

PROPERTY AS SECURITY
APPLICATION FORM

IF YOU WISH TO PROVIDE A CHARGE OVER A PROPERTY YOU OWN YOU NEED TO BE FULLY AWARE THAT, AS A LAST RESORT, MONEY TO THIS VALUE MAY BE CALLED UPON TO MAKE UP ANY SHORTFALL. THIS MAY HAPPEN IF THE MORTGAGE BECOMES UNAFFORDABLE AND THE BORROWER IS NO LONGER MAKING THE PAYMENTS. WE'LL DO ALL WE CAN TO PROTECT THESE FUNDS AND WE'LL WORK WITH YOU TO FIND THE BEST SOLUTION. FAMILY MEMBERS SHOULD TAKE LEGAL ADVICE IF THEY WISH TO USE THEIR HOME AS SECURITY.

UP TO TWO PROPERTIES, EACH OWNED BY UP TO TWO OWNERS CAN BE USED FOR THIS PURPOSE AND A SEPARATE FORM SHOULD BE PROVIDED FOR EACH OF THESE PROPERTIES.

COMPLETING THIS FORM

1. Please use **BLACK INK** and **BLOCK CAPITALS** throughout.
2. Please ensure that you answer **ALL** questions. If a question is not applicable, write N/A.
3. Please use Section Four or a separate sheet of paper to provide any additional information requested by us and / or other matters relevant to your application.
4. In order for us to process the application as quickly as possible, it's 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 the Mortgage Offer being issued and may result in the application being declined.

IMPORTANT NOTE

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. Our experienced and qualified staff strive to maintain the highest standards of customer service. To deal with any lapses we have internal procedures for handling complaints promptly and fairly. Summary details of our complaints procedures are available on request and can be viewed online at familybuildingsociety.co.uk. If a complaint is not resolved, it may be referred to the Financial Ombudsman Service, Exchange Tower, London E14 9SR (phone: 0800 023 4567 or email complaint.info@financial-ombudsman.org.uk).

APPLICANT DETAILS

APPLICANT(S) FULL NAME(S):

APPLICANT(S) CORRESPONDENCE ADDRESS:

RELATIONSHIP TO APPLICANT(S):

FOR OFFICE USE

RECEIVED:

DATE	INITIALS
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UNDERWRITTEN:

DATE	INITIALS
------	----------

ACKNOWLEDGED:

DATE	INITIALS
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SECTION ONE - OWNER(S) DETAILS

	OWNER ONE	OWNER TWO
TITLE:	MR / MRS / MISS / MS	MR / MRS / MISS / MS
SURNAME:		
FORENAMES:		
DATE OF BIRTH:		
MARITAL STATUS:		
PHONE - DAY*:		
PHONE - EVENING*:		
EMAIL ADDRESS*:		
NATIONALITY**:	<input type="checkbox"/> BRITISH <input type="checkbox"/> OTHER	<input type="checkbox"/> BRITISH <input type="checkbox"/> OTHER

*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.

**If you are a non UK National we may need to see your passport certified by either a regulated or professional person e.g. financial adviser or solicitor. If we do, we will let you know.

HAVE YOU EVER

Had a Court Order for 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

Been in excess of two monthly payments in arrears with any credit or mortgage agreements or had a mortgaged property repossessed?

☐ YES ☐ NO

☐ YES ☐ NO

ABOUT THE PROPERTY To act as Chargor of additional security for this mortgage you must be the owner(s) of your home.

ADDRESS:			IF A FLAT OR MAISONETTE:	
POSTCODE:			NUMBER OF FLOORS IN THE WHOLE BUILDING:	
			FLOOR NUMBER OF FLAT:	
LENGTH OF TIME AT ADDRESS:	YEARS	MONTHS	COUNCIL BUILT:	<input type="checkbox"/> YES <input type="checkbox"/> NO
DESCRIPTION OF PROPERTY:			STUDIO FLAT:	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/> Detached House	<input type="checkbox"/> Purpose-Built Flat	<input type="checkbox"/> Detached Bungalow	OVER COMMERCIAL PREMISES:	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/> Semi-Detached House	<input type="checkbox"/> Converted Flat	<input type="checkbox"/> Semi-Detached Bungalow	IS THIS PROPERTY YOUR MAIN RESIDENCE?:	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/> Terraced House	<input type="checkbox"/> Other		IS THE PROPERTY?	<input type="checkbox"/> FREEHOLD <input type="checkbox"/> LEASEHOLD
ACCOMMODATION OF PROPERTY:			IF LEASEHOLD:	
NUMBER OF HABITABLE ROOMS EXCLUDING WC:			WHAT IS THE UNEXPIRED LEASE?:	YEARS
NUMBER OF BEDROOMS:			A minimum of 50 years unexpired at the end of the mortgage term is required.	
YEAR PROPERTY BUILT:			ANNUAL GROUND RENT:	£
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		ANNUAL MAINTENANCE:	£
WILL ANYBODY AGED 17 OR OVER OCCUPY THE PROPERTY ON COMPLETION OF THE MORTGAGE?:	<input type="checkbox"/> YES <input type="checkbox"/> NO			

	TITLE:	SURNAME:	FIRST NAME:	RELATIONSHIP:	DATE OF BIRTH:
If YES, please state:					DD MM YYYY
					DD MM YYYY

If more than two people, please provide further details in Section Four.

YOUR HOME VALUATION

ESTIMATED CURRENT VALUE OF YOUR PROPERTY?

£

Our valuers will provide us with a Drive By Valuation to confirm your estimate of the value of your house. The fee for this is £75 and details on how to pay will be included in your welcome letter.

SECTION TWO

FIRST OR MAIN MORTGAGE

NAME OF LENDER:

ADDRESS OF LENDER:

ACCOUNT NUMBER:

DATE LOAN(S) COMMENCED (including any additional loans):

POSTCODE:

CURRENT AMOUNT OUTSTANDING:

£

MONTHLY MORTGAGE PAYMENT:

£

Is this mortgage arranged on a basis which allows you to draw more funds at any time without requiring the lender's consent (e.g. Offset or Flexible Mortgage, mortgage with a borrow back or drawdown facility, mortgage securing a fluctuating overdraft)?

☐ YES☐ NO

If YES, please state the maximum amount which you are entitled to borrow.

£

SECOND MORTGAGE

e.g. a secured bank or finance company loan or overdraft. (Please continue in Section Four if necessary.)

NAME OF LENDER:

ADDRESS OF LENDER:

ACCOUNT NUMBER:

DATE LOAN(S) COMMENCED (including any additional loans):

POSTCODE:

CURRENT AMOUNT OUTSTANDING:

£

MONTHLY MORTGAGE PAYMENT:

£

Is this mortgage arranged on a basis which allows you to draw more funds at any time without requiring the lender's consent (e.g. Offset or Flexible Mortgage, mortgage with a borrow back or drawdown facility, mortgage securing a fluctuating overdraft)?

☐ YES☐ NO

If YES, please state the maximum amount which you are entitled to borrow.

£

SECTION THREE

SOLICITORS

For your protection, prior to completion of the loan you will be required to obtain independent legal advice from a solicitor or licensed conveyancer, who, if you wish, may be a solicitor or licensed conveyancer from the same firm as the firm acting in the loan completion, but not the same person as that acting on behalf of the borrowers in the loan completion. The solicitor or licensed conveyancer will be required to advise on the transaction generally and the extent of your liability and the risks involved. The legal representative advising you must hold a current practising certificate. You will be responsible for all of their fees and disbursements.

NAME OF FIRM:

CONTACT NAME:

REFERENCE NO:

DX TOWN AND NO:

ADDRESS:

POSTCODE:

PHONE:

FAX:

EMAIL:

SECTION FOUR

ADDITIONAL INFORMATION

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

SECTION FIVE – 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.

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 the 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 me to take independent legal advice.
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.

PROPERTY REVIEW

7. I acknowledge that the review of the property undertaken by the Society has been obtained for the Society's purposes and will not be copied to me.
8. I acknowledge that the review of the property undertaken by the Society is to decide whether the property provides sufficient security for the loan and that no responsibility is implied or accepted by the Society for either the valuation or condition of the property.
9. 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

10. 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.
11. 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.
12. 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 OWNERS

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

MARKETING

14. 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.

OWNER ONE: Post ☐ email ☐ phone ☐ text ☐

OWNER 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 the 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 OWNER	SIGNED:		DATE:	DD	MM	YYYY
NAME OF SECOND OWNER	SIGNED:		DATE:	DD	MM	YYYY

THE CHARGE WILL BE SECURED ON YOUR HOME.

YOUR HOME MAY BE REPOSSESSED IF THE BORROWERS DO NOT KEEP UP REPAYMENTS ON THEIR MORTGAGE.

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.

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register.fca.org.uk