

BUY TO LET FURTHER ADVANCE
APPLICATION FORM

IF THIS APPLICATION HAS BEEN SUBMITTED BY AN INTERMEDIARY PLEASE ANSWER THE FOLLOWING:

DID YOU HEAR ABOUT THE SOCIETY FROM CONTACT WITH A BUSINESS DEVELOPMENT MANAGER?

☐

YES

☐

NO

DID YOU HEAR ABOUT THE SOCIETY FROM YOUR NETWORK OR A MORTGAGE CLUB?

☐

YES

☐

NO

WHICH SOURCING SYSTEM DO YOU USE?

PRE-AGREED ENQUIRIES

WAS THE APPLICATION DISCUSSED WITH US OR A DECISION IN PRINCIPLE OBTAINED PRIOR TO SUBMISSION?

☐

YES

☐

NO

IF YES, PLEASE STATE WITH WHOM AND WHEN
(please include any email correspondence):

In addition to ensuring you send us the minimum document requirements, stated on page four, if your client's application is complex, please tell us their circumstances and full details of the purpose of borrowing. If you require more space please continue in the additional information section (Section Eight - Additional Information).

FOR COMPLETION BY AN INTERMEDIARY ONLY

This section must be completed in full when an application is submitted to Family Building Society via an intermediary.

NAME:	<input type="text"/>	INDIVIDUAL FS REGISTER REFERENCE NO:	<input type="text"/>
FIRM:	<input type="text"/>	FIRM FS REGISTER REFERENCE NO:	<input type="text"/>
ADDRESS:	<input type="text"/>		POSTCODE: <input type="text"/>
PHONE:	<input type="text"/>	FAX:	<input type="text"/>
EMAIL:	<input type="text"/>		
INTERMEDIARY ADMIN CONTACT NAME (if applicable):	<input type="text"/>		
INTERMEDIARY ADMIN CONTACT NUMBER (if applicable):	<input type="text"/>		
IF NOT DIRECTLY AUTHORISED, NAME OF PRINCIPAL:	<input type="text"/>		
PRINCIPAL FIRM'S FS REGISTER REFERENCE NO:	<input type="text"/>		

IF YOU ARE SUBMITTING THIS APPLICATION VIA A MORTGAGE CLUB, NETWORK OR PACKAGER PLEASE STATE WHICH ONE:

MORTGAGE CLUB:		NETWORK:	
PACKAGER:		PACKAGER CONTACT NAME / TEAM:	
PACKAGER'S REFERENCE:		PACKAGER CONTACT EMAIL:	
PACKAGER CONTACT PHONE NO.:			

If this application is being submitted via Premier Mortgage Services or if you are directly authorised (and are not submitting the application via another club) please provide your bank details below to enable us to pay your procurement fee directly to you:

ACCOUNT NAME:

SORT CODE:

ACCOUNT NUMBER:

LEVEL OF ADVICE GIVEN TO APPLICANT: ☐ EXECUTION ONLY ☐ ADVICE AND RECOMMENDATION

HOW WAS YOUR ADVICE GIVEN TO THE APPLICANT? ☐ FACE TO FACE, SUBSEQUENTLY BEING CONFIRMED IN WRITING

☐ OVER THE PHONE, SUBSEQUENTLY BEING CONFIRMED IN WRITING

☐ IN WRITING ONLY

IF YOU ARE CHARGING THE CUSTOMER A FEE FOR YOUR SERVICE:

INTERMEDIARY

PLEASE STATE THE AMOUNT BEING CHARGED: ON APPLICATION: £ ON OFFER: £ ON COMPLETION: £

IS YOUR FEE REFUNDABLE? ☐ YES ☐ NO

DOES THE CUSTOMER HAVE TO PURCHASE ANY INSURANCE PRODUCTS THROUGH YOUR FIRM? ☐ YES ☐ NO

IF YES, GIVE DETAILS:

PACKAGER

PLEASE STATE THE AMOUNT BEING CHARGED: ON APPLICATION: £ ON OFFER: £ ON COMPLETION: £

IS YOUR FEE REFUNDABLE? ☐ YES ☐ NO

I confirm that the information given above is correct and that any third party who arranged, advised on or introduced this mortgage is either authorised by the Financial Conduct Authority to arrange, advise on or introduce mortgages, as appropriate, or is exempt from authorisation. Based on my knowledge of the customer the information contained in the application form is reasonable. All mortgage applications submitted by intermediaries are subject to the Society's Terms of Business, which can be found on our Downloads and Checklists page on our website. I confirm that I have read and understood the Society's Terms of Business and that I agree to be bound by them. I confirm I have provided the clients with a copy of the 'How We Use Personal Information' document before submitting this application. A copy of this is available on our Downloads and Checklists page on our website.

SIGNATURE: DATE: DD MM YYYY

FOR OFFICE USE:

SOURCE CODE: BRANCH CODE:

DOCUMENT CHECKLIST FOR BUY TO LET MORTGAGE APPLICATIONS

To help us process your clients' application quickly, here's a list of the minimum documents we require on receipt of the application

OUR TOP TIPS TO HELP SPEED UP YOUR APPLICATION

- ▶ Fully complete the application form and any required supplementary forms. Ensure these, plus the declarations are signed.
- ▶ All supporting documentation must be Intermediary Certified. You can certify the first page of each set of documentation if it's attached together.
- ▶ Missing or incorrect documentation can slow down our process and delay the application. Review any bank statements to ensure they agree with information on the application, for example in regards to financial commitments.

MORTGAGE(S)

- ☐ Buy to Let applicants are required to have an existing UK mortgage. We carry out an electronic credit check on all applicants which may show the performance of these. If this fails to show their existing mortgage(s), 12 months proof of conduct is required. To speed up our underwriting, you can provide this on submission.

TENANCY AGREEMENT

- ☐ A copy of the existing tenancy agreement.

OTHER ITEMS

BACKGROUND BUY TO LETS

- ☐ Evidence of rent being paid in and mortgage being paid out (bank statements may already cover this)

APPLICANTS WITH FOUR OR MORE MORTGAGED BUY TO LET PROPERTIES

- ☐ We will treat these applications as a portfolio landlord and we require details of their full portfolio and a business plan.

SECTION ONE - APPLICANT(S) DETAILS

TITLE:

SURNAME:

FORENAMES:

DATE OF BIRTH:

MARITAL STATUS:

NATIONALITY:

HAS YOUR NAME EVER CHANGED?

IF YES, PLEASE CONFIRM YOUR PREVIOUS NAME:

PHONE - WORK*:

PHONE - HOME*:

PHONE - MOBILE*:

EMAIL ADDRESS*:

APPLICANT ONE

MR / MRS / MISS / MS		
DD	MM	YYYY
BRITISH	OTHER	

☐ YES ☐ NO

APPLICANT TWO

MR / MRS / MISS / MS		
DD	MM	YYYY
BRITISH	OTHER	

☐ YES ☐ NO

* Please provide at least one of the above contact methods. If we have a home or mobile phone number or email address for you, we may use these to get in touch regarding your application or with important information about your account.

ABOUT YOUR HOME

CURRENT ADDRESS:

--	--	--	--

POSTCODE:

--	--	--	--

TERMS OF OCCUPANCY:

<input type="checkbox"/> OWNER	<input type="checkbox"/> TENANT / LODGER	<input type="checkbox"/> OWNER	<input type="checkbox"/> TENANT / LODGER
<input type="checkbox"/> LIVING WITH RELATIVES / FRIENDS		<input type="checkbox"/> LIVING WITH RELATIVES / FRIENDS	

LENGTH OF TIME AT CURRENT ADDRESS:

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

CURRENT MORTGAGE / TENANCY

NAME OF LENDER OR LANDLORD:

--	--

ADDRESS OF LENDER / LANDLORD:

--	--

POSTCODE:

--	--

ACCOUNT NUMBER:

--	--

DATE LOAN OR TENANCY COMMENCED:

--	--

CURRENT AMOUNT OUTSTANDING (INCLUDING ANY REDEMPTION INTEREST IF APPLICABLE):

	£		£
--	---	--	---

MONTHLY REPAYMENT OR RENT PAYMENT:

	£		£
--	---	--	---

LIMITED COMPANY BUY TO LETS ONLY

SPECIAL PURPOSE VEHICLE

Please complete this section when applying through a Limited Company. All directors and shareholders must be party to the mortgage.

COMPANY NAME:

--

INCORPORATION DATE¹:

--

COMPANY REGISTRATION NUMBER:

--

SIC CODE:

<input type="checkbox"/> 68100	<input type="checkbox"/> 68209
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REGISTERED COMPANY ADDRESS:

--

¹The company must be a SPV Limited Company registered in England and Wales and set up solely for the purpose of holding the property(ies) being offered as security.

% SHAREHOLDING / VOTING RIGHTS / RIGHTS TO RECEIVE PROFIT (AS APPLICABLE)

%	APPLICANT ONE	%	APPLICANT TWO
---	---------------	---	---------------

SENIOR MANAGEMENT

DOES THE APPLICANT COMPANY HAVE ANY SENIOR MANAGERS² WHO HAVE NOT ALREADY BEEN NAMED AS DIRECTOR?

<input type="checkbox"/> YES	<input type="checkbox"/> NO
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²A senior manager is a person who exercises functions and who is responsible and accountable to the management body for the day-to-day management of the company.

If you have answered YES to the above, please provide the full name and position of each manager below. We may ask you to provide us with independent confirmation of this information. If so, we will let you know.

FULL NAME:

--

POSITION:

--

FULL NAME:

--

POSITION:

--

FULL NAME:

--

POSITION:

--

SECTION TWO - INCOME DETAILS

EMPLOYED INCOME

APPLICANT ONE

APPLICANT TWO

OCCUPATION:

EMPLOYER'S NAME:

NATURE OF BUSINESS:

EMPLOYEE / STAFF NO:

ADDRESS OF EMPLOYER:

POSTCODE:

EMPLOYER'S PHONE NO:

IS YOUR JOB PERMANENT AND FULL TIME ?

☐

YES

☐

NO

☐

YES

☐

NO

IF NO, PLEASE PROVIDE DETAILS:

FOR UK EXPATS, please provide the name, job title and email address of the person to whom we should email for a reference.

REFEREE NAME:

REFEREE JOB TITLE:

REFEREE EMAIL:

SELF-EMPLOYED INCOME

APPLICANT ONE

APPLICANT TWO

BUSINESS NAME:

NATURE OF BUSINESS:

ADDRESS OF BUSINESS:

POSTCODE:

LENGTH OF TIME IN BUSINESS:

Years

Months

Years

Months

FOR UK EXPATS, please provide the name, job title and email address of the person to whom we should email for a reference.

ACCOUNTANT NAME:

ACCOUNTANT'S EMAIL:

INCOME DECLARATION

DO YOU HAVE SUFFICIENT OTHER INCOME TO COVER A THREE MONTH RENTAL VOID
WHILST THE PROPERTY IS UNOCCUPIED?☐

YES

☐

NO

☐

YES

☐

NO

DISCLOSURE

HAVE YOU EVER:

HAD A COURT ORDER OR DEBT REGISTERED AGAINST YOU OR ARE ANY SUCH PROCEEDINGS PENDING? If YES, a Certificate of Satisfaction must be presented to the Society.

MADE ARRANGEMENTS WITH CREDITORS OR BEEN MADE BANKRUPT OR ARE ANY SUCH PROCEEDINGS PENDING?

HAD A PAYDAY LOAN IN THE LAST THREE YEARS?

HAD A MORTGAGE APPLICATION ON A PROPERTY REFUSED?

BEEN IN EXCESS OF TWO MONTHLY PAYMENTS IN ARREARS WITH ANY CREDIT OR MORTGAGE AGREEMENTS?

HAD A MORTGAGED PROPERTY REPOSSESSED?

APPLICANT ONE

☐ YES ☐ NO

☐ YES ☐ NO

☐ YES ☐ NO

☐ YES ☐ NO

☐ YES ☐ NO

☐ YES ☐ NO

APPLICANT TWO

☐ YES ☐ NO

☐ YES ☐ NO

☐ YES ☐ NO

☐ YES ☐ NO

☐ YES ☐ NO

☐ YES ☐ NO

If you have answered YES to any of the above please provide further details below.

SECTION THREE - LOAN DETAILS

FURTHER ADVANCE

CURRENT PROPERTY
VALUE:

£

Please note, a minimum residential property value
applies. Please refer to product sheet.MORTGAGE ACCOUNT
NUMBER:HAVE ANY MAJOR ALTERATIONS BEEN MADE TO THE PROPERTY OR ANY ADDITIONAL LAND ACQUIRED SINCE ORIGINAL PURCHASE? ☐ YES ☐ NO

IF YES, GIVE DETAILS:

PLEASE GIVE DETAILS OF HOW YOU INTEND TO USE THE FUNDS FROM THE FURTHER ADVANCE AND PROVIDE EVIDENCE TO SUPPORT THE
AMOUNT STATED SUCH AS LOANS / CREDIT CARD STATEMENTS.REPAY EXISTING
SECURED LOAN(S):

£

DEBT CONSOLIDATION:

£

Please indicate which credit commitments are
being consolidated (name of lender, account
number and balance outstanding).

HOME IMPROVEMENTS:

£

Please indicate what improvements are to
be carried out.

GIFTING FUNDS:

£

Please state whom the funds are being
gifted to and their relationship to you.OTHER PROPERTY
PURCHASE:

£

Please provide property details. Will
additional borrowing be used to complete
the purchase?

OTHER:

£

Please specify.

**TOTAL FURTHER
ADVANCE AMOUNT:**

£

MORTGAGE REQUIREMENT

AMOUNT	TERM		REPAYMENT TYPE*	PRODUCT DESCRIPTION	PAY RATE	PRODUCT CODE (if known)
£	Years	Months	Rep / IO		%	
£	Years	Months	Rep / IO		%	

*Please note C&I repayment mortgages are not available for UK expatriates.

IF APPLYING FOR AN OFFSET MORTGAGE* PLEASE SELECT EITHER: ☐ TERM REDUCTION OPTION** ☐ PAYMENT REDUCTION OPTION

Your selection will apply from completion of your mortgage, however you are able to change this in the future.

*Offset mortgage products are not available for Limited Company Buy to Lets or applications from UK expatriates

**The Term Reduction option is only available for repayment mortgages

FINANCIAL BENEFIT

IS THE FURTHER ADVANCE BEING USED FOR THE FINANCIAL BENEFIT OF ALL BORROWERS? ☐ YES ☐ NOIF YOU HAVE
ANSWERED NO,
PLEASE GIVE DETAILS:

SECTION FOUR - PROPERTY DETAILS

THE PROPERTY

ADDRESS OF THE PROPERTY TO BE MORTGAGED:		ANTICIPATED / ACTUAL MONTHLY RENTAL INCOME	£
	POSTCODE:		

Please note the Society does not accept properties let as a House in Multiple Occupation, as detailed under the Housing Act 2004, nor properties let to students.

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

CONTACT NAME:		PHONE NUMBERS:	
ADDRESS:			
	POSTCODE:		

SECTION SIX - OTHER PROPERTY OWNED

OTHER PROPERTY OWNED

PLEASE PROVIDE DETAILS BELOW OF ALL OTHER PROPERTIES OWNED. IF YOU PREFER TO PROVIDE THE INFORMATION ON A SPREADSHEET PLEASE ENSURE THE SAME DETAIL AS BELOW IS PROVIDED.

OTHER PROPERTY

PROPERTY ADDRESS:				MORTGAGE LENDER:		
				MORTGAGE OUTSTANDING:	£	
	POSTCODE:			MONTHLY MORTGAGE PAYMENT:	£	
DATE PURCHASED (MONTH / YEAR)	MM	YYYY		RENT RECEIVED:	£	
PROPERTY TYPE: (e.g. 3 bed house, 2 bed flat)				OWNER:		
CURRENT VALUE:	£					

OTHER PROPERTY

PROPERTY ADDRESS:				MORTGAGE LENDER:		
				MORTGAGE OUTSTANDING:	£	
	POSTCODE:			MONTHLY MORTGAGE PAYMENT:	£	
DATE PURCHASED (MONTH / YEAR)	MM	YYYY		RENT RECEIVED:	£	
PROPERTY TYPE: (e.g. 3 bed house, 2 bed flat)				OWNER:		
CURRENT VALUE:	£					

OTHER PROPERTY

PROPERTY ADDRESS:				MORTGAGE LENDER:		
				MORTGAGE OUTSTANDING:	£	
	POSTCODE:			MONTHLY MORTGAGE PAYMENT:	£	
DATE PURCHASED (MONTH / YEAR)	MM	YYYY		RENT RECEIVED:	£	
PROPERTY TYPE: (e.g. 3 bed house, 2 bed flat)				OWNER:		
CURRENT VALUE:	£					

OTHER PROPERTY

PROPERTY ADDRESS:				MORTGAGE LENDER:		
				MORTGAGE OUTSTANDING:	£	
	POSTCODE:			MONTHLY MORTGAGE PAYMENT:	£	
DATE PURCHASED (MONTH / YEAR)	MM	YYYY		RENT RECEIVED:	£	
PROPERTY TYPE: (e.g. 3 bed house, 2 bed flat)				OWNER:		
CURRENT VALUE:	£					

TOTAL NUMBER OF BUY TO LET MORTGAGES HELD:
(UK and abroad)

TOTAL NUMBER OF BUY TO LET PROPERTIES OWNED:
(UK and abroad)

LANDLORDS WITH FOUR OR MORE MORTGAGED BUY TO LET PROPERTIES MUST COMPLETE THE SECTION BELOW:

ARE YOU A HIGHER RATE TAX PAYER?

APPLICANT ONE

☐ YES ☐ NO

APPLICANT TWO

☐ YES ☐ NO

ASSETS AND LIABILITIES

Please complete this section if either applicant owns more than three mortgaged Buy to Let properties.

OTHER ASSETS (VALUE OF)

BANK / BUILDING SOCIETY ACCOUNTS:

£

INVESTMENTS:

£

STOCKS AND SHARES:

£

INVESTMENT IN OTHER COMPANIES:

£

OTHER LIABILITIES

	REPAYMENT TYPE	MONTHLY PAYMENT
UNSECURED LOANS / HP:	£	£
CREDIT / STORE CARD BALANCES:	£	£
OTHER LIABILITIES:	£	£

SECTION SEVEN - BUSINESS PLAN

LANDLORDS WITH FOUR OR MORE MORTGAGED BUY TO LET PROPERTIES MUST COMPLETE THE SECTION BELOW:

BUY TO LET PORTFOLIO LANDLORD'S BUSINESS PLAN DETAIL

Please provide the information in the relevant sections ensuring that all points are covered.

DIRECTORS BACKGROUND

PLEASE PROVIDE THEIR FULL NAME AND THOSE OF ANY DIRECTORS AND / OR LIMITED COMPANY:

PLEASE PROVIDE A SUMMARY OF RELEVANT EXPERIENCE OF APPLICANTS / DIRECTORS IN RESPECT OF INVESTMENT PROPERTY AND OTHER PROPERTY VENTURES:

CURRENT INVESTMENT STRATEGY

PLEASE PROVIDE THE DETAILS OF:

- Town/city where properties are located
- Property types (e.g. HMO, single residential leasehold flats)
- Tenant profile (e.g. students, housing benefit, professionals, families)
- Management of properties (e.g. self-managed, managing agent)
- Supporting business infrastructure (e.g. own letting office, maintenance contractors)
- Rent-to-costs financial model utilised
- Details of professional service providers (e.g. accountants, estate agents, letting agents, solicitors, surveyors etc)

FUTURE STRATEGY

PLEASE PROVIDE THE DETAILS OF:

- Proposed acquisitions (town/city where properties are located, values, property types, tenant profile, management, source of deposit and legal fees)
- Proposed sales
- Development/refurbishment projects (source of capital for funding works on new acquisitions and timescale before property is available for letting)
- Contingency plans to cover property void periods
- Any restructuring plans for the business including incorporation/partnership, solicitors, surveyors etc)

FUNDING REQUIREMENTS

PLEASE PROVIDE CONFIRMATION OF THE TOTAL AGGREGATE BORROWING REQUIRED OVER THE NEXT 12 MONTHS:

OTHER INFORMATION

PLEASE DETAIL OTHER CORPORATE OWNERSHIP OR DIRECTORSHIPS, ALONG WITH DETAILS OF COMPANY BORROWING AND INTER COMPANY LIABILITIES:

PLEASE DETAIL ANY OTHER COMMENTS TO SUPPORT THIS PROPOSAL:

SECTION EIGHT - ADDITIONAL INFORMATION

Please use this space to provide any additional information and continue on a separate sheet if necessary.

SECTION NINE – USE OF PERSONAL INFORMATION AND DECLARATIONS

This section explains some of the ways in which we will use the information you provide to us and which we obtain from third parties. For further details about how your information is used and your rights under data protection laws please see our leaflet “How We Use Personal Information”. If you do not understand any point, please ask for further information.

USE OF PERSONAL INFORMATION

1. We may contact third parties (including any past/present lender, bank, or other financial institution, employer, pension provider, accountant, landlord, professional adviser named on this form, HM Revenue & Customs or the Department for Work and Pensions) for reference purposes, for confirmation of employment details or to obtain information to confirm any income received and payments made. You give your permission to such third parties to supply the references and to answer the enquiries.
2. In order to process your application, we will perform credit and identity checks on you with a credit reference agency (“CRA”). To do this, we will supply your personal information to the CRA and they will give us information about you. This will include information from your mortgage application and about your financial situation and financial history. The CRA will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- check your identity;
- assess your credit worthiness and whether you can afford the mortgage;
- verify the accuracy of the information you have provided to us;
- prevent criminal activity, fraud and money laundering; and
- trace and recover debts.

We will continue to exchange information about you with the CRA while you have a mortgage with us. This will include details of your repayments and whether you repay in full and on time. This information may be supplied to other organisations by the CRA.

When the CRA receives a credit search from us they will place a search footprint on your credit file that may be seen by other lenders.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share this information with them, before lodging the application. CRAs will also link your records together and these links will remain on your and their files until such time as you or your partner successfully requests with the CRAs to break that link.

The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail in our leaflet “How We Use Personal Information”.

3. We may ask you to supply one or more original documents as confirmation of your identity, address or both which we will use together with any electronic checks we may make using the services of a CRA. Any documents provided to us will be recorded and copied as part of our Anti-Money Laundering requirements.
4. We may disclose information relating to this application or the mortgage to other people and organisations, such as:
 - your legal adviser, broker or other intermediary and you authorise them to give us any information relevant to our decision to lend. To this extent, you agree to waive any claim to legal privilege to that information;
 - any chargor(s) or potential chargor(s) (or to their legal advisers);
 - any guarantor(s) or potential guarantor(s) (or to their legal advisers);
 - any occupier(s) or other person who is required to postpone rights in favour of the Society, to enable them to consider their position and/or to obtain independent legal advice;
 - any potential new borrower(s) (or their legal advisers) in connection with a transfer of equity;
 - any other lender which has a charge secured upon the property, subject to payment of the appropriate fee;
 - any insurance company from which we require an indemnity in relation to the mortgage.
5. We may monitor or record any communications you have with us in the interests of staff training, customer service and security.
6. Any personal information which you or others provide to us will be held on computer and in other manual and electronic forms and will be kept after your mortgage account is closed. Some of the ways the information may be used include:
 - to assist us in assessing your application and, if it is accepted, to assist us in providing the account or service for which you have applied;
 - to assist us in making credit decisions and establishing identity, where necessary;
 - for fraud prevention and detection and/or to prevent money laundering;
 - to assist the insurers in risk assessment and dealing with claims;
 - disclosure to third parties acting as our agent so long as they keep the information confidential;
 - marketing, market research, statistical analysis and general business purposes;
 - to help develop and improve the products and services offered to you and other customers. The Society may also share information with other companies within the National Counties Group to help provide you with a high standard of service (for example administrative purposes);
 - if the law permits it or it is in the public interest.

Under data protection law you have rights in relation to your personal information, including a right of access and to ask for any inaccurate details to be amended. If you have any questions about data protection law or your rights under it, please write to Family Building Society, FREEPOST, Ebbisham House, 30 Church Street, Epsom Surrey KT17 4BR.

DECLARATIONS AND CONSENTS

For your own protection and benefit, please carefully read the declarations below before signing in the space provided. If you do not understand any point please ask for further information.

I (each of us if more than one is applying) agree that:

GENERAL

1. for the purposes of these Declarations, the "Society" includes its successors in title and assigns.
2. I will make good any loss which the Society may suffer by acting in reliance on the information on this form which I confirm is true to the best of my knowledge and belief. I will notify the Society promptly if any of the information on this form changes before the mortgage is completed.
3. the Society will require independent legal advice to be taken by any co-owner/adult co-habitee of the property or guarantor who will not receive a financial benefit from all or part of the loan.
4. I will not enter into any further borrowing secured on the property prior to or after completion of the mortgage without first advising the Society and obtaining the Society's consent in writing.
5. the Society has the right to decline the application without giving any reasons and without giving any refund of fees or related costs. However, where the application is rejected due to information obtained from a credit reference agency, the Society will notify me of the result of the credit search and the credit reference agency consulted. I understand that Valuation Fees that have been paid will be refunded if a valuation is cancelled prior to the valuer's visit to the property. In all other cases, the Valuation Fee will not be refunded, save in exceptional circumstances and at the Society's sole discretion.
6. I will pay to the Society all sums due in respect of Application Fees, Reservation Fees, Product Fees, Arrangement Fees and legal expenses arising out of this application, whether or not any Mortgage Offer is either issued or completed. I understand that the payment of any such fees shall not bind the Society to make any loan.
7. income details will be verified and the Society will not rely on a declaration of affordability made by me.

PROPERTY REVIEW

8. I acknowledge that a review of the property may be required by the Society and will not be copied to me.
9. I understand and acknowledge that the review of the property is only for the use of the Society to enable it to decide whether the property is suitable security for any further advance and that no responsibility is implied or accepted by the Society for either the valuation or condition of the property.
10. the review of the property carried out by the Society is not undertaken either as agent for or by agreement with the organisation used for the review.

TRANSFER OF MORTGAGE

11. the Society may at any time transfer its interest in some or all of its rights under the mortgage to another financial institution without seeking my specific consent and, following this, my membership rights of the Society will no longer apply.
12. I understand that whilst the transferee of the mortgage would be the person legally entitled to receive payments under any mortgage, such transfer will not affect the policies in relation to the setting of the interest rate and conduct of arrears.
13. my acceptance of any Mortgage Offer will constitute my general consent to the future transfer of the mortgage on the foregoing terms and as may be more particularly set out in the Society's Mortgage Conditions.

JOINT BORROWERS

14. we accept that we are individually responsible for the total mortgage debt. (On request, information will be provided to joint applicants in respect of their rights and responsibilities should the relationship end through death, divorce or separation.)

HOUSEHOLD INSURANCE

15. I:
 - accept sole responsibility for the choice of insurer, the sum insured, the extent of cover and the financial consequences of any terms, conditions or excesses imposed;
 - will ensure the sum insured is not less than the rebuilding figure given in the valuation report and is index-linked annually;
 - will ensure that the cover provided by the policy includes financial protection against loss or damage to the property for all major insurable perils, including but not restricted to: Fire, Flood, Storm, Theft, Escape of Water, Malicious Damage, Subsidence, Landslip and Heave, and Legal Liability;
 - will either arrange for the interest of Family Building Society to be noted on the policy or for the policy to be in the joint names of me and Family Building Society;
 - undertake to pay all premiums as they fall due to maintain the policy cover for the life of the mortgage;
 - agree that the Society accepts no responsibility for any loss suffered by me in connection with the insurance of the property, however caused.

DECLARATIONS AND CONSENTS

MARKETING

16. We would like to tell you about our products, services, and events and those of our carefully selected partners (a list of which is available on request). We will always treat your personal details with the utmost care and will never share them with other companies for marketing purposes. If you give consent, this will last as long as you have a relationship with us. If you agree to us communicating with you for marketing purposes, please tick the relevant boxes to confirm how we may contact you.

APPLICANT ONE: Post ☐ email ☐ phone ☐ text ☐

APPLICANT TWO: Post ☐ email ☐ phone ☐ text ☐

You can unsubscribe from marketing at any time by writing to: Family Building Society, Ebbisham House, 30 Church Street, Epsom, Surrey, KT17 4NL.

EXISTING LENDER AUTHORITY

17. I authorise and request you to supply to Family Building Society the information requested by them in the attached enquiry letter and in any subsequent phone or written requests. I / We would be grateful if you would deal with these enquiries promptly.

I DECLARE AND CONFIRM THAT:

- I am aged 18 or over;
- I am entitled to disclose information about any joint applicant, partner/spouse or other third party named on the application form;
- You can use my personal information as explained in this form and in the leaflet “How We Use Personal Information”;
- I have read and agree to the Declarations and Consents;
- I understand that it is an offence to make a false declaration.

APPLICANT ONE	SIGNED:		DATE:	DD	MM	YYYY
APPLICANT TWO	SIGNED:		DATE:	DD	MM	YYYY

THE MORTGAGE WILL BE SECURED ON YOUR PROPERTY.
YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

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:



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