

BUY TO LET MORTGAGE
APPLICATION FORM

SOURCE OF APPLICATION

HOW DID YOU LEARN ABOUT THE SOCIETY?

ARE ANY OF THE APPLICANTS ALREADY EXISTING ACCOUNT HOLDERS WITH EITHER FAMILY BUILDING SOCIETY OR NATIONAL COUNTIES BUILDING SOCIETY?

 YES NO
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 4, 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"/>		
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 PHONE NO.:	
PACKAGER CONTACT EMAIL:			

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

HOW MUCH ARE YOU CHARGING:

ON APPLICATION*	£ <input type="text"/>
AT OFFER*	£ <input type="text"/>
ON COMPLETION*	£ <input type="text"/>

IS YOUR FEE REFUNDABLE? YES NO

*Please leave blank where no fee is being charged.

PACKAGER

HOW MUCH ARE YOU CHARGING:

ON APPLICATION*	£ <input type="text"/>
AT OFFER*	£ <input type="text"/>
ON COMPLETION*	£ <input type="text"/>

IS YOUR FEE REFUNDABLE? YES NO

*Please leave blank where no fee is being charged.

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 the Checklists and Forms page of 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 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 declaration and Direct Debit mandate, 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.

IDENTIFICATION

We carry out an electronic ID check on all applicants. If this fails (or if they are outside the UK) you will need to provide us with ID documents.

Expat applications

For UK expats we also require:

- Certified copy of UK Passport
- Certified Proof of address (Utility Bill, Bank Statement, Credit card Statement, Driving Licence)
- A copy of any ID card for the applicant's country of residence if one is issued, and a resident's permit / Visa.

We will also contact the applicant's employer or accountant to confirm the residential address held for them. We will require the employer/accountant email address so we can request this.

If you have provided face-to-face advice, documentation can be Intermediary Certified. Otherwise, certification will need to be done by the applicant's overseas bankers or a lawyer in their country of residence.

MORTGAGE(S)

- BTL 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

- For remortgages, a copy of the existing/proposed tenancy agreement.

OTHER ITEMS

Background BTLs

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

Evidence of deposit for purchases

- Evidence of deposit in a UK account held by the applicant(s)
- For gifted deposits, we require a signed gift letter from the giftor plus evidence of funds in a UK account and the giftor's details (name, date of birth, relationship to applicants)

Expat applications

- Applicants are required to provide a UK correspondence address where the Society is able to send correspondence regarding the mortgage account and if required serve notice regarding the mortgage. For example this can be a family member in the UK. You need to ensure that you can retrieve the post from the address supplied as we are unable to send correspondence via email.

Applicants with four or more mortgaged BTL 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

	APPLICANT ONE	APPLICANT TWO
TITLE:	MR / MRS / MISS / MS	MR / MRS / MISS / MS
SURNAME:		
FORENAMES:*		
DATE OF BIRTH:	DD MM YYYY	DD MM YYYY
MARITAL STATUS:		
NATIONALITY:	BRITISH OTHER	BRITISH OTHER
HAS YOUR NAME EVER CHANGED?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
IF YES, PLEASE CONFIRM YOUR PREVIOUS NAME:		
PHONE - WORK:**		
PHONE - HOME:**		
PHONE - MOBILE:**		
EMAIL ADDRESS:**		

*Please include all forenames

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

PREVIOUS ADDRESS HISTORY

A full three year address history is required. If you require more room please continue in Section Eight - Additional Information

PREVIOUS ADDRESS:	<input type="text"/>	<input type="text"/>
POSTCODE:	<input type="text"/>	<input type="text"/>
TERMS OF OCCUPANCY:	<input type="checkbox"/> OWNER <input type="checkbox"/> TENANT / LODGER <input type="checkbox"/> LIVING WITH RELATIVES / FRIENDS	<input type="checkbox"/> OWNER <input type="checkbox"/> TENANT / LODGER <input type="checkbox"/> LIVING WITH RELATIVES / FRIENDS
LENGTH OF TIME AT CURRENT ADDRESS:	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
PREVIOUS ADDRESS:	<input type="text"/>	<input type="text"/>
POSTCODE:	<input type="text"/>	<input type="text"/>
TERMS OF OCCUPANCY:	<input type="checkbox"/> OWNER <input type="checkbox"/> TENANT / LODGER <input type="checkbox"/> LIVING WITH RELATIVES / FRIENDS	<input type="checkbox"/> OWNER <input type="checkbox"/> TENANT / LODGER <input type="checkbox"/> LIVING WITH RELATIVES / FRIENDS
LENGTH OF TIME AT CURRENT ADDRESS:	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>

UK EXPATRIATE APPLICANTS ONLY

The Society will only write to UK addresses. Please provide a UK correspondence address where we will send any correspondence relating to your mortgage with us and where we can send notices to whilst you are resident abroad. For example, this can be a family member or solicitor in the UK. You need to ensure that you can retrieve the post from the address supplied as we are unable to send correspondence via email:

NAME(S):	<input type="text"/>	
PROPERTY ADDRESS:	<input type="text"/>	
POSTCODE:	<input type="text"/>	RELATIONSHIP OF PERSON TO YOU: <input type="text"/>

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:	<input type="text"/>	INCORPORATION DATE ¹ :	<input type="text"/>
COMPANY REGISTRATION NUMBER:	<input type="text"/>	SIC CODE:	<input type="checkbox"/> 68100 <input type="checkbox"/> 68209 <input type="checkbox"/> 68320
REGISTERED COMPANY ADDRESS:	<input type="text"/>		

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)

% <input type="text"/>	APPLICANT ONE	% <input type="text"/>	APPLICANT TWO
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SENIOR MANAGEMENT

DOES THE APPLICANT COMPANY HAVE ANY SENIOR MANAGERS² WHO HAVE NOT ALREADY BEEN NAMED AS DIRECTOR? YES NO

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:	<input type="text"/>	POSITION:	<input type="text"/>
FULL NAME:	<input type="text"/>	POSITION:	<input type="text"/>
FULL NAME:	<input type="text"/>	POSITION:	<input type="text"/>

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.

YES

NO

YES

NO

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

YES

NO

YES

NO

HAD A PAYDAY LOAN IN THE LAST THREE YEARS?

YES

NO

YES

NO

HAD A MORTGAGE APPLICATION ON A PROPERTY REFUSED?

YES

NO

YES

NO

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

YES

NO

YES

NO

HAD A MORTGAGED PROPERTY REPOSSESSED?

YES

NO

YES

NO

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

SECTION THREE - LOAN DETAILS

PROPERTY PURCHASE

PURCHASE PRICE:

£

ARE YOU A FIRST TIME BUYER?

YES

NO

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

YES

NO

IF YES, PLEASE STATE THE AMOUNT BEING GIFTED BORROWED (TICK AS APPLICABLE):

£

IF NO, PLEASE INDICATE SOURCE OF DEPOSIT:

THE MONTHLY REPAYMENT, IF APPLICABLE:

£

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

If funds are being gifted we will require the giftor to sign our standard deed of gift declaration which is issued with the Mortgage Offer.

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

YES

NO

PROPERTY REMORTGAGE

CURRENT PROPERTY VALUE:

£

ORIGINAL PURCHASE PRICE:

£

NAME OF CURRENT MORTGAGE LENDER:

MORTGAGE AMOUNT OUTSTANDING:

£

Please note, a minimum residential property value applies.
Please refer to product sheet.

ORIGINAL PURCHASE DATE:

DD

MM

YYYY

ACCOUNT NUMBER:

MONTHLY MORTGAGE PAYMENT: £

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:

PLEASE GIVE DETAILS OF HOW YOU INTEND TO USE THE FUNDS FROM THE REMORTGAGE 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 REMORTGAGE AMOUNT:

£

MORTGAGE REQUIREMENT

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

*Please note repayment mortgages are not available for UK expats where the mortgage is a Consumer Buy To Let.

**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.

HOW WOULD YOU LIKE THE PRODUCT FEE TO BE PROCESSED? PAY UPFRONT DEDUCT FROM LOAN ADD TO LOAN

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

WILL THE WHOLE OF THE MORTGAGE AMOUNT YOU WOULD LIKE TO BORROW BE FOR THE FINANCIAL BENEFIT OF ALL BORROWERS 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/hers/their liabilities and responsibilities are understood.

SECTION FOUR - PROPERTY DETAILS

THE PROPERTY

ADDRESS OF THE
PROPERTY TO BE
MORTGAGED:

POSTCODE:

ACCOMMODATION OF PROPERTY:

NUMBER OF KITCHENS:

NUMBER OF RECEPTION ROOMS:

NUMBER OF GARAGES:

NUMBER OF BEDROOMS:

NUMBER OF BATHROOMS:

NUMBER OF TOILETS:

YEAR PROPERTY BUILT:

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
If YES, please
state what type:
ANTICIPATED / ACTUAL MONTHLY
RENTAL INCOME:
 £

DOES THE PLOT SIZE EXCEED AN ACRE?

 YES NO
DOES THE PROPERTY HAVE ANY
OUTBUILDINGS OR ANNEXES?
 YES NO

IS THE PROPERTY?

 FREEHOLD

 LEASEHOLD

IF LEASEHOLD:

WHAT IS THE UNEXPIRED LEASE?:

 YEARS

A minimum of 50 years unexpired at the end of the mortgage term is required.

ANNUAL GROUND RENT:

£

ANNUAL MAINTENANCE:

£

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

If YES, please state what acreage:

If YES, please provide
details including their
intended use:

CONFIRMATION OF PROPERTY OWNERSHIP

ALL APPLICANTS WILL BE BORROWERS UNDER THE MORTGAGE.
PLEASE CONFIRM WHICH APPLICANT(S) WILL BE REGISTERED AS
OWNER(S) OF THE PROPERTY ON COMPLETION OF THE MORTGAGE.
 APPLICANT ONE

 APPLICANT TWO
IS THE PROPERTY TO BE LET EITHER ON OR
SHORTLY AFTER THE COMPLETION OF THE
MORTGAGE?
 YES NO

If NO, please explain:

IS THE PROPERTY DEFINED AS A HMO
(HOUSE OF MULTIPLE OCCUPANCY)?
 YES NO

Please note the Society does not accept properties with more than six bedrooms or more than six occupants, nor properties let to students.

HAVE YOU OR A RELATED PERSON OCCUPIED
THE PROPERTY AT ANY TIME? ¹
 YES NO

If YES, please provide details:

DO YOU OR A RELATED PERSON INTEND TO
OCCUPY THE PROPERTY AT ANY TIME AFTER
COMPLETION OF THE MORTGAGE? ¹
 YES NO

If YES, please provide details:

¹A 'related person' includes your spouse or civil partner, partner, parent, brother, sister, child, grandparent or grandchild.

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

CONTACT NAME:

PHONE NUMBERS:

ADDRESS:

POSTCODE:

The valuer is also able to undertake a RICS Homebuyers Report or a Building 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 BUILDING SURVEY) PLEASE INDICATE:

HOMEBUYERS

BUILDING SURVEY

Please refer to your illustration, our website under the Fees section or contact the Society for our current scale of fees. An Application Fee must be paid together with any Valuation Fee due.

SECTION FIVE - CONVEYANCER'S DETAILS

We will instruct solicitors/licensed conveyancers to act on our behalf on all Purchase and Remortgage Loans and, you will be responsible for all of the fees and disbursements. We may be prepared to instruct your nominated solicitor/licensed conveyancer to act for us provided they are on the Society's panel, which is managed by Legal Marketing Services Ltd. Please contact the Society if you wish to check if they are already on the panel. If we are unable to instruct your nominated solicitor/licensed conveyancer to act for us, we will tell you when the application is acknowledged.

NAME OF FIRM:	<input type="text"/>	CONTACT NAME:	<input type="text"/>
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"/>		

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 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 OWNED:
(UK and abroad)

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

LANDLORDS WITH MORE THAN THREE MORTGAGED BUY TO LET PROPERTIES MUST COMPLETE THE SECTION BELOW:

APPLICANT ONE APPLICANT TWO

ARE YOU A HIGHER RATE UK TAX PAYER: YES NO 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:	£ <input type="text"/>	£ <input type="text"/>
CREDIT / STORE CARD BALANCES:	£ <input type="text"/>	£ <input type="text"/>
OTHER LIABILITIES:	£ <input type="text"/>	£ <input type="text"/>

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.

APPLICANTS BACKGROUND

PLEASE PROVIDE APPLICANTS FULL NAMES 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, and details of each of the three CRA’s websites can be found in our leaflet “How We Use Personal Information”. These websites explain in detail how your personal information will be used and shared by these CRAs, their data retention periods and your data protection rights with the CRAs.

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. **The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our leaflet “How We Use Personal Information”.**
5. 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.
6. We may monitor or record any communications you have with us in the interests of staff training, customer service and security.
7. 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 FREEPOST Family Building Society.

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-borrower/co-owner 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 the review of the property undertaken by the Society has been obtained for the Society's purposes and is not a structural survey or detailed report. You recommend that I arrange for a full structural survey or more detailed report which must be obtained independently at my expense.
9. I acknowledge that the review of the property undertaken by the Society is to decide whether the property is suitable security for any loan made and neither the valuer's inspection report, if any, nor any Mortgage Offer will imply that, if I am purchasing, the price paid is reasonable or that the property is properly constructed and of sound materials.
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.)
15. as joint borrowers we accept that the first named borrower, being the "First Applicant" on the Society's application form, will be the "Representative Joint Borrower" able to exercise membership rights.

HOUSEHOLD INSURANCE

16. 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

17. 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

18. 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.

NAME OF FIRST APPLICANT

SIGNED:

DATE:

DD

MM

YYYY

NAME OF SECOND APPLICANT

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 MORTGAGE ADVISER.

ALTERNATIVELY, PHONE OUR FRIENDLY
AND HELPFUL TEAM WHO CAN 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
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