

**OWNER OCCUPIER
CHANGE OF PROPERTY**

THE PROPERTY

APPLICANT ONE

APPLICANT TWO

YOUR FULL NAME:

MORTGAGE ACCOUNT NUMBER:

ADDRESS OF THE PROPERTY TO BE MORTGAGED:

POSTCODE:

DESCRIPTION OF PROPERTY:

☐

DETACHED HOUSE

☐

PURPOSE-BUILT FLAT

☐

DETACHED BUNGALOW

☐

SEMI-DETACHED HOUSE

☐

CONVERTED FLAT

☐

SEMI-DETACHED BUNGALOW

☐

TERRACED HOUSE

OTHER

IF A FLAT OR MAISONETTE:

☐

NUMBER OF FLOORS IN THE WHOLE BUILDING

☐

FLOOR NUMBER OF FLAT

COUNCIL BUILT:

☐

YES

☐

NO

STUDIO FLAT:

☐

YES

☐

NO

OVER COMMERCIAL PREMISES:

☐

YES

☐

NO

ACCOMMODATION OF PROPERTY:

NUMBER OF HABITABLE ROOMS EXCLUDING WCs:

YEAR PROPERTY BUILT:

NUMBER OF BEDROOMS:

ANNUAL COUNCIL TAX:

If built in the last 10 years, is there an approved Builder's Guarantee in force or a supervising Chartered Architect's / Surveyor's certificate available?

☐

YES

☐

NO

IS THE PROPERTY?:

☐

FREEHOLD

☐

LEASEHOLD

IF LEASEHOLD:

WHAT IS THE UNEXPIRED LEASE?

ANNUAL MAINTENANCE:

ANNUAL GROUND RENT:

A minimum of 50 years unexpired is required.

WILL THERE BE ANY OTHER PERSONS (INCLUDING CHILDREN) WHO WILL RESIDE IN THE MORTGAGED PROPERTY ON COMPLETION OF THE MORTGAGE WITH THE APPLICANTS?

☐

YES

☐

NO

If YES, enter details below. If more than three people, please provide further details on a separate piece of paper.

TITLE:	SURNAME:	FIRST NAME(S)	RELATIONSHIP:	OCCUPATION / STATUS:	DATE OF BIRTH:		
					DD	MM	YYYY
					DD	MM	YYYY
					DD	MM	YYYY

WILL YOU OCCUPY THE WHOLE PROPERTY AS YOUR MAIN RESIDENCE AND USE IT SOLELY FOR PRIVATE RESIDENTIAL PURPOSES?

☐

YES

☐

NO

IF NO, PLEASE EXPLAIN:

IF ANY PART OF THE PROPERTY IS OR WILL BE LET PLEASE STATE:

MONTHLY RENT:

TYPE OF LET:

☐

RESIDENTIAL

☐

BUSINESS

☐

MIXED

DETAILS OF BUSINESS USE:

PROPERTY PURCHASE

PURCHASE PRICE:

£

N.B. Minimum owner-occupied property value applies, please refer to Product Sheet.

ARE YOU A FIRST TIME BUYER?

☐

YES

☐

NO

ARE YOU BORROWING OR BEING GIFTED ANY OTHER MONEY TOWARDS THE PURCHASE COSTS APART FROM THIS MORTGAGE?

☐

YES

☐

NO

IF YES, PLEASE STATE THE AMOUNT:

£

THE MONTHLY PAYMENT, IF APPLICABLE:

£

ALSO, PLEASE STATE THE NAME OF THE LENDER OR THE PERSON(S) PROVIDING THE MONEY AND IF APPLICABLE YOUR RELATIONSHIP TO THEM:

IS THE PROPERTY BEING PURCHASED EITHER SUBJECT TO A DISCOUNT / INCENTIVE FROM A DEVELOPER OR UNDER THE COUNCIL RIGHT TO BUY OR OTHER HOUSING DISCOUNT SCHEME?

☐

YES

☐

NO

(If YES, a copy of the offer letter detailing the purchase terms will be required.)

IF YOU ARE SELLING YOUR OWN HOME PLEASE STATE THE SELLING PRICE:

£

PROPERTY REMORTGAGE

CURRENT PROPERTY VALUE:

£

N.B. Minimum owner-occupied property value applies, please refer to Product Sheet.

ORIGINAL PURCHASE PRICE:

£

ORIGINAL PURCHASE DATE:

WAS THE PURCHASE MADE UNDER A COUNCIL RIGHT TO BUY OR OTHER HOUSING DISCOUNT SCHEME?

☐

YES

☐

NO

If YES, state discount allowed and full market value at the time.

DISCOUNT:

£

MARKET VALUE:

£

HAVE ANY MAJOR ALTERATIONS BEEN MADE TO THE PROPERTY OR ANY ADDITIONAL LAND ACQUIRED SINCE ORIGINAL PURCHASE?

☐

YES

☐

NO

IF YES, GIVE DETAILS:

THE MORTGAGE

PRODUCT

WHICH OF THE SOCIETY'S MORTGAGE PRODUCTS WOULD YOU LIKE?

PURPOSE OF THE MORTGAGE (applies only if you are taking out a mortgage on a property you own already)

ARE YOU BORROWING FOR REASONS OTHER THAN TO REPLACE AN EXISTING MORTGAGE ON THE PROPERTY?

☐ YES

☐ NO

PLEASE GIVE DETAILS OF HOW YOU INTEND TO USE THE FUNDS RAISED AND **PROVIDE EVIDENCE** TO SUPPORT THE AMOUNT STATED, SUCH AS LOANS / CREDIT CARD STATEMENT. IF YOU NEED MORE SPACE, PLEASE PROVIDE FURTHER DETAILS ON A SEPARATE PIECE OF PAPER.

REPAY EXISTING SECURED LOAN(S):

£

DEBT CONSOLIDATION:

£

HOME IMPROVEMENTS:

£

OTHER:

£

PLEASE SPECIFY:

£

PLEASE SPECIFY:

TOTAL REMORTGAGE AMOUNT:

£

FINANCIAL BENEFIT

WILL THE WHOLE OF THE MORTGAGE AMOUNT YOU WOULD LIKE TO BORROW BE FOR THE FINANCIAL BENEFIT OF ALL ADULT OCCUPIERS OF THE PROPERTY?

☐ YES

☐ NO

IF **NO**, THE PERSON(S) CONCERNED MAY BE REQUIRED TO OBTAIN SEPARATE LEGAL ADVICE TO HAVE THE SIGNIFICANCE AND CONSEQUENCES OF THE SITUATION EXPLAINED, SO THAT THE EXTENT OF HIS / HER / THEIR LIABILITIES AND RESPONSIBILITIES ARE UNDERSTOOD.

MORTGAGE AMOUNT (Minimum amount applies, please refer to product sheet.)

WHAT IS THE TOTAL MORTGAGE AMOUNT YOU WOULD LIKE TO BORROW?

£

Please note that if a Product Fee is payable for the mortgage chosen, the Product Fee can be paid upfront, deducted from the total loan amount, or be added to the loan subject to this not exceeding a product or lending LTV limit. Please contact our New Business Team if the preference is to pay upfront.

It is recommended that, in order to protect your dependants, you have in place life assurance for at least the amount of the mortgage.

HOW WOULD YOU LIKE THE PRODUCT FEE TO BE PROCESSED?

☐ PAY UPFRONT

☐ DEDUCT FROM LOAN

☐ ADD TO LOAN

MORTGAGE TERM

OVER WHAT TERM IS THE MORTGAGE REQUIRED?

YEARS

MONTHS

NOTE: the term should not normally extend beyond your retirement age. Where it does, please request and complete the supplementary form for mortgage in retirement, which will explain how the mortgage will continue to be affordable in retirement.

METHOD OF REPAYMENT

WHAT IS THE BREAKDOWN OF THE TOTAL MORTGAGE AMOUNT BETWEEN REPAYMENT AND INTEREST-ONLY METHODS?

MORTGAGE AMOUNT ON REPAYMENT
(i.e. repayments of capital and interest):

£

MORTGAGE AMOUNT ON INTEREST-ONLY
(i.e. payments of interest with capital repaid at end of term):

£

IF YOU HAVE STATED A MORTGAGE AMOUNT ON INTEREST-ONLY, PLEASE REQUEST AND COMPLETE THE SUPPLEMENTARY FORM FOR INTEREST-ONLY RESIDENTIAL MORTGAGES, WHICH WILL PROVIDE DETAILS OF ANY REPAYMENT STRATEGY, SAVINGS PLAN OR OTHER INVESTMENT YOU HAVE WHICH WILL DISCHARGE THIS AMOUNT BY THE END OF THE MORTGAGE TERM. YOU MUST CONFIRM, TOO THAT THE CAPITAL AND / OR REGULAR SUMS SET ASIDE FOR THIS PURPOSE WILL BE REVIEWED PERIODICALLY TO ENSURE THAT SUFFICIENT FUNDS WILL BE AVAILABLE TO CLEAR THE INTEREST-ONLY PORTION. WRITE ON A SEPARATE SHEET, IF REQUIRED.

SOLICITORS

We will instruct solicitors/licensed conveyancers to act on our behalf on all purchase and remortgage loans and unless special "fees paid" product terms apply, you will be responsible for all of their fees and disbursements. We may be prepared to instruct your legal representative to act for us (see Product Sheet) but if we are unable to, we will tell you when the application is acknowledged. If you have chosen one of our "fees paid" products you do not need to enter details of the solicitor/conveyancer in the section below UNLESS the property is unregistered, a change of ownership is involved or where the whole of the mortgage amount is not for the financial benefit of all borrowers.

NAME OF FIRM:		CONTACT NAME:	
REFERENCE NO:		DX TOWN AND NO:	
ADDRESS:			POSTCODE: <input type="text"/>
PHONE:		FAX:	

The Society operates a panel of valuers and will instruct one of the firms to carry out our valuation report at your expense. Neither the Society nor the valuer will accept any liability to you for the contents or accuracy of the valuation report.

There is an application fee to be paid which includes a valuation fee, based on the greater of the purchase price or value of the property and £175 to process the application.

For our current application fee scale for residential properties, please visit our website familybuildingsociety.co.uk/applicationfees or call our New Business Team on 03330 140140.

The valuer is also able to undertake a RICS HomeBuyers Report or a Full Structural Survey for you in addition to the Mortgage Valuation. The fee for a detailed survey will be payable directly to the valuer concerned. If you have an independent survey carried out, the Society will not be able to use this for mortgage purposes.

IF YOU WOULD LIKE A QUOTATION FOR A MORE DETAILED SURVEY
(HomeBuyers or Full Structural) PLEASE INDICATE:

☐

HOMEBUYERS

☐

STRUCTURAL

DETAILS OF THE PERSON TO CONTACT FOR ACCESS TO THE PROPERTY BY THE VALUER:

CONTACT NAME:			
ADDRESS:			POSTCODE: <input type="text"/>
PHONE NUMBERS:			

I / WE DECLARE THAT ALL SECTIONS OF THE MORTGAGE APPLICATION FORM COMPLETED ORIGINALLY REMAIN VALID EXCEPT AS AMENDED BY THE DETAILS GIVEN ABOVE WHICH WILL REPLACE THE INFORMATION PREVIOUSLY GIVEN.

NAME OF FIRST APPLICANT	SIGNED:	<input type="text"/>	DATE:	<input type="text"/>	<input type="text"/>	<input type="text"/>
NAME OF SECOND APPLICANT	SIGNED:	<input type="text"/>	DATE:	<input type="text"/>	<input type="text"/>	<input type="text"/>

IN ORDER FOR US TO PROCESS YOUR APPLICATION AS QUICKLY AS POSSIBLE, IT IS IMPORTANT THAT YOU ANSWER ALL QUESTIONS ACCURATELY AND COMPLETELY AND THAT YOU PROVIDE THE REQUIRED SUPPORTING DOCUMENTATION IN FULL. FAILURE TO DO SO WILL RESULT IN DELAYS IN YOUR MORTGAGE OFFER BEING ISSUED AND MAY RESULT IN YOUR APPLICATION BEING DECLINED.

FOR MORE INFORMATION CONTACT YOUR
FINANCIAL ADVISER OR SOLICITOR.

ALTERNATIVELY, TELEPHONE OUR FRIENDLY
AND HELPFUL TEAM WHO CAN HELP GUIDE
YOU THROUGH YOUR OPTIONS.

PLEASE CONTACT US AS BELOW.

If you need this document in an alternative format please call us on **03330 140140**.

To find out more, please contact our New Business Team:



familybuildingsociety.co.uk



03330 140140



newbusiness@familybsoc.co.uk

**EBBISHAM HOUSE
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EPSOM
SURREY
KT17 4NL**

Family Building Society is a trading name of
National Counties Building Society which is
authorised by the Prudential Regulation Authority
and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority.

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register.fca.org.uk