

**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:	ACCOMMODATION OF PROPERTY: NUMBER OF HABITABLE ROOMS EXCLUDING WCS: <input type="text"/> NUMBER OF BEDROOMS: <input type="text"/> YEAR PROPERTY BUILT: <input type="text"/> ANNUAL COUNCIL TAX: <input type="text"/> £ 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 IS THE PROPERTY? <input type="checkbox"/> FREEHOLD <input type="checkbox"/> LEASEHOLD IF LEASEHOLD: WHAT IS THE UNEXPIRED LEASE? <input type="text"/> YEARS ANNUAL GROUND RENT: <input type="text"/> £ ANNUAL MAINTENANCE: <input type="text"/> £ A minimum of 70 years unexpired is required.		
<input type="checkbox"/> Detached House <input type="checkbox"/> Semi-Detached House <input type="checkbox"/> Terraced House <input type="checkbox"/> Purpose-Built Flat <input type="checkbox"/> Converted Flat <input type="checkbox"/> Other <input type="text"/>	<input type="checkbox"/> Detached Bungalow <input type="checkbox"/> Semi-Detached Bungalow		
IF A FLAT OR MAISONETTE:	NUMBER OF FLOORS IN THE WHOLE BUILDING: <input type="text"/> FLOOR NUMBER OF FLAT: <input type="text"/> COUNCIL BUILT: <input type="checkbox"/> YES <input type="checkbox"/> NO STUDIO FLAT: <input type="checkbox"/> YES <input type="checkbox"/> NO OVER COMMERCIAL PREMISES: <input type="checkbox"/> YES <input type="checkbox"/> NO		
WILL THERE BE ANY OTHER PERSONS (INCLUDING CHILDREN) WHO WILL RESIDE IN THE MORTGAGED PROPERTY ON COMPLETION OF THE MORTGAGE WITH THE APPLICANTS?	<input type="checkbox"/> YES <input type="checkbox"/> 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:	RELATIONSHIP:	OCCUPATION / STATUS:	DATE OF BIRTH:

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: £ <input type="text"/>	TYPE OF LET: <input type="checkbox"/> RESIDENTIAL <input type="checkbox"/> BUSINESS <input type="checkbox"/> MIXED
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(You will need to supply copies of the relevant tenancy agreement(s) and / or lease(s) with this application.)

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? (If YES, a copy of the offer letter detailing the purchase terms will be required.) YES NO

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 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

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

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):	£
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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:
TELEPHONE:		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. The current application fee scale for residential properties is as follows:

Up to £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:		TELEPHONE NUMBERS:	
ADDRESS:			
POSTCODE:			

The application fee and / or 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:	

Please provide any additional information on a separate sheet

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.

FIRST APPLICANT	SIGNED:		DATE:	DD	MM	YYYY
SECOND APPLICANT	SIGNED:		DATE:	DD	MM	YYYY

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.