

**BUY TO LET REPLACEMENT
PROPERTY APPLICATION (PURCHASE)**

BUY TO LET REPLACEMENT PROPERTY APPLICATION (PURCHASE)

THE PROPERTY

ADDRESS OF THE PROPERTY TO BE MORTGAGED:

POSTCODE:

DESCRIPTION OF PROPERTY:

<input type="checkbox"/>	DETACHED HOUSE	<input type="checkbox"/>	PURPOSE-BUILT FLAT	<input type="checkbox"/>	DETACHED BUNGALOW
<input type="checkbox"/>	SEMI-DETACHED HOUSE	<input type="checkbox"/>	CONVERTED FLAT	<input type="checkbox"/>	SEMI-DETACHED BUNGALOW
<input type="checkbox"/>	TERRACED HOUSE	<input type="text"/> OTHER:			

NATURE OF PROPERTY: UNCONVENTIONAL CONSTRUCTION?

<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	MORE THAN FOUR BEDROOMS?	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
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MORE THAN ONE KITCHEN?

<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	IN NON-RESIDENTIAL AREA?	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
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COMMERCIAL PREMISES ON GROUND FLOOR?

<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
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If YES answered to any of the above, application cannot be considered.

IF A HOUSE:

THREE OR MORE FLOORS, INCLUDING ATTIC AND BASEMENT?

<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
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IF YES, WILL THERE BE MORE THAN FOUR TENANTS OCCUPYING?

<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
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If YES answered to any of the above, application cannot be considered.

IF A FLAT OR MAISONETTE:

<input type="checkbox"/>	NUMBER OF FLOORS IN THE WHOLE BUILDING ¹	COUNCIL BUILT	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>	FLOOR NUMBER OF FLAT
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¹If the number of floors in the whole building exceeds four, application cannot be considered unless the property is in Central London.

YEAR PROPERTY BUILT:

<input type="checkbox"/>	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?	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
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IS THE PROPERTY?

<input type="checkbox"/>	FREEHOLD	<input type="checkbox"/>	LEASEHOLD
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IF LEASEHOLD, WHAT IS THE UNEXPIRED LEASE?

A minimum of 70 years unexpired is required.

<input type="checkbox"/>	YEARS	£	ANNUAL GROUND RENT	£	ANNUAL MAINTENANCE
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IS THE PROPERTY TO BE LET EITHER ON OR SHORTLY AFTER THE COMPLETION OF THE MORTGAGE?

<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
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IF NO, PLEASE EXPLAIN:

WHAT IS OR WILL BE THE MONTHLY RENT?

£	<input type="text"/>
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You will need to supply a copy of the relevant tenancy agreement with this application.²

²Please note, if there is more than one tenancy agreement, the application cannot be considered. Also, if the tenant is either a relative or the partner of the mortgage applicant, the application cannot be considered.

PROPERTY PURCHASE

PURCHASE PRICE:

£	<input type="text"/>
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For the minimum Buy to Let property value, refer to the product sheet.

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

<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
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IF YES, PLEASE STATE THE AMOUNT:

£	<input type="text"/>
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THE MONTHLY PAYMENT, IF APPLICABLE:

£	<input type="text"/>
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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? (If YES, a copy of the offer letter detailing the purchase terms will be required.)

<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
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THE MORTGAGE

PRODUCT

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

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 product you have chosen, the product fee will be deducted from the total mortgage amount on completion. If you would prefer to pay the product fee separately, please contact our New Business Team on 03330 140140 or email newbusiness@familybsoc.co.uk

MORTGAGE TERM

OVER WHAT TERM IS THE MORTGAGE REQUIRED?³

YEARS

MONTHS

³Please note, the term should not normally extend beyond your retirement age. Where it does, please explain in the space provided in the additional information box, if necessary, 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):

OCCUPANCY

DO YOU OR A RELATED PERSON INTEND TO OCCUPY THE PROPERTY AT ANY TIME AFTER COMPLETION OF THE MORTGAGE?

(A 'related person' includes your spouse or civil partner, partner, parent, brother, sister, child, grandparent or grandchild)

YES

NO

If YES, the application cannot be considered.

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 NUMBER:

DX TOWN AND NUMBER:

ADDRESS:

POSTCODE:

TELEPHONE NUMBER:

FAX NUMBER:

EMAIL:

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. The current application fee scale for residential investment properties is as follows:

£100,001 - £200,000	£380	£200,001 - £300,000	£430	£300,001 - £400,000	£480
£400,001 - £500,000	£535	£500,001 - £600,000	£610	£600,001 - £700,000	£685
£700,001 - £800,000	£790	£800,001 - £900,000	£895	£900,001 - £1,000,000	£1,000
Over £1,000,000	Quoted on request				

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:

TELEPHONE NUMBER(S):

Special products, available from time to time, may additionally be subject to a reservation fee and / or product fee. The application fee and the reservation fee, if applicable, must be submitted with the application form. Your cheque should be made payable to "Family Building Society" and crossed "A/C Payee". If you prefer to pay by debit card, we will send you a link to our secure online payment page by email, when we receive your application form. Please give the email address we should use for this below:

CARDHOLDER NAME (as printed on the card):

CARDHOLDER'S EMAIL ADDRESS:

ADDITIONAL INFORMATION

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


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:		SIGNATURE:		DATE:	DD	MM	YYYY
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NAME:		SIGNATURE:		DATE:	DD	MM	YYYY
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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.

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

 familybuildingsociety.co.uk

 03330 140140

 newbusiness@familybsoc.co.uk

EBBISHAM HOUSE
30 CHURCH STREET
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.
Firm Reference No.206080
register.fca.org.uk

THE
FAMILY
BUILDING
SOCIETY