

MORTGAGE APPLICATION FORM



PLEASE ANSWER FULLY ALL QUESTIONS ON THIS FORM

PERSONAL DETAILS FIRST APPLICANT SECOND APPLICANT

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 Bodies Corporate cannot be Borrowing Members.

	Title	Surname		Title	Surname
First name(s)					
Any previous name(s)					
National Insurance Number					
Date of birth (dd/mm/yy)	/	/		/	/
Marital Status:	Married or Civil Partnership/Single/Divorced/Widow/er Separated/Co-Habiting (delete as appropriate)		Smoker Yes <input type="checkbox"/> No <input type="checkbox"/>	Married or Civil Partnership/Single/Divorced/Widow/er Separated/Co-Habiting (delete as appropriate)	
Please state the number and age of any financial dependants			Yes <input type="checkbox"/> No <input type="checkbox"/>		
Are you an existing customer of the Society?			Yes <input type="checkbox"/> No <input type="checkbox"/>	Please state the number and age of any financial dependants	
If Yes , enter one of your existing account numbers			Yes <input type="checkbox"/> No <input type="checkbox"/>		
Have you ever been declared bankrupt or insolvent or is there any such action pending?			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Have you ever entered into any arrangements with your creditors or are you a party to a voluntary arrangement?			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Have you had a court order/deed made against you for debt or is there any such action pending?			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Have you ever had a property re-possessed?			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Have you ever been in arrears with your mortgage/rent/credit card payments			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	

If **Yes** to any of the above, please supply full details **on the Additional Information page**.

Have you or any person who will reside in the property to be mortgaged, received a formal police caution in the last 5 years, ever been convicted of, or have any prosecution pending for any offence other than for parking or speeding, excluding any which are spent under the Rehabilitation of Offenders Act 1974? If Yes, please provide details on the Additional Information page.

Yes No Yes No

PRESENT HOUSING FIRST APPLICANT SECOND APPLICANT

Current address (if less than 3 years, please give all addresses during this period and length of time at each address on the Additional Information page).						
	Postcode		Postcode			
Are you a first time buyer?			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		
How long have you lived here?	Years	Months		Years	Months	
Residential status	Owner <input type="checkbox"/>	*Tenant <input type="checkbox"/>	*Living with others <input type="checkbox"/>	Owner <input type="checkbox"/>	*Tenant <input type="checkbox"/>	*Living with others <input type="checkbox"/>
*(please give details i.e. relationship/landlords details on the Additional Information page)						
Telephone number (inc. code)	Day	Eve		Day	Eve	
E-mail address						
Have you applied to any other lender for a mortgage within the last 6 months?	Yes <input type="checkbox"/> * No <input type="checkbox"/>			Yes <input type="checkbox"/> * No <input type="checkbox"/>		

*If **Yes**, please supply full details **on the Additional Information page**.

OCCUPATION, INCOME & EXPENDITURE FIRST APPLICANT SECOND APPLICANT

What is your occupation?				
If you are a sole trader, a partner in a firm or a company director with a 20% or more shareholding, please tick the box and complete the self-employed section.	<input type="checkbox"/>		<input type="checkbox"/>	
What is your annual gross basic income?	£		£	
State any other income e.g. bonus, overtime, benefits, etc.	£		£	
PLEASE NOTE: You will need to provide the originals of your last 3 months' bank statements, your last 3 months' consecutive payslips and your last P60.				
Current Employer (If self-employed enter your trading name and address)	Name of Company		Name of Company	
	Address		Address	
	Postcode		Postcode	
	Tel:	Fax:	Tel:	Fax:
How long have you been with your current employer/trading? (If less than 3 years, please provide previous employment history to cover last 3 years on additional information page).	Yrs		Yrs	
Is your current employment permanent?	Yes <input type="checkbox"/> No* <input type="checkbox"/>		Yes <input type="checkbox"/> No* <input type="checkbox"/>	
* If No , give details on the Additional Information page .				
Do you make any maintenance/child support payments to court or on a voluntary basis?	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>	
If Yes , how much per month?	£		£	
PLEASE NOTE: You will also need to provide your last 3 years accounts for all self-employed earnings.				
Name and address of your accountant (if applicable)	Name		Name	
	Address		Address	
	Postcode		Postcode	
	Tel:	Fax:	Tel:	Fax:

CURRENT COMMITMENTS

FIRST APPLICANT

SECOND APPLICANT

Do you have a **mortgage** or secured loan or any other loans outstanding?
eg. Bank/Car Loan, Hire Purchase, Credit Cards, Student loan payments, Child minding costs, etc.

Yes No

Yes No

If **Yes**, enter details below and indicate if the loan will be repaid on or before completion of your mortgage.

Lender (e.g. Dudley Building Society)	Applicant 1st/2nd/Joint	Type of Loan (e.g. Secured, Personal)	Account Number	Outstanding Term	Outstanding Balance	Monthly Payment	To be repaid?
					£	£	
					£	£	
					£	£	
					£	£	

If further space is required please detail on the Additional Information page.

Is the current property to be sold before you take out this mortgage. Yes No

If Yes, what will be the anticipated sale price £

If No please explain how the property will be used in the Additional Information page.

YOUR HOME AND MORTGAGE NEEDS

Address of property to be mortgaged

Mortgage Product
Required

PURCHASE PRICE/EST. VALUE

£

AMOUNT OF LOAN REQUIRED

£

TERM OF LOAN

Yrs

At what age do you plan to retire?

FIRST APPLICANT

SECOND APPLICANT

If the chosen mortgage term takes you over your intended retirement age please confirm how you intend to continue to meet the repayments after retirement by completing our Loan into Retirement Declaration Form.

Which type of valuation report do you require?

*Report and Valuation for
Mortgage Assessment

*Homebuyers Report

*Building Survey

Should a Building Survey be required kindly contact Dudley Building Society. The appropriate fee will be quoted on request.

*See "A Guide to Valuation Fees" leaflet for details.

Is the property:

House	<input type="checkbox"/>	Detached	<input type="checkbox"/>	Storeys in block	<input type="checkbox"/>	Garage	<input type="checkbox"/>	Bathrooms	<input type="checkbox"/>
Bungalow	<input type="checkbox"/>	Semi Detached	<input type="checkbox"/>	Purpose built	<input type="checkbox"/>	No. of Bedrooms	<input type="checkbox"/>	Central Heating	<input type="checkbox"/>
Flat	<input type="checkbox"/>	Mid Terraced	<input type="checkbox"/>	Floors	<input type="checkbox"/>	No. of Rec. Rooms	<input type="checkbox"/>	Approx. Floor Area	<input type="checkbox"/>
Maisonette	<input type="checkbox"/>	End Terraced	<input type="checkbox"/>	Converted	<input type="checkbox"/>	Year built	<input type="checkbox"/>		

If the property is of non-standard construction, please provide details on the Additional Information page.

Name of Vendor

Name and address
of Estate Agent
selling the property

Who should the valuer contact to gain access to property? Name Daytime tel number (incl code)

Will you use the property solely for residential purposes? **If No, answer the following questions on the Additional Information page.** Yes No

- Which rooms will you reside in?
- What will the other rooms be used for?
- What commercial use if any will be made of the property?
- What will the grounds be used for?

Is vacant possession of the property being obtained on completion of the purchase and/or mortgage? Yes No

Do you intend to occupy the property immediately on completion? Yes No

Will any portion be sub-let? **If YES, please give details on the Additional Information page.** Yes No

Is the property leasehold? If leasehold, what is the unexpired term? Yrs

Name and Address of Landlord

Will you be providing from your own savings all of the monies required in addition to this loan to enable you to purchase the property? Yes No

If No, please give details on the Additional Information page.

Will any additional borrowing be secured against the property by a second charge? Yes No

If Yes, please give details on the Additional Information page.

METHOD OF PAYMENT - HOW WILL YOU REPAY YOUR LOAN?

Direct Debit

Standing Order

Other (please advise on Additional Information page)

Total Loan Amount

£

to be
repaid as:

Repayment

£

Interest Only

£

Please be aware YOU MUST have suitable arrangements in place to repay any part of the loan not on a repayment basis.

If all or part of the loan is to be paid on an interest only basis, please confirm how you intend to repay the capital element of the mortgage on the Additional Information page.

OTHER OCCUPIERS AGE 17 OR OVER

Will there be any persons who will reside in the property on completion of the mortgage other than the applicants? Yes No If Yes, enter details below

Title	Surname	First names	Relationship	Date of birth

SOLICITOR DETAILS

NOTE: We will usually use the same firm that you have nominated. If we are unable to use them we will notify you and we will instruct a separate firm to act on our behalf and deduct their costs from the loan.

Name and address of firm

Postcode

Name of person acting

Tel number (incl code)

Fax number } If known
DX number }

INSURANCE

We can arrange quotations for General Insurance products. Please select one box from each section. We will contact you if a selection has not been made.

BUILDINGS & CONTENTS INSURANCE

Your property must be adequately insured whilst in mortgage to the Society. We can arrange this cover with RSA.

Insurance is also available to cover the Contents in your home. You may also wish to insure your possessions and valuables away from your home, including money and credit cards, sports equipment, cycles, etc.

The Society offers a competitive householders insurance policy to provide the cover you need. If you would like details and a premium quotation, entirely without obligation, please tick the "Yes" box below and we will contact you.

Please tick one of the following boxes:

YES Please contact me/us regarding Building and Contents insurances, entirely without obligation.

NO I/We wish to arrange my/our own Buildings and Contents insurances.

N.B. An administration fee is payable if you elect to arrange your own Buildings insurance.

LEASEHOLD The Buildings insurance will be arranged by the lessor as a condition of the property lease.

Home Insurance with Dudley Building Society is underwritten by RSA Insurance plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

MORTGAGE PROTECTION

We can arrange for a Legal & General Representative to discuss your protection needs, such as;

- Life Cover
- Critical Illness Cover
- Mortgage Payment Protection Insurance

If you would like to arrange an appointment please tick the following box:

USE OF PERSONAL INFORMATION

1. In considering your application we will search your record at Credit Reference Agencies who will supply us with information, including information from the Electoral Register, for the purposes of verifying your identity. They will add to your record details our search and your application and this will be seen by other organisations that make searches. We may use a credit scoring or other automated decision making system when assessing your application, and to verify your identity. Credit Searches and other information which is provided by us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by (the organisation) 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.
2. We will also use this information to prevent or detect fraud. We may make searches of Group records 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.
You have the right of access to your personal records held by credit and fraud agencies, we will supply their names and addresses upon payment of a fee. Please write to: Dudley Building Society, FREEPOST DD203, Dudley, West Midlands, DY1 1BR.
3. I/We understand that a copy of my/our completed applications is available on request. Please tick the box if you require a copy.
4. I/We authorise our Solicitor/Licensed Conveyancer to disclose to Dudley Building Society, and Dudley Building Society is authorised to release to our Solicitor/Licensed Conveyancer any information relating to this application. I/We give up any right to claim Solicitor/client confidentiality or legal privilege in respect of such information.
5. I/We understand that I can request not to receive details about the Society's products by writing to Dudley Building Society, Stone Street, Dudley, West Midlands, DY1 1NP or by ticking this box.
6. We will treat all your personal information as private and confidential (even when you are no longer a customer). Nothing about your accounts, nor your name and address, will be disclosed to anyone, including other companies in our group, other than in four exceptional cases permitted by law.
These are:
 - Where we are legally compelled to do so;
 - Where there is a duty to the public to disclose;
 - Where our interests require disclosure;This will not be used as a reason for disclosing information about you or your accounts (including your name and address) to anyone else including other companies in our group for marketing purposes.
 - Where disclosure is made at your request or with your consent.
7. I/We authorise the Society or its agents to release information as necessary to insurers or their agents to enable insurances to be arranged in accordance with my/our instructions and to enable claims to be handled and settled.

DECLARATIONS - PLEASE READ CAREFULLY BEFORE SIGNING BELOW

I/We apply for a mortgage loan.

If I am an individual I apply to be a Borrowing Member according to the Rules of the Society, copies of which are available from the Society's Principal Office or any branch. If this is a joint application by individuals I/we understand that the First Applicant will be the person named first in the Society's records in respect of the mortgage and will be the Representative Joint Borrower according to the Rules (provided that individual is a Borrowing Member).

I understand that if I am a Body Corporate or apply as a bare trustee for a Body Corporate, that a Body Corporate cannot be a Borrowing Member of the Society and that no person will enjoy voting rights in respect of the mortgage under the Rules.

I/We declare that:

1. I/We have been given a copy of the Initial Disclosure Document together with the Key Facts Illustration. I/We have read the contents of these documents and having had time to consider these, I/we wish to proceed with the mortgage application.
2. I/We are over 18 years of age.
3. The information given in this application is true to the best of my/our knowledge and believe that I/we have disclosed any additional information which is material to my/our application. I/We understand that Dudley Building Society will rely on the information provided in considering my/our application. If, prior to completion of the mortgage, there is any change in my/our circumstances which affects (or may affect) the information supplied, I/we will notify Dudley Building Society in writing immediately. I/We understand that Dudley Building Society may withdraw or vary the terms of any mortgage offer at any time prior to completion.
4. I/We understand that if a mortgage offer is made, Dudley Building Society will instruct a Solicitor/Licensed Conveyancer to act on its behalf and that I/we will be responsible for the Society's legal costs and disbursements whether or not the mortgage is completed.
5. I/We authorise Dudley Building Society or its agents to instruct a Valuer to prepare a mortgage valuation report at my/our cost and I/we understand that the fee is payable in advance and is not returnable whether or not an offer of a loan is given. I/We understand that such a report will be obtained by Dudley Building Society for its own purposes and that Dudley Building Society is not the agent of the valuer or firm of valuers. I/We further understand that neither Dudley Building Society nor the valuer nor the firm of valuers will warrant, represent or give any assurance to me/us that the statements, conclusions and opinions expressed or implied in the report and mortgage valuation are accurate or valid and that the report will be supplied without any acceptance of responsibility on their part to me/us. I/We accept that I/we will be given a copy of this report. For re-mortgages of up to 60% loan to value the Society may use a limited external inspection or computer based data to value the property. In such cases I/we will not receive a copy of the report.
6. I/We have received and read or have already been supplied with the following leaflets:
 - a) Guide to Valuation Fees;
 - b) Product leaflet for the product selected; and
 - c) Tariff of Charges.
7. I/We confirm that my/our income is as stated in the application and is sufficient to support all of the relevant payments required to sustain the mortgage. I/We understand that a false or misleading declaration may forfeit any mortgage offer or subsequent contract and that a failure to maintain the payments due may result in repossession and subsequent sale of the property by Dudley Building Society.
8. I/We authorise the Society or its agents to make any enquiries of such persons it considers necessary in relation to this application, to confirm the truth and accuracy of the information. Any costs incurred in doing so will be my/our responsibility. I/We authorise Dudley Building Society to disclose any information provided by me/us on this application to a collective mortgage or other credit data checking system so that it can be made available to other financial institutions where this is done in the interest of fraud prevention. In the event of a breach of any of the agreements or obligations on my/our part under the loan which results in Dudley Building Society obtaining a possession of the property, I/we authorise Dudley Building Society to make available information regarding the account and its conduct to members of the Council of Mortgage Lenders' possession register, within the prescribed timescale.
9. I/We authorise Dudley Building Society or its agents to make such enquiries as it considers necessary and to disclose details in this application to one or more credit reference agencies and to use appropriate statistical techniques (credit scoring) as part of the decision making process when assessing my/our application for credit. [Whether or not the loan is granted a record of the search will be recorded against my/our file by the agencies concerned. This information may be searched by credit grantors and used in assessing applications for future banking, loan or hire facilities and for debt collection purposes as to how the Data Subject has performed in meeting his/her obligations under the mortgage. If the mortgage is granted, it may pass information relating to the conduct of the account in accordance with the data protection registration held by Dudley Building Society. (The names of such credit reference agencies can be supplied by Dudley Building Society)].
10. In the event of this application or any mortgage offer which may be made not proceeding, I/we will not be entitled to a refund of fees or related costs.
11. No structural alterations shall be made without the prior written consent of the Society.
12. Interest on my mortgage will be calculated from the date of advance on a monthly basis.
13. I/We agree to be bound by the Rules of the Society and the terms of the mortgage deed.
14. I/We understand that Dudley Building Society may withdraw or vary the terms of any mortgage offer at any time prior to completion.
15. I/We being the named applicant(s) agree to my/our customer record(s) being amended to reflect my/our new address upon completion of this mortgage, and I/we acknowledge that other family records will not be automatically updated unless I/we confirm this in writing.

The Lender is Dudley Building Society.

By signing this application you are:

- a) Confirming that you have read the sections entitled 'Use of Personal Information' and 'Declarations', and you consent to the uses and disclosures of information listed.
- b) Making the declaration and giving the authorities set out in the 'Mortgage Application Declaration' above.
- c) Hereby authorising and requesting Dudley Building Society to obtain any information they may require.

Signature(s) of Applicant(s)

(dd / mm / yy)

(dd / mm / yy)

1.

Date / /

2.

Date / /

IDENTIFICATION AND ADDRESS VERIFICATION

To help protect against fraud we are required by law to check all new customers names and addresses. This section need not be completed where the applicant is an existing customer of the Society, but an existing account number **MUST** be entered in the Personal Details Section.

DIRECT/POSTAL APPLICATION - Please ensure the customer has supplied the original (or 'approved' photocopy) for Section A. Electronic verification by DBS will also be required

INTRODUCERS - Identity should be verified as for Direct Applications or FSA 'introductory' form completed. Electronic verification by DBS will also be required.

SECTION A

(✓)

Government Document
Passport/Driving Licence/Benefit Book

Or

FSA Introductory Form

FIRST APPLICANT

Reference Number

Issuing Office/Company

SECOND APPLICANT

Reference Number

Issuing Office/Company

SECTION B

(✓)

Electronic Verification

FIRST APPLICANT

Reference Number

Issuing Office/Company

SECOND APPLICANT

Reference Number

Issuing Office/Company

FSA LENDING PRACTICE - MORTGAGE INTERMEDIARIES ONLY

I declare that I have provided advice and relevant product information to the customer(s) and will confirm in writing, where appropriate, why the mortgage product is suitable. I confirm also that where an introductory fee will be received that this has been disclosed.

Please note that the Society will only accept Applications from Intermediaries who are currently registered with the Financial Services Authority (FSA).

To enable us to check this position, please enter your FSA reference number below.

Name of Introducer

FSA Reference number

Signature of Introducer

Charges made by Intermediary

Level of Service Given

Date

DOCUMENTATION CHECKLIST – MORTGAGE INTERMEDIARIES ONLY

Please use this checklist to ensure you have enclosed the following, before submitting, tick (✓) if enclosed. **THIS IS ESSENTIAL TO ENSURE YOUR APPLICATION PROCEEDS WITHOUT DELAY.**

Please provide items 1-5 for all applicants whose income is being used to support the mortgage application.

1. Latest 3 months' bank statements. These **must** show a full 3 month history of mortgage payments and salary credits.
2. Last annual mortgage statement
3. Latest P60
4. Latest 3 months' consecutive pay slips
5. Last 3 years accounts (**self employed only**)
6. Valuation fee

IF APPLICABLE

7. Administration fee
8. Application fee
9. Identification for postal cases
10. Official Mail if not on voters role

Where required these **MUST** be enclosed

REMINDER

In ALL cases can you please remember:

- to complete identification and address verification and enter in section above;
- to ensure highlighted signature boxes are completed;
- Direct Debit form is always fully completed.

NOTE: ORIGINAL OR CERTIFIED COPIES MUST BE ENCLOSED.

BRANCH AUTHORISATION

Account number Branch code Authorised signatory Date

Staff ini

Introducer number



Dudley House, Stone Street, Dudley. DY1 1NP.

Tel: (01384) 231414 Fax: (01384) 233250

www.dudleybuildingsociety.co.uk Email: mortgagesales@dudleybuildingsociety.co.uk

Authorised and regulated by the Financial Services Authority