <input type="text"/>	
Electricity	£ <input type="text"/>	£ <input type="text"/>	
Other heating	£ <input type="text"/>	£ <input type="text"/>	
Water	£ <input type="text"/>	£ <input type="text"/>	
Council tax	£ <input type="text"/>	£ <input type="text"/>	
Housekeeping (food and washing)	£ <input type="text"/>	£ <input type="text"/>	
Ground rent	£ <input type="text"/>	£ <input type="text"/>	
Service charges	£ <input type="text"/>	£ <input type="text"/>	
Telephone	£ <input type="text"/>	£ <input type="text"/>	
Mobile	£ <input type="text"/>	£ <input type="text"/>	
Car tax	£ <input type="text"/>	£ <input type="text"/>	
Car insurance	£ <input type="text"/>	£ <input type="text"/>	
Fuel/Commuting/Essential travel (eg work or school)	£ <input type="text"/>	£ <input type="text"/>	
Other travel and fuel (non-essential transport)	£ <input type="text"/>	£ <input type="text"/>	
Income protection	£ <input type="text"/>	£ <input type="text"/>	
Holidays	£ <input type="text"/>	£ <input type="text"/>	
School / University fees	£ <input type="text"/>	£ <input type="text"/>	
Childcare	£ <input type="text"/>	£ <input type="text"/>	
Clothes	£ <input type="text"/>	£ <input type="text"/>	
TV licence	£ <input type="text"/>	£ <input type="text"/>	
Household goods, eg furniture, appliances, repairs	£ <input type="text"/>	£ <input type="text"/>	
Personal goods, eg toiletries	£ <input type="text"/>	£ <input type="text"/>	
Satellite tv	£ <input type="text"/>	£ <input type="text"/>	
Internet/broadband	£ <input type="text"/>	£ <input type="text"/>	
Basic recreational, eg cinema, eating out, clubs, memberships	£ <input type="text"/>	£ <input type="text"/>	
Savings	£ <input type="text"/>	£ <input type="text"/>	
Gym/Club membership	£ <input type="text"/>	£ <input type="text"/>	
<b>Total Expenditure (A)</b>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>
<b>Total Income per month after tax (B)</b>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>
<b>Net disposable income (B minus A)</b>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>
<b>Budget you are happy to commit to your new mortgage</b>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>

Do you have any reason to believe your income will decrease or expenditure increase in the near future? Yes ☐ No ☐ (If 'Yes' please provide full details)



## I. CONFIDENTIAL DETAILS OF APPLICANTS

### APPLICANT 1

Have you ever held or applied for a mortgage? Yes ☐ No ☐

Lender or Landlord's name and address

Name
Address
Town
County
Post Code

Will this mortgage be repaid on completion of the new mortgage? Yes ☐ No ☐

Expected sale price of your present property £

Account No.

Approximate balance outstanding £

### Please give details of recent accommodation

If you are a first time buyer, 3 months bank statements must be submitted

At present are you (please tick) Home owner ☐ Tenant ☐

Living with parents ☐ Living with relatives ☐ Other ☐

If other please specify

How long have you lived there?  Years

If less than 3 years please advise of addresses and the dates at those addresses to cover the last 3 years together with names and addresses of landlords where applicable.

### APPLICANT 2

Have you ever held or applied for a mortgage? Yes ☐ No ☐

Lender or Landlord's name and address

Name
Address
Town
County
Post Code

Will this mortgage be repaid on completion of the new mortgage? Yes ☐ No ☐

Expected sale price of your present property £

Account No.

Approximate balance outstanding £

### Please give details of recent accommodation

If you are a first time buyer, 3 months bank statements must be submitted

At present are you (please tick) Home owner ☐ Tenant ☐

Living with parents ☐ Living with relatives ☐ Other ☐

If other please specify

How long have you lived there?  Years

If less than 3 years please advise of addresses and the dates at those addresses to cover the last 3 years together with names and addresses of landlords where applicable.

### Maintenance payments

Do you have to make any maintenance/alimony payments? Yes ☐ No ☐

If yes, how much do you pay each month? £

### Applicant 1

### Applicant 2

Do you hold any other mortgages, current credit agreements or other borrowings?

Yes ☐ No ☐

Yes ☐ No ☐

If yes, please provide details of all secured loans (including mortgages and buy to let mortgages) and all unsecured loans including current credit and hire purchase agreements (including bank overdrafts and credit cards) involving regular monthly payments and indicate whether they are held by Applicant 1 or 2

	Name of company	Loan amount	Monthly payment	Approx balance	Date of final payment			Is the loan secured against your property?	Applicant 1	Applicant 2	Is the loan to be fully repaid prior to obtaining this mortgage?
					Day	Month	Year				
1		£	£	£				Yes / No			Yes / No
2											
3											
4											
5											
6											
7											
8											
9											
10											
		Total									

## J. CREDIT HISTORY

If your answer is yes to any of the questions below, please give full details using the Additional Notes section

	Applicant 1		Applicant 2	
Have you ever been in arrears with your mortgage payment/rental payment or any other loan?	Yes	No	Yes	No
Have you ever had a judgement for bad debt recorded against you?	Yes	No	Yes	No
Have you ever had a judgement for bad debt recorded against you?	Yes	No	Yes	No
Have you any pending or imminent court proceedings against you?	Yes	No	Yes	No
Have you ever been declared bankrupt or had a bankruptcy petition presented against you?	Yes	No	Yes	No
Have you ever made an arrangement with creditors?	Yes	No	Yes	No
Have you ever been refused credit?	Yes	No	Yes	No
Have you ever been convicted of, or are currently being charged with any offence other than a driving offence?	Yes	No	Yes	No
Have you ever had any property re-possessed by a lender whether voluntary or otherwise?	Yes	No	Yes	No
Have you applied elsewhere for a loan on this or other properties within the last 12 months? If yes, please give full details.	Yes	No	Yes	No

## K. PROPERTY DETAILS (PURCHASE/RE-MORTGAGES)

Property to be mortgaged/re-mortgaged		Property Description	
<div>Address</div> <div></div> <div></div> <div>Town</div> <div>County</div> <div>Post Code</div>		<div>House <input type="checkbox"/> Bungalow <input type="checkbox"/> Flat <input type="checkbox"/></div> <div>Property Style</div> <div>Detached <input type="checkbox"/> Semi Detached <input type="checkbox"/></div> <div>Mid Terrace <input type="checkbox"/> End Terrace <input type="checkbox"/></div> <div>No. of bedrooms <input type="text"/> Approx age of property <input type="text"/> Years</div> <div>If the property is new or less than 10 years old does it have the benefit of NHBC, Zurich Municipal, Foundation 15 or Architect's Certificate (delete as appropriate) Yes <input type="checkbox"/> No <input type="checkbox"/></div> <div>Standard <input type="checkbox"/> Thatched <input type="checkbox"/> Timber framed <input type="checkbox"/> Concrete <input type="checkbox"/></div> <div>Standard property <input type="checkbox"/> Converted flat <input type="checkbox"/> Maisonette <input type="checkbox"/> Studio flat <input type="checkbox"/></div> <div>Purpose built flat <input type="checkbox"/> Flying freehold <input type="checkbox"/></div> <div>Please note we may not lend on some types of property including flats/houses with flat roofs, new build flats, city centre flats, flats above shops, properties occupied by students.</div>	
If the property is a flat, please confirm number of storeys (maximum 4) <input type="text"/>			
Tenure: Freehold <input type="checkbox"/> Leasehold <input type="checkbox"/> Other <input type="checkbox"/> If "Other" please give details additional notes section			
If leasehold, confirm the ground rent £ <input type="text"/> and confirm the remaining lease <input type="text"/> Years			
Lease remaining (if applicable) <input type="text"/> Years		Purchasing under 'right-to-buy' legislation? Yes <input type="checkbox"/> No <input type="checkbox"/>	
If buying under a shared ownership scheme please provide details <input type="text"/>		If 'Yes', 'right-to-buy' purchase price £ <input type="text"/>	
What is the expected completion date? <input type="text"/>		Have you applied elsewhere for a mortgage on this property? If yes, give name and address of lender, details of the application and reason why the application did not proceed.	
Is the property to be occupied as your main residence? Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>	

## L. ESTATE AGENT/SOLICITOR DETAILS

Estate Agent's or Vendor's name and address purchases

Person dealing	
Firm's name	
Address	
Town	County
Post Code	Tel No.

Your Solicitor's name and address

Person dealing	
Firm's name	
Address	
Town	County
Post Code	Tel No.

The Society will attempt to process a further advance application without the need to involve your solicitor. If however this is not possible please indicate the solicitor of your choice.

## M. OCCUPANCY

Please note that the property should not be let without the prior written consent of the Society.

Please provide details of all person/s who will occupy the property (including the applicants)

Full Name(s)	Date of birth	Relationship to applicants

## N. MORTGAGE PRODUCTS AND METHOD OF REPAYMENT

The main types of mortgages we offer are repayment, or interest only

1. Do you feel you will move in the future? Yes ☐ No ☐ If yes, within what timescale  Years
2. Will you possibly move permanently abroad? Yes ☐ No ☐ If yes, within what timescale  Years
3. Do you intend to pay off your mortgage early? Yes ☐ No ☐ If yes, within what timescale  Years
- Do you have any dependents Yes ☐ No ☐ If yes please provide details below:

Name	Age	Name	Age

Type of Mortgage Required - please complete fully for all mortgage/further advance applications including Buy to Let

- Repayment Mortgage ☐ Interest only Mortgage ☐ Part Repayment/Part Interest Only Mortgage ☐ (See below)
- Please indicate how the loan is to be split: Repayment basis  £
- Interest only basis  £

If you require any of your mortgage to be conducted on the interest only basis, please provide details below of plans/policies you wish to use to repay any interest only part of your mortgage. **Please also complete this section if you are applying for a further advance and you require your further advance or any part of your existing mortgage to be conducted on the interest only basis.**

**PLEASE NOTE THAT SATISFACTORY EVIDENCE OF THE ARRANGEMENTS YOU WISH TO USE TO REPAY THE MORTGAGE WILL BE REQUIRED, FOR EXAMPLE PROJECTIONS FOR FUTURE VALUES OF POLICIES**

Type of plan	Company Name	Plan/account number	Name(s) of policy/plan holder	Monthly premium	Maturity date (if applicable)	Current value	Projected maturity value
<b>Total</b>							

Are your chosen repayment strategies on track to repay your mortgage?  
(If no, please confirm in writing how the balance of the mortgage will be repaid at the end of the term)

Yes ☐ No ☐

If you propose to repay part or all of your mortgage by any other means, please provide details below: Please note that the Society may not accept certain proposals for repaying interest only mortgages.

#### PLEASE NOTE

If you are submitting this application partly or wholly on the interest only basis please sign below to confirm the following:

- You accept it is your responsibility to make and review arrangements to ensure the full amount of the mortgage is repaid at the end of the mortgage term.
- You accept it is your responsibility to ensure an adequate means of repaying the mortgage exists and to review arrangements on a regular basis.
- You accept it will be your responsibility to repay the outstanding debt should the chosen method of repayment not be sufficient and/or should there be insufficient funds to repay the capital at the end of the mortgage term.

Signature of First Applicant

Signature of Second Applicant

### O. FEES ASSOCIATED WITH YOUR MORTGAGE

Application fee	Amount of fee	Add to mortgage balance	Payment made upfront
Application fee			
Completion fee			
CHAPS fee			
Insurance Administration Fee			
Higher Lending Charge			

I authorise the Furness Building Society to debit the above fees relating to my mortgage account. **Please note**, should you elect to add any fees to your mortgage, you will incur additional interest costs as the advance will increase by the amount of the fee. This will increase the amount you pay back over the term of the mortgage. N.B. Even if the fee is debited to the account, you can make a payment to cover the fee at anytime. If you do this, interest will not be charged on this part of the mortgage from the start of the following month.

Customer Signature \_\_\_\_\_

Customer Signature \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

I have attached a cheque with the application/I will pay the fee by debit card (delete as appropriate)

Customer Signature \_\_\_\_\_

Customer Signature \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

### P. HOME INSURANCE

In order for your mortgage to complete, the building needs to be insured for the full reinstatement value. Protecting your property and its contents is an important decision and you should be satisfied that you have made adequate arrangements. Please contact the Society for more information if required.

## Q. VALUATION REPORT & DECLARATIONS

The Society is required to obtain a valuation report on the property and will instruct a suitably qualified person to furnish such a report. The report will not be detailed and will be based on a limited inspection. This limited inspection may be an external market appraisal (drive-by-valuation), where appropriate. The Society's interest in the property is as security for your obligation to repay the advance with interest. We therefore need a much less thorough and detailed advice about the property, to enable us to decide how much (if anything) we are prepared to advance, than you need as prospective owner and occupier of the property. There may be serious defects in the property which are not revealed by the valuation report or there may be omissions or inaccuracies in it, which do not matter to the Society, but which would matter to you. It is important that you should not rely in any way on the Society's valuation report in deciding whether to proceed with the purchase.

The Society strongly recommends that you obtain your own more detailed report on the condition and value of the property, based on a fuller inspection, to enable you to decide whether the property is suitable for your purposes both as an investment and as a residence.

The Society will be pleased to help you to get a report suitable for your needs. Details of the Society's Homebuyers Survey and Valuation Report, Condition Report and Building Survey Report are set out in the Society's Mortgage Valuations leaflet. The fees for a fuller report are, of course, higher than the Society's valuation report, because the surveyor will spend more time both inspecting the property and preparing a fuller report suitable for your needs, and also because the fee covers the cost of insurance against the risk of liability to you in damages.

You may of course make your own arrangements for obtaining a suitable report on the property. If you do so the Society will still require a valuation report for its own purposes.

Please indicate below whether you require just a Basic Mortgage Valuation and Report or wish to take advantage of the Society's services and obtain a fuller report. As explained in the Society's Leaflet, all mortgage applicants must defray the Society's costs of getting a valuation report for mortgage purposes.

Type of Report

- ☐ Mortgage Valuation Report  
☐ Condition Report  
☐ Homebuyers Survey and Valuation Report  
☐ Building Survey Report

(If no selection is made a basic Mortgage Valuation and Report will be prepared).

VALUATION: I have read the previous section headed VALUATION REPORT, concerning the Society's valuation report for mortgage purposes, and also the Society's leaflet MORTGAGE VALUATIONS, and I understand that I should not rely on that report in any way in deciding whether or not to buy the property.

I understand that if, contrary to the Society's recommendation, I do not request or obtain a fuller report for my own purposes, I run the risk that the property may suffer from serious defects which are not mentioned in the report obtained by the Society and that the report may be defective, or may be inadequate for my purposes.

I also understand and agree that the Society and the valuer accept no responsibility to me or to anyone else for the contents or adequacy of the report made to the Society, even if the valuer is at fault in his inspection or his report.

I understand that where an external market appraisal or further advance re-valuation or re-inspection report is obtained, I will not receive a copy.

Important - Please read carefully before signing below

This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information.

- a) I hereby declare that I am of full age and that all the foregoing answers are true and correct. I am satisfied that the total outgoings in connection with the property and the proposed advance are within my means and the mortgage payments and other costs will not cause me hardship.
- b) I give permission to Furness Building Society to apply for any references and income confirmation considered necessary in connection with this application. I authorise my bankers to provide any necessary details and my employers to provide Furness Building Society with all information relating to my service and terms and conditions of employment including wages or salary received.
- c) I give permission to the Furness Building Society to apply to Her Majesty's Revenue and Customs if felt necessary for details relating to salary confirmation.
- d) I give permission for the Furness Building Society to disclose to an Insurance Company any details contained in the Application Form, if a Higher Lending Charge has to be incurred whether paid for by Furness Building Society or ourselves.
- e) i) We will make searches about you at credit reference agencies who will supply us with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. We may use credit scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by Furness Building Society and other companies if credit decisions are made about you, or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account.
- ii) We may make searches about you at credit reference agencies who will supply us with information, including information from the Electoral Register, for the purpose of verifying your identity. The agencies will record details of the search whether or not this application proceeds. The searches will not be seen or used by lenders to assess your ability to obtain credit. We may use scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by Furness Building Society and other companies if you, or other members of your household, apply for other facilities including insurance applications and claims. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account. Alternatively, we may ask you to provide physical forms of identification.
- iii) To prevent or detect fraud, or to assist in verifying your identity, we may make searches of Group records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect

fraud, we will record this. We, members of the Group, and other companies may use this information if decisions are made about you or others at your address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.

- iv) By stating a financial association with another party, you are also declaring that you are entitled to:
- disclose information about your joint applicant and/or anyone else referred to by you
  - authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you.
- v) Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any 'associated' records.
- vi) Where you borrow or may borrow from us, we will give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.
- vii) You have the right of access to your personal records held by credit and fraud agencies. We will supply their names and addresses upon request to Furness Building Society 51-55 Duke Street Barrow-in-Furness Cumbria LA14 1RT.
- viii) An 'association' between the joint applicants and/or any individual identified as your financial partner, will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a 'disassociation' at the credit reference agencies.
- ix) We may make periodic searches of Group records, credit reference and fraud prevention agencies to manage your account with us, to take decisions regarding credit, including whether to make credit available or to continue or extend existing credit. The searches will not be seen or used by lenders to assess your ability to obtain credit.
- x) It is important that you read and understand all sections particularly e i) to e x) Please Note: By signing this application, you agree that we can use your information in this way.
- f) I accept that the Society may at any time before any mortgage offered to me is completed, withdraw, revise or cancel such offer.
- g) I understand that the Society does not warrant the purchase price is reasonable and that the payment of a valuation fee shall not bind the Society to grant an advance.
- h) I have received a copy of the MORTGAGE VALUATION leaflet.
- i) Where a Homebuyers Survey and Valuation Report, or a Condition Report has been chosen, I agree to a valuer being instructed to prepare the report and valuation and accept the terms and condition of engagements.
- j) I understand that the information given in the Application Form will form the basis of any mortgage advance awarded and agree to immediately inform the society of any changes in the information given.
- k) I authorise the Society, where applicable, to charge premiums to my mortgage account in respect of insurances arranged with this application.
- l) I authorise Furness Building Society to make such enquiries, where this is done in the interests of fraud prevention, as it considers necessary in relation to my application, mortgage or other requirements and to disclose information provided by me on this application form to other organisations and public bodies.
- m) I consent to the Society using the information contained in this form and analysing the operation of my account for marketing purposes to allow it to provide details of products or services it may believe to be of interest to me. I understand that I can request not to receive any details about the Society's products and services by writing to Furness Building Society, 51-55 Duke Street Barrow-in-Furness Cumbria LA14 1RT or by ticking this box. Applicant 1: ☐ Applicant 2: ☐
- n) I consent to the information provided being shared by the Society with other companies within the Furness Building Society Group, a list of which is available from the address below, and companies with which the Society has a business relationship, for marketing purposes. I understand that I can request that the Society does not share my personal details with these companies by writing to Furness Building Society 51-55 Duke Street Barrow-in-Furness Cumbria LA14 1RT, or by ticking this box. Applicant 1: ☐ Applicant 2: ☐
- o) I consent to the Society contacting me by telephone, for marketing purposes to provide details about its products. I understand that I can request not to be contacted by these means by writing to Furness Building Society 51-55 Duke Street Barrow-in-Furness Cumbria LA14 1RT or by ticking this box. Applicant 1: ☐ Applicant 2: ☐
- p) I consent to the Society contacting me by e-mail or other electronic media, for marketing purposes to provide details about its products. I understand that I can request not to be contacted by these means by writing to Furness Building Society 51-55 Duke Street Barrow-in-Furness Cumbria LA14 1RT or by ticking this box. Applicant 1: ☐ Applicant 2: ☐
- q) I consent to the Society contacting me by post, for marketing purposes to provide details about its products. I understand that I can request not to be contacted by these means by writing to Furness Building Society 51-55 Duke Street Barrow-in-Furness, Cumbria, LA14 1RT or by ticking this box. Applicant 1: ☐ Applicant 2: ☐
- r) For the purposes of the Data Protection Act 1998 the Society is the Data Controller responsible for the processing of your personal data. Under Data Protection Legislation you have the right of access to your personal records held on file. A charge may be made by the Society for the administration involved in providing this information. Your personal details will only be released to third parties where the Society is legally compelled to provide this information, where there is a duty to the public to disclose or where the interest of the Society requires disclosure. In other cases, disclosure will only be made at your request or with your consent.
- s) I declare that I am a permanent UK resident
- t) I consent to the society using electronic means to verify my identity if required.
- u) The Society has adopted an equal opportunities policy to ensure that no person or group of persons applying for mortgage/financial services from the Society will be treated unjustifiably less favourably than any other person or group of persons because of their race, colour, ethnic or national origin.
- v) I declare that I am a permanent UK resident

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

Signature of First Applicant

Date

Signature of Second Applicant

Date

### FOR OFFICE USE ONLY

Initial Valuation Fee

Date Paid

Rec. No.

Other Fee(s)

Furness Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Furness Building Society is on the Financial Services Register under registration number 159624. The Society is covered by the Financial Ombudsman Service and has a complaints handling procedure. A copy of the complaints handling procedure is available on request. Complaints we cannot settle may be referred to the Financial Ombudsman Service. Your call may be monitored or recorded to maintain a quality service. **YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

# Additional Notes



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



Originators Identification Number

9	2	2	7	3	6
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Please fill in the whole form using a ball point pen and send it to:

**Furness Building Society**  
**51/55 Duke Street**  
**Barrow-in-Furness**  
**Cumbria LA14 1RT**

### Reference Number (Mortgage Account Number)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

### 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	

### INFORMATION FOR FURNESS BUILDING SOCIETY ONLY Your Mortgage Address

Postcode

### Instruction to your Bank or Building Society

Please pay Furness Building Society 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 Furness Building Society and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

\_\_\_\_\_

\_\_\_\_\_

Date \_\_\_\_\_

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 accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Furness Building Society will notify you 7 working days in advance of your account being debited or as otherwise agreed. If you request Furness Building Society 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 Furness Building Society 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 Furness Building Society 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

**Head Office:**  
Furness Building Society  
51-55 Duke Street  
Barrow-in-Furness  
Cumbria LA14 1RT  
Telephone: (01229) 824560  
Facsimile: (01229) 837043

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Furness   
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