



first National

# Mortgage Application

Effective from: 23 January 2009

REGULATED MORTGAGES

**Customer signature(s) required on:**

- Page 11 - Section 7F: Customer Declaration
- Page 16 - Section 14: Building Insurance
- Page 20 - Application Declaration
- Inside back page - Direct Debit Mandate

# SECTIONS A-E ARE FOR INTERMEDIARY USE ONLY

To avoid delays in processing your application, please ensure all sections are completed.

IDOL Reference Number



## Details of Intermediary introducing or selling the Mortgage

Name of Intermediary (company) selling the mortgage		Tel no.
Name of contact		Fax no.
Address		Email
		Postcode
<b>FN Intermediary Code</b>	<b>FSA no.</b>	
Will this party be receiving commission?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Was this mortgage sale advised?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>For mortgage arranging are you?</b> (please tick)		
a) Directly Authorised <input type="checkbox"/> or b) An Appointed Representative <input type="checkbox"/>		
<b>If you are an appointed representative please provide the following details for your principal for mortgage arranging:</b>		
Full name:	FSA No.:	
If you are an appointed representative, will your principal identified above be receiving commission?		
	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>Are you a member of a network or mortgage club?</b>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes, provide details		
If a network, what is the network's FSA no.		
<b>Will this party be receiving commission?</b>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

## Other companies in the submission chain (if there is more than one company please provide details in section 16)

(If intermediary submitting is different to the selling intermediary this section must be completed).

Name of Intermediary (company) submitting the mortgage		Tel no.
Name of contact		Fax no.
Address		Email
		Postcode
<b>FN Intermediary Code</b>	<b>FSA no.</b>	
Will this party be receiving commission?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

## Commission

Please enter below any other parties that will receive monies from any commission received

Recipient 1
Recipient 2

## B Fees (please enter all fees in connection with this application)

Type of fee (e.g. Broker fee, completion fee etc.) (Please confirm what the fee covers)	Amount	Who is it payable to? (Please confirm to whom the fee is payable - if other please specify)	When is it payable? (Please tick the appropriate column)					Is the fee refundable? (if so, under what circumstances, and to what extent e.g. if the survey is not conducted, E... of the fee will be refunded)	Is this fee estimated?
			In advance	Deducted from the loan (on completion)	Added to the loan (on completion)	Payable direct by app (on completion)	On Expiry or redemption		
		<input type="checkbox"/> Broker <input type="checkbox"/> Lender (FN) <input type="checkbox"/> Other						<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Broker <input type="checkbox"/> Lender (FN) <input type="checkbox"/> Other						<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Broker <input type="checkbox"/> Lender (FN) <input type="checkbox"/> Other						<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Broker <input type="checkbox"/> Lender (FN) <input type="checkbox"/> Other						<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Broker <input type="checkbox"/> Lender (FN) <input type="checkbox"/> Other						<input type="checkbox"/> Yes <input type="checkbox"/> No	

## C Benefits to customer (Detail why the customer would benefit from this mortgage)

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## D Declaration

I confirm that I am acting on behalf of the applicant(s) and have their permission to process and disclose their information.  
 I confirm that, to the best of my knowledge and belief, the information contained in this application is true.

Name

Broker Signature

Date

# E

## 1. Verification and Proof of Signature Guide

The Know Your Customer (KYC) section of the application form must be completed in full. You are required to confirm whether the application was completed on a face-to-face or non face-to-face basis. For a case to qualify as a face-to-face application:

- All applicants to have been seen by the intermediary on a face-to-face basis
- At the face-to-face meeting the intermediary must have collected all KYC proofs from the customer.

From the lists below, each applicant is required to provide **one document to prove their identity and one document to prove their address. Please note – The same document cannot be used to prove identity and address**

You must also submit a proof of signature for each applicant, which can be done using one of the documents highlighted below by an asterisk (\*) or as noted in the proof of signature requirements section.

### Identity Requirements

- **Valid Passport\*** (must be current and signed)
- **Valid photocard driving licence\*** (Must be UK, valid, signed and contain current residential address. Must see both parts – the card and counterpart)
- **Valid, old style driving licence** (Must be UK, valid and signed)
- **Shotgun/Firearms certificate\*** (Must be current, signed and show name and address)
- **Valid HM Forces ID Card\***
- **Police Warrant Card\***
- **Recent evidence of entitlement to State or Local Authority funded benefit e.g. book or notification letter (council tax benefit, housing tax benefit, tax credits, pension)** – Must be current, no more than 3 months old when received (excluding Council Tax documentation which should be for current council tax year)
- **National ID card\*** (Must be current, signed and show name and expiry date)
- **ID Card\*** (Northern Ireland) (Must be current, signed and show name and expiry date)

### Proof of Address Requirements

- **Instrument of Court appointment** (such as liquidator, or grant probate)
- **Current council tax statement** (must show name and current residential address. Must be for the current tax year)
- **Current bank/building society statement issued by a regulated financial sector firm in the UK, EU or comparable jurisdiction**
- **Current credit card statement issued by a regulated financial sector firm in the UK, EU or comparable jurisdiction**
- **Valid photocard driving licence\*** (Must be UK, valid, signed and contain current residential address. Must see both parts – the card and counterpart)
- **Valid, old style driving licence** (Must be UK, valid and signed)
- **CAIS Data** (Minimum 6 months old. Must be for a current bank loan or mortgage. Must be clean data. No other CAIS data is acceptable)
- **Original utility bill** (Bills printed off the internet are not acceptable. Documents must be no more than 3 months old when received. Must show name and current residential address)
- **Confirmation letter from Solicitors or Accountants** (Must show name and current residential address. Documents must be no more than 3 months old when received)
- **Appearance on Voters roll for current year**
- **Shotgun/Firearms certificate\*** (Must be current, signed and show name and address)
- **Recent evidence of entitlement to State or Local Authority funded benefit e.g. book or notification letter (council tax benefit, housing tax benefit, tax credits, pension)** – Must be current, no more than 3 months old when received (excluding Council Tax documentation which should be for current council tax year)

### Proof of Signature Requirements

You are able to use any of the documents highlighted in the identity list above with an asterisk (\*) or:

- **Copy of Credit Card (both sides)** – please obscure the account numbers
- **Copy of Debit Card (both sides)** – please obscure the account numbers

### Certifying Documentation

- Each document must be a photocopy of the original document, and must contain the original signature of the person certifying. The details of each document are to be entered on to the Know Your Customer (KYC) Section on the following page.
- If you have seen the applicant face-to-face, and the document includes photographic identification, you are also required to certify that this is a good likeness of the applicant in the KYC section of this application form.
- Mortgage introducers who are certifying documentation must be FSA authorised.
- A professional person (eg Solicitor) covered by money laundering regulations may also certify.

**Please do not send original passports or driving licenses – certified copies are acceptable.**

## 2. Know Your Customer Verification and Proof of Signature

### 1: Customer Identification and Verification

Applicant 1	Applicant 2
Full name <input type="text"/>	Full name <input type="text"/>
Was this a face-to-face or non face-to-face application? (please tick as appropriate)	Was this a face-to-face or non face-to-face application? (please tick as appropriate)
face-to-face <input type="checkbox"/> non face-to-face <input type="checkbox"/>	face-to-face <input type="checkbox"/> non face-to-face <input type="checkbox"/>

### 2: KYC and Signature Proofs Enclosed

**PLEASE NOTE: the intermediary must sign each certified copy.**

2.1 Acceptable Documents to prove ID or Address (The same document can not be used to prove ID and address)	Copy Enclosed	Purpose of proof ID Address	2.1 Acceptable Documents to prove ID or Address (The same document can not be used to prove ID and address)	Copy Enclosed	Purpose of proof ID Address
Valid Passport	<input type="checkbox"/>	<input type="checkbox"/> n/a	Valid Passport	<input type="checkbox"/>	<input type="checkbox"/> n/a
Valid Photocard Driving license (full or provisional)	<input type="checkbox"/>	<input type="checkbox"/>	Valid Photocard Driving license (full or provisional)	<input type="checkbox"/>	<input type="checkbox"/>
National ID card	<input type="checkbox"/>	<input type="checkbox"/> n/a	National ID card	<input type="checkbox"/>	<input type="checkbox"/> n/a
Shotgun/Firearms Certificate	<input type="checkbox"/>	<input type="checkbox"/>	Shotgun/Firearms Certificate	<input type="checkbox"/>	<input type="checkbox"/>
ID Card (Northern Ireland)	<input type="checkbox"/>	<input type="checkbox"/> n/a	ID Card (Northern Ireland)	<input type="checkbox"/>	<input type="checkbox"/> n/a
Valid old style Full UK driving license	<input type="checkbox"/>	<input type="checkbox"/>	Valid old style Full UK driving license	<input type="checkbox"/>	<input type="checkbox"/>
Recent entitlement to state or local authority funded benefit – please state document /proof used <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	Recent entitlement to state or local authority funded benefit – please state document /proof used <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Valid HM Forces ID Card	<input type="checkbox"/>	<input type="checkbox"/> n/a	Valid HM Forces ID Card	<input type="checkbox"/>	<input type="checkbox"/> n/a
Police Warrant Card	<input type="checkbox"/>	<input type="checkbox"/> n/a	Police Warrant Card	<input type="checkbox"/>	<input type="checkbox"/> n/a
<b>2.2 Acceptable Documents to prove Address only</b> Please state document/proof used if it is not on the list in section 2.1 <input type="text"/>	<b>Copy Enclosed</b> <input type="checkbox"/>	<b>Purpose of proof Address only</b> <input type="checkbox"/>	<b>2.2 Acceptable Documents to prove Address only</b> Please state document/proof used if it is not on the list in section 2.1 <input type="text"/>	<b>Copy Enclosed</b> <input type="checkbox"/>	<b>Purpose of proof Address only</b> <input type="checkbox"/>
<b>2.3 Proof of signature</b> Please state document/proof used: <input type="text"/>	<b>Copy Enclosed</b> <input type="checkbox"/>		<b>2.3 Proof of signature</b> Please state document/proof used: <input type="text"/>	<b>Copy Enclosed</b> <input type="checkbox"/>	

### 3: Certification: face-to-face cases only

**This section must be completed by the intermediary who sees the applicant(s)**

Originals seen – must be confirmed for face to face applications	tick <input type="checkbox"/>	Originals seen – must be confirmed for face to face applications	tick <input type="checkbox"/>
True likeness confirmed for photo ID docs – face-to-face applications only	tick <input type="checkbox"/>	True likeness confirmed for photo ID docs – face-to-face applications only	tick <input type="checkbox"/>
Date seen: <input type="text"/>		Date seen: <input type="text"/>	

### 4: Certification: all cases

**Complete this section for both face-to-face and non face-to-face cases. For non face-to-face cases this must be completed by the intermediary receiving the KYC proofs. Please ensure you certify whether the applicant's identity has been verified on a face-to-face or non face-to-face basis accurately, to ensure you comply with Anti-Money Laundering regulation. As an FSA approved intermediary responsible for adhering to Anti Money Laundering Regulations, you have a duty to ensure that this document accurately reflects your dealings with applicants.**

Full legal name of the Intermediary Firm: <input type="text"/>	Full legal name of the Intermediary Firm: <input type="text"/>
Full name of signatory: <input type="text"/>	Full name of signatory: <input type="text"/>
Intermediary Signature: Please note: the intermediary must also sign each certified copy submitted <input type="text"/>	Intermediary Signature: Please note: the intermediary must also sign each certified copy submitted <input type="text"/>

## Notes on completing this application form

- Full details are to be provided by ALL applicants
- Please complete this form using BLOCK letters

### 1 Type of Mortgage

tick boxes as appropriate and fill in the correct interest rate and term

Product Type	Plan Name	Loan to Value (Max)				Initial Rate	
		60	70	75	80	%	Period
Discount/Fixed/Tracker*		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
*Delete as appropriate							

### 2 Details of Mortgage required

Amount £	Term Months	Purchase price/current value* £
		*Delete as appropriate
Loan purpose	Purchase <input type="checkbox"/>	Remortgage <input type="checkbox"/>

### 3 Solicitor details

Name of firm	Name of solicitor	
Address		
Postcode		
Tel. no.	Fax. no.	DX no.

### 4 Details of applicants

<b>1st Applicant</b>	
Mr/Mrs/Miss/Ms/Other	
Surname	
Forename(s)	
Any previous names used	
Date of birth / /	Nationality
Do you have permanent rights of UK residence? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Are you a UK tax payer? Yes <input type="checkbox"/> No <input type="checkbox"/>	
National Insurance no.	
Status	Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed <input type="checkbox"/> With Partner <input type="checkbox"/>
Relationship between applicants	
Details of dependants	Number Age(s)
Home tel.	Work tel.
Mobile tel.	

<b>2nd Applicant</b>	
Mr/Mrs/Miss/Ms/Other	
Surname	
Forename(s)	
Any previous names used	
Date of birth / /	Nationality
Do you have permanent rights of UK residence? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Are you a UK tax payer? Yes <input type="checkbox"/> No <input type="checkbox"/>	
National Insurance no.	
Status	Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed <input type="checkbox"/> With Partner <input type="checkbox"/>
Relationship between applicants	
Details of dependants	Number Age(s)
Home tel.	Work tel.
Mobile tel.	

# 5 Address / Tenure history

## 5A. Address History

### 1st Applicant

<b>Current address</b>		
		Postcode
<b>How long at above address?</b>	Years	Months
<b>At your present address are you</b>	Tenant <input type="checkbox"/>	Monthly rent £ <input type="text"/>
Owner <input type="checkbox"/>	Parents/relatives <input type="checkbox"/>	Other (Please specify in section 16) <input type="checkbox"/>
<b>Has your current mortgage or tenancy been Housing Benefit/DSS assisted in the last 12 months?</b>		
Yes <input type="checkbox"/>	No <input type="checkbox"/>	(If yes, please supply details in section 16)
<b>Landlord's name and address</b>		
		Postcode
<b>Are you a first time buyer?</b>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>Previous addresses</b> (List addresses for the past 3 years. Please continue in section 16)		
		Postcode
<b>Period of occupancy</b>	From / / to / /	
<b>At your previous address were you</b>		
Owner <input type="checkbox"/>	Tenant <input type="checkbox"/>	(Please provide landlord's details in section 16)
With parents or relatives <input type="checkbox"/>	Other (Please specify in section 16) <input type="checkbox"/>	

### 2nd Applicant

<b>Current address</b>		
		Postcode
<b>How long at above address?</b>	Years	Months
<b>At your present address are you</b>	Tenant <input type="checkbox"/>	Monthly rent £ <input type="text"/>
Owner <input type="checkbox"/>	Parents/relatives <input type="checkbox"/>	Other (Please specify in section 16) <input type="checkbox"/>
<b>Has your current mortgage or tenancy been Housing Benefit/DSS assisted in the last 12 months?</b>		
Yes <input type="checkbox"/>	No <input type="checkbox"/>	(If yes, please supply details in section 16)
<b>Landlord's name and address</b>		
		Postcode
<b>Are you a first time buyer?</b>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>Previous addresses</b> (List addresses for the past 3 years. Please continue in section 16)		
		Postcode
<b>Period of occupancy</b>	From / / to / /	
<b>At your previous address were you</b>		
Owner <input type="checkbox"/>	Tenant <input type="checkbox"/>	(Please provide landlord's details in section 16)
With parents or relatives <input type="checkbox"/>	Other (Please specify in section 16) <input type="checkbox"/>	

## 5B. Existing mortgage

Please provide details of any existing mortgages. It may be a condition of this mortgage that existing mortgages are redeemed.

<b>Property Address</b> (if different to current address)		
		Postcode
<b>Original purchase price</b> £	<b>Start date of mortgage</b> / /	
<b>Year of purchase</b>	<b>Present value</b> £	
<b>Lender's name</b>		
<b>Lender's address</b>		
		Postcode
<b>Account number</b>		
<b>Monthly payment</b> £	<b>Balance outstanding</b> £	
<b>Interest Rate</b> %	<b>Fixed</b> <input type="checkbox"/>	<b>Discount</b> <input type="checkbox"/> <b>Tracker</b> <input type="checkbox"/>
<b>Repayment Method</b>		
<b>Will your current mortgage be redeemed on completion of the new mortgage?</b>		
Yes <input type="checkbox"/>	No <input type="checkbox"/>	If no, please supply full details in section 16
<b>If yes, what is the settlement figure?</b>		

<b>Property Address</b> (if different to current address)		
		Postcode
<b>Original purchase price</b> £	<b>Start date of mortgage</b> / /	
<b>Year of purchase</b>	<b>Present value</b> £	
<b>Lender's name</b>		
<b>Lender's address</b>		
		Postcode
<b>Account number</b>		
<b>Monthly payment</b> £	<b>Balance outstanding</b> £	
<b>Interest Rate</b> %	<b>Fixed</b> <input type="checkbox"/>	<b>Discount</b> <input type="checkbox"/> <b>Tracker</b> <input type="checkbox"/>
<b>Repayment Method</b>		
<b>Will your current mortgage be redeemed on completion of the new mortgage?</b>		
Yes <input type="checkbox"/>	No <input type="checkbox"/>	If no, please supply full details in section 16
<b>If yes, what is the settlement figure?</b>		

## 5C. Other mortgages currently held

Please provide details of any other mortgage (including Buy to Let) currently held. It may be a condition of this mortgage that existing mortgages are redeemed. There is more space in section 16 if required.

Property Address (if different to current address)	
	Postcode
Original purchase price £	Start date of mortgage / /
Year of purchase	Present value £
Lender's name	
Lender's address	
	Postcode
Account number	
Monthly payment £	Balance outstanding £
Interest Rate %	Fixed <input type="checkbox"/> Discount <input type="checkbox"/> Tracker <input type="checkbox"/>
Repayment Method	
Will your current mortgage be redeemed on completion of the new mortgage?	
Yes <input type="checkbox"/>	No <input type="checkbox"/> If no, please supply full details in section 16
If yes, what is the settlement figure?	

Property Address (if different to current address)	
	Postcode
Original purchase price £	Start date of mortgage / /
Year of purchase	Present value £
Lender's name	
Lender's address	
	Postcode
Account number	
Monthly payment £	Balance outstanding £
Interest Rate %	Fixed <input type="checkbox"/> Discount <input type="checkbox"/> Tracker <input type="checkbox"/>
Repayment Method	
Will your current mortgage be redeemed on completion of the new mortgage?	
Yes <input type="checkbox"/>	No <input type="checkbox"/> If no, please supply full details in section 16
If yes, what is the settlement figure?	

## 5D. Other loans secured on existing property

Please provide details of any secured loan currently held. There is more space in section 16 if required.

Second lender's name (if applicable)	
Second lender's address	
	Postcode
Account number	Date of mortgage / /
Monthly payment £	Balance outstanding £
Interest Rate %	Fixed <input type="checkbox"/> Discount <input type="checkbox"/> Tracker <input type="checkbox"/>
Repayment Method	
Will your current secured loan be redeemed on completion of the new mortgage?	
Yes <input type="checkbox"/>	No <input type="checkbox"/> If no, please supply full details in section 16
If yes, what is the settlement figure?	

Second lender's name (if applicable)	
Second lender's address	
	Postcode
Account number	Date of mortgage / /
Monthly payment £	Balance outstanding £
Interest Rate %	Fixed <input type="checkbox"/> Discount <input type="checkbox"/> Tracker <input type="checkbox"/>
Repayment Method	
Will your current secured loan be redeemed on completion of the new mortgage?	
Yes <input type="checkbox"/>	No <input type="checkbox"/> If no, please supply full details in section 16
If yes, what is the settlement figure?	

## 5E. Previous mortgages (within the last 2 years)

There is more space in section 16 if required.

Lender's name	
Amount repaid £	Date mortgage repaid / /

Lender's name	
Amount repaid £	Date mortgage repaid / /

# 6 Employment details

## 6A. Current Employment details if employed

If self-employed, in partnership or director of a limited company – complete section 6B  
If less than 12 months in current employment, complete section 6C

### 1st Applicant

<b>Occupation/Job title</b>	
<b>Status</b>	Permanent <input type="checkbox"/> Temporary <input type="checkbox"/>
<b>Period of employment:</b>	Years:      Months:
<b>Currently within probationary period?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>If on a fixed term contract when does it end?</b>	
<b>Will it be renewed?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Are you under notice of termination of employment/redundancy?</b>	
Yes <input type="checkbox"/> No <input type="checkbox"/>	
<b>Is your employment seasonal?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>If on Maternity leave, what is your intended return to work date?</b>	
/ /	
<b>Employed by family?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Employer's name</b>	
<b>Address</b>	
	Postcode
<b>Payroll number</b>	
<b>Your work address if different from above</b>	
	Postcode

### 2nd Applicant

<b>Occupation/Job title</b>	
<b>Status</b>	Permanent <input type="checkbox"/> Temporary <input type="checkbox"/>
<b>Period of employment:</b>	Years:      Months:
<b>Currently within probationary period?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>If on a fixed term when does it end?</b>	
<b>Will it be renewed?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Are you under notice of termination of employment/redundancy?</b>	
Yes <input type="checkbox"/> No <input type="checkbox"/>	
<b>Is your employment seasonal?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>If on Maternity leave, what is your intended return to work date?</b>	
/ /	
<b>Employed by family?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Employer's name</b>	
<b>Address</b>	
	Postcode
<b>Payroll number</b>	
<b>Your work address if different from above</b>	
	Postcode

## 6B. Current Employment details if **Self-Employed**, in partnership or director of a limited company

To be completed by all self-employed applicants

If less than 12 months in current business, complete section 6C

<b>Name of firm/company</b>		
<b>Address</b>		
		Postcode
<b>Nature of business</b>		
<b>How long has the business been established?</b>	Years:	Months:
<b>How long have you been involved with it?</b>	Years:	Months:
<b>Percentage of issued shares held</b>	%	
<b>Name of accountant</b>		
<b>Qualification of accountant (ACCA, FCCA etc)</b>		
<b>Name and address of accountancy firm</b>		
		Postcode
<b>Telephone number</b>		
<b>Applicant(s) related to accountant?</b> Yes <input type="checkbox"/> No <input type="checkbox"/>		

<b>Name of firm/company</b>		
<b>Address</b>		
		Postcode
<b>Nature of business</b>		
<b>How long has the business been established?</b>	Years:	Months:
<b>How long have you been involved with it?</b>	Years:	Months:
<b>Percentage of issued shares held</b>	%	
<b>Name of accountant</b>		
<b>Qualification of accountant (ACCA, FCCA etc)</b>		
<b>Name and address of accountancy firm</b>		
		Postcode
<b>Telephone number</b>		
<b>Applicant(s) related to accountant?</b> Yes <input type="checkbox"/> No <input type="checkbox"/>		

## 6C. Previous Employment/**Self-Employment** details

List employment for the last 12 months. There is more space in section 16 if required

<b>Employment type:</b>	Employed / Self-Employed (pls delete as applicable)	
<b>Name and address of employer/business</b>		
		Postcode
<b>Period of employment</b>	From: / /	To: / /

<b>Employment type:</b>	Employed / Self-Employed (pls delete as applicable)	
<b>Name and address of employer/business</b>		
		Postcode
<b>Period of employment</b>	From: / /	To: / /

# 7 Income details (to be completed in all cases)

## 7A. Employed

	Amount	Type
Basic		
Overtime/Shift Pay/Commission/Bonus		
Other: Company car/Petrol allowance		

	Amount	Type
Basic		
Overtime/Shift Pay/Commission/Bonus		
Other: Company car/Petrol allowance		

## 7B. Self-Employed

	Amount	Type
Net profit/drawings/director emoluments		

	Amount	Type
Net profit/drawings/director emoluments		

## 7C. Secondary employment income details

	Amount	Type
<b>Employed</b>		
Basic		
Overtime/Shift Pay/Commission/Bonus		
Other: Company car/Petrol allowance		
<b>Self-Employed</b>		
Net profit/drawings/director emoluments		

	Amount	Type
<b>Employed</b>		
Basic		
Overtime/Shift Pay/Commission/Bonus		
Other: Company car/Petrol allowance		
<b>Self-Employed</b>		
Net profit/drawings/director emoluments		

## 7D. Other sources of income

	Amount	Type
<b>Pension(s)</b>		
<b>Benefits/Allowance*</b>		
<b>Rental income</b>		
<b>Maintenance/Alimony</b>		
<b>Other (please state)</b>		

\* Where working Family Tax Credits or Child Tax Credit Forms are an element of income, I confirm to the best of my knowledge I will be in receipt of these benefits for at least 5 years (please tick)

1st Applicant

	Amount	Type
<b>Pension(s)</b>		
<b>Benefits/Allowance*</b>		
<b>Rental income</b>		
<b>Maintenance/Alimony</b>		
<b>Other (please state)</b>		

\* Where working Family Tax Credits or Child Tax Credit Forms are an element of income, I confirm to the best of my knowledge I will be in receipt of these benefits for at least 5 years (please tick)

2nd Applicant

## 7E. Borrowing into Retirement

### What is your expected retirement age?

If the mortgage term extends beyond your expected retirement age or your 65th birthday, which ever is the sooner, you must provide details of how you propose to maintain payment after retirement, or any other intended arrangements.

### Expected job title / nature of employment post retirement

### Provide details of any pensions / guaranteed income after retirement

### Provide details of any other expected income during retirement

(Use section 16 'Additional Information' if required)

### What is your expected retirement age?

If the mortgage term extends beyond your expected retirement age or your 65th birthday, which ever is the sooner, you must provide details of how you propose to maintain payment after retirement, or any other intended arrangements.

### Expected job title / nature of employment post retirement

### Provide details of any pensions / guaranteed income after retirement

### Provide details of any other expected income during retirement

(Use section 16 'Additional Information' if required)

## 7F. Customer Declaration

### To be signed in all cases

I hereby confirm that the information I have given above about my income and employment details is, to the best of my ability, a true reflection of my current financial position.

1st Applicant Signature

Date / /

I hereby confirm that the information I have given above about my income and employment details is, to the best of my ability, a true reflection of my current financial position.

2nd Applicant Signature

Date / /



# 9 Adverse Credit History

## County Court Judgments/Court Decrees

Have you had any County Court Judgments registered against you in the last 3 years? Yes  No

If yes, please give details below

Number of CCJs

Total amount of CCJs £

### Defaults

Have you had any defaults in the last 24 months? Yes  No

How many?

### Bankruptcy/Sequestration

Have you ever been adjudged bankrupt or insolvent? Yes  No

If yes, please provide date of registration and date of discharge

Date of registration / / Date of discharge / /

### Individual Voluntary Arrangement (IVA) / Trust Deed

Have you ever entered into an Individual Voluntary Arrangement (IVA) / Trust Deed? Yes  No

If yes, please provide date

Date of order / / Date satisfied (if applicable) / /

Name and address of supervisor

Postcode

### Mortgage/Rental History

Are you currently in arrears? Yes  No

Have you missed any payments in last 24 months? Yes  No

Please state how many payments you have missed in the last:

3 mths  6 mths  12 mths  24mths

Have you ever had your property repossessed (voluntarily or not)?

Yes  No

If yes, please supply full details in section 16

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If yes, please give details below

Number of CCJs

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3 mths  6 mths  12 mths  24mths

Have you ever had your property repossessed (voluntarily or not)?

Yes  No

If yes, please supply full details in section 16

## Explanation of Adverse

Please provide full details of any detrimental credit (defaults, CCJs (Court Decrees), mortgage/secured loan/rent arrears, IVA (Trust Deed), bankruptcy (sequestration) or repossession.

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# 10 Details of property to be mortgaged

## Address of property to be mortgaged

<input type="text"/>	<input type="text" value="Postcode"/>
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Have you ever been refused a mortgage on this or any other property?

Yes

No

Will you let the property or use it for business purposes?

Yes

No

If yes, please provide details

Will you occupy the property immediately on completion of the mortgage?

Yes

No

If no, please provide details

Will anyone aged 17 or over other than the applicants, occupy the property?

Yes

No

If yes, please provide full name(s), relationship and date(s) of birth

## Type of property

Detached  Semi-detached  Terraced  Bungalow  Maisonette  Flat  Converted Flat/Maisonette

If a flat/maisonette, please indicate number of floors and units in block and whether block is in whole ownership

Is the property ex local authority?

Yes

No

Is it located above commercial premises?

Yes

No

If yes, please provide details

Type of construction (if non traditional please supply details in section 16)

External walls

Roof

## Number of rooms

Bedrooms

Living rooms

Dining rooms

Kitchens

Bathrooms

Garages

## Age of property

Years

If less than 10 years old does it have a:

Zurich

NHBC

Premier

Architect's certificate?

## Tenure

Freehold

Commonhold

Feuhold (Scotland only)

Leasehold

Unexpired term (if leasehold)

Years

# 11 Repayment method

Interest only

Capital and Interest Repayment

If a combination of repayment methods is required, please specify the split

Interest only £

Capital and Interest Repayment £

**Interest only mortgages.** How do you intend to repay the capital at the end of the mortgage:-

A. ISA  Amount of premium each month? £

B. Personal/Private Pension  Amount of premium each month? £

C. Sale of Property  Please provide further detail below and provide address & approximate current market value if different to security address

D. Other (e.g. dividends, shares, portfolio of investments)  Please list below:

**If C or D selected above please provide additional information**

# 12 Purchase only

## 12A. Deposit

**Source of Deposit (please tick)**

Equity in current property

Applicant(s) own savings

Third party (please refer to section 12B)

Council discount (please refer to section 12C)

## 12B. Third Party Deposit

**If funds are being borrowed from or provided by a third party (i.e. family), please state amount** £

**What is your relationship with the third party? (please state)**

**Name and address of third party**

Postcode

**Will there be any charge over the property in respect of this?**

Yes

No

## 12C. Right to Buy / MoD / Housing Association Scheme

**Is the property being purchased under a Right to Buy / MoD / Housing Association Scheme?** Yes  No

**If yes,** Council valuation £ Council discount £ Actual purchase price £

**Purpose of any additional funds required over purchase price**

## 12D. Vendor relationship

**Is there any relationship (business, family or personal) between you and the vendor?** Yes  No

**If yes, please provide details**

# 13 Remortgages only

Please give reasons for remortgage -

Debt Consolidation

Home Improvements

Business Purpose

Transfer of Equity

Other

Please state:

Date property was originally purchased / /

If Transfer of Equity, how much money will you pay to the person being removed from the title? £

Was the property originally purchased under a Right to Buy/MoD/Housing Association scheme? Yes  No

Please provide a full breakdown of how the funds will be used (more space is given in section 16)

# 14 Building insurance

We (GE Money Home Lending Limited) require that your property is insured for the full reinstatement value, on or before completion of your mortgage.

## Buildings Insurance Declaration

### DECLARATION

- I/We shall be making my/our own arrangements to ensure buildings insurance requirements are met.  
I understand that a £25 fee will be charged for the processing thereof.
- I/We understand that GE Money Home Lending have a financial interest in the mortgaged property and that it is our responsibility to ensure that their interest is noted under the buildings policy.
- I/We hereby agree/undertake to arrange for the Freeholder to insure the property at all times for the full amount representing not less than the full cost of reconstructing the property in the same form, size, style and condition and to ensure the policy I/the Freeholder will be taking out is index linked to the House Rebuilding Cost Index or any index substituted thereafter.
- I/We accept sole responsibility for the choice of insurer/undertake to advise the Freeholder of GE Money Home Lending's requirements in respect of the sum insured and the extent of cover.
- I/We undertake to pay/advise the Freeholder of GE Money Home Lending's requirements to pay all premiums as they fall due.
- I/We understand that GE Money Home Lending accepts no responsibility for any loss suffered by me/us in connection with the insurance of the property, however caused.

### Applicant 1

Full Name

Signature

Date / /

### Applicant 2

Full Name

Signature

Date / /

# 15

## Mortgage Payment Protection Insurance (MPPI)

You are able to take out mortgage payment protection insurance "MPPI" to cover your mortgage payments and other associated outgoings in the event that you lose your income following an accident, sickness or involuntary unemployment. The self-employed may also be covered for loss of self-employment in certain circumstances.

Details regarding MPPI cover are available from your intermediary.

If you already have arranged cover for your mortgage payments please advise us of the details below

Name of insurer	Policy arranged by	Monthly benefit £

**Where you have chosen not to protect your mortgage payments you should be aware that you will remain responsible for the full amount of your monthly repayment, plus your associated outgoings, throughout the term of the mortgage. Please refer to clause 15 of the declaration on page 20.**





# Declaration

This Application is designed to serve the requirements of a number of different companies. The particular company to which this application is relevant will depend upon the type of mortgage you request. Your Application Form and/or the information on it may be passed to other companies within our corporate group. Accordingly, this Declaration is given to and relied upon by the Relevant Lender. Reference to the Relevant Lender shall be defined as GE Money Home Lending Limited trading as

either igroup or First National, any holding, associated or subsidiary company or any other company associated with or affiliated with our parent company General Electric Company, its successors in title, its assigns whether by way of security or otherwise.

I/We hereby agree and declare that:

1. I/we certify that all the information in this Mortgage Application is both current and correct. Given the income declared, I/we are financially able to meet the monthly payments on my/our proposed Relevant Lender mortgage together with the payments on all other existing financial commitments.  
I/We certify that I/we am/are not in receipt of or claiming any state unemployment benefit. I/we agree that such information can be relied upon by all third parties to whom the Relevant Lender is authorised to disclose the same, as if such third parties had received the information directly.
2. The particulars contained in this application whether completed in my/our hand or not and any accompanying or supporting documentation which is now enclosed or may hereafter be provided by me/us (the Application) are and will be true and accurate in all respects and if a formal mortgage offer is made by the Relevant Lender and a contract is concluded such particulars are to be regarded as forming part of that contract.
3. The Relevant Lender and the Insurance Companies are authorised to make such enquiries and searches and obtain such references and information as they shall consider necessary of such persons, including but not limited to tax authorities, employers, landlords, accountants, building societies, bankers and credit reference agencies (who will keep a record of searches made) as they deem necessary to confirm the truth and accuracy of the particulars contained in this Application. The Relevant Lender and the Insurance Companies are authorised to seek information from other insurers to check the answers I/we have provided. The results of these enquiries, searches and references and any information given by me/us or any person in applying for the mortgage may be used for credit assessment, including credit scoring and for debt recovery, tracing and fraud prevention.
4. A valuation report will be obtained solely for the benefit of the Relevant Lender to enable it to assess the amount of the mortgage, if any, which it is prepared to make on the security referred to in the Mortgage Application and such valuation report confers no rights on me/us whether against the Relevant Lender or any other persons. Property data collected during the survey and valuation may be passed on within the Relevant Lenders' corporate group for use in setting up a property valuation model. Whilst the Relevant Lender may provide me/us with a copy of the valuation report the Relevant Lender is not the agent of the surveyor or firm of surveyors providing the valuation report and neither the Relevant Lender nor such surveyor or firm of surveyors give any warranty, representation or assurance that the statements, conclusions and opinions expressed or implied in the valuation report are accurate, valid or complete or that the property is free from defects or worth at least the amount of the mortgage or that (where relevant) the purchase price is reasonable. I/We must, for my/our protection obtain independent advice from a surveyor or other professional person as to the condition and value of the property.
5. Where the Interest Only or Capital Repayment options have been selected, the Relevant Lender does not require an application to be supported by any financial product sold by a third party or any persons with whom that third party has any such arrangements.
6. The information contained in this Application and Declaration may be relied upon by the Relevant Lender and any person or body in whom the benefit of all or any of the mortgage, or policy/ies of life assurance and other related security is from time to time vested. If such information is inaccurate I/we will make good any loss that the Relevant Lender and any other person or body may suffer by acting in reliance on it. I/We confirm that I/we have made arrangements to pay off any monies owing under any subsisting County Court Judgments and/or existing credit agreement registered against me/us.
7. I/We consent to my/our Conveyancer disclosing to the Relevant Lender any information or documentation whatsoever requested by the Relevant Lender either in relation to the transaction or the property which is the subject of this Mortgage Application or which the Relevant Lender requires or would have required to consider whether or not to make a mortgage offer to me/us.
8. I/We have received and read a Key Facts Illustration and considered the A Guide to Our Fees relating to the particular mortgage product I/we have chosen and/or have been advised to apply for by my/our financial or other adviser. I/We understand that the Relevant Lender may decline this Application without giving any reason whatsoever.
9. I/We undertake to provide you forthwith with details of any changes in circumstance of whatever nature which have, or are likely to have an effect on the continuing accuracy of the particulars contained in the Application and which may affect the Relevant Lender's willingness to provide the mortgage.
10. The Relevant Lender may pass information, documents, or data held by it or provided to it in relation to this Application, the mortgage, any related security (historical, current or confidential), any possession of the property by the Relevant Lender and any insurance to:-
  - i) any actual or proposed transferee of the mortgage or such related security
  - ii) the provider of funds for the mortgage
  - iii) any party with whom the Relevant Lender is considering entering into a contractual agreement in relation to the mortgage or such related security
  - iv) credit reference agencies
  - v) any intermediary of mortgage business to the Relevant Lender
  - vi) the Insurance Companies and/or
  - vii) any insurance database register
  - viii) any fraud prevention database register including MCL and the National Hunter system administered by MCL, where it may be made available to other mortgage lenders in the interests of fraud prevention
  - ix) any group, associated or holding company who may be able to assist you with alternative mortgage finance or other products
  - x) guarantors, whilst they remain liable under the Guarantee given to the Relevant Lender.
11. If the Mortgage Application is in respect of joint applicants all obligations in relation to the mortgage (if granted) shall be joint and several. This means that in addition to being responsible together, each customer is responsible in full for all obligations as if they were the sole customer.
12. I/We consent to any telephone conversations and calls between the Relevant Lender and myself/ourselves being recorded at the Relevant Lender's discretion.
13. I/We agree to receive details of products and services offered by the Relevant Lender and any company within its corporate group. I/We understand that if I/We do not wish to receive further information regarding such services and products I/we may write to the Relevant Lender and its records will be amended accordingly.
14. Where I/we have chosen to make my/our own building insurance arrangements I/we understand that the Relevant Lender has a financial interest in the mortgaged property and that it is our responsibility to ensure that their interest is noted under the buildings policy. I/We hereby agree/undertake to arrange for the freeholder to insure the property at all times for the full amount representing not less than the full cost of

- reconstructing the property in the same form, size, style and condition and to ensure the policy I/the Freeholder will be taking out is index linked to the House Rebuilding Cost Index or any index substituted thereafter. I/We accept sole responsibility for the choice of Insurer/undertake to advise the Freeholder of the Relevant Lender's requirements in respect of the sum insured and the extent of cover. I/We undertake to pay/advise the Freeholder of Relevant Lender's requirements to pay all premiums as they fall due. I/We understand that the Relevant Lender accepts no responsibility for any loss suffered by me/us in connection with the insurance of the property, however caused.
15. I/We understand that it will be my/our responsibility to maintain payments on any mortgage held with the Relevant Lender. If I/we decide not to accept the Relevant Lender's mortgage payment protection insurance, I/we will arrange/have already arranged suitable cover and/or understand that my/our mortgage payments will not be protected in the event of accident, sickness or unemployment, if such cover is not in force.

## NOTE :- CUSTOMER INFORMATION AND DATA PROTECTION

In assessing your application, we will make enquiries about you including searching any records held by Credit Reference Agencies and checking your details with Fraud Prevention Agencies. If you give us false or inaccurate information and we suspect fraud we will record this. The Credit Reference and Fraud Prevention Agencies will keep details of any searches.

Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your financial partners. For the purpose of this application you may be treated as financially linked and your application will be assessed with reference to any associated records. If you are a joint applicant or if you have told us of some other financial association with another person, you must be sure that you are entitled to (a) disclose information about your joint applicant and anyone referred to by you; and (b) authorise us to search, link or record information at Credit Reference Agencies about you and anyone referred to by you. An association between joint applicants and between you and anyone you tell us is your financial partner will be created at Credit Reference Agencies. This will link your financial records, each of which will be taken into account in all future applications by either or both of you. This will continue until one of you successfully files a disassociation at Credit Reference Agencies.

You consent to us disclosing details of your application and how you conduct your account (including any default) to the Credit Reference and Fraud Prevention Agencies. This information may be used to help us and other organisations (a) to assess the financial risks of dealing with you and other members of your household; (b) to help make decisions on motor, household, credit, life and other insurance proposals and insurance claims; (c) to administer agreements and insurance policies with you; (d) to help prevent or detect fraud, prevent money laundering or other crimes, recover debts and trace debtors; and (e) for statistical analysis about credit, insurance and fraud.

We will use a credit scoring or other automated process in deciding whether to accept your application and during the life of your Account, for example to review your secured debt and any unsecured debt or the interest rate and other charges for your Account (all of which may be varied by us). This may involve searching your records again at Credit Reference Agencies (who will keep details of our search) as well as using other information we hold about you.

If you have requested payment protection insurance and/or home insurance we may pass information about you to any organisation approved by us to enable them to arrange and administer the requested plan and for the purposes of underwriting, claims handling and fraud prevention (which could include passing details to other insurers). We may pass your details to insurance companies carefully selected by us so that they can contact you about life, creditor, household and other insurance products that may be of interest to you.

Please telephone us on 0845 6076551 if you want details of those Credit Reference Agencies and Insurers from whom we obtain and to whom we pass information about you. **Subject Access Request:** You have a legal right to these details. You have a right to receive a copy of the information we hold about you if you apply to us in writing. A fee will be payable.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities
- Managing credit and credit related accounts or facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees

Please contact us at **GEMHL Marketing Freepost EU137, Harrow, HA1 1BR** if you want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Telephone conversations between you and us may be recorded for the following purposes- quality, training, resolution of disputes and to detect and avoid criminal activities.

By signing this application, you consent to us sharing information about you and your account to the Relevant Lender for the purposes of detecting and preventing fraud and also for analysis and modelling for the purposes of detecting and preventing fraud. You consent to us transferring this data outside the EEA for the purposes detailed above.

The Relevant Lender will use the data you provide us with to meet its contractual obligations to you.

By signing this application you consent to the Relevant Lender using and disclosing to carefully selected third parties your contact details so that the Relevant Lender and any selected third parties may provide you with information about goods and services offered by the Relevant Lender or the third party that may be of interest to you. The methods of contact which you consent to include post, electronic mail, telephone, SMS/Text messaging, and any other online or interactive media. **If you do not wish to be contacted by us in the ways outlined in this paragraph for the purposes of direct marketing, you may write to us at anytime without charge at GEMHL Marketing Freepost EU137, Harrow, HA1 1BR.**

By signing this application, you consent to us contacting you by sms text messaging on any mobile contact number you provide for the purposes of servicing your account.

By signing this application, you consent to us passing your account information to any holding, associated or subsidiary company or any other company associated with or affiliated with our parent company General Electric Company, its successors in title, its assigns whether by way of security or otherwise to whom you make an application for a further financial product including but not limited to a loan, mortgage or re-mortgage solely for the purposes of facilitating any new application

To be signed in all cases

1st Applicant

Signed

Date / /

Please check through this application form to ensure that it is fully completed. Any sections that are not completed may result in unnecessary delays.

2nd Applicant

Signed

Date / /

## YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE



**Correspondence Address**  
**Originations Team**  
**Building 4, Hatters Lane, Croxley Green Business Park,**  
**Watford, WD18 8YF DX 123803 Croxley 1**  
First National is a trading style of GE Money Home Lending Limited

Registered Office Building 4 Hatters Lane Croxley Green  
Business Park Watford Hertfordshire WD18 8YF  
Registered in England No 3770763

GE Money Home Lending Limited is authorised and regulated by the Financial Services Authority.

Please keep this page blank

## Instruction to your Bank or Building Society to pay by Direct Debit

Please fill in the whole form, using a ball point pen and send it to:

**GE Money Home Lending Limited**  
Originations Team  
Building 4  
Hatters Lane  
Croxley Green Business Park  
Watford WD18 8YF

Originator's Identification Number

4 1 6 8 6 9

Name(s) of Account Holder(s)

Reference

□ □ □ □ □ □ □ □

Bank or Building Society Account Number

□ □ □ □ □ □ □ □

Branch Sort Code

□ □ - □ □ - □ □

(from the top right hand corner of your cheque).

### Instruction to your Bank or Building Society

Please pay GE Money Home Lending Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this Instruction may remain with GE Money Home Lending Limited and, if so, details will be passed electronically to my Bank/Building Society.

Name and full postal address of your Bank or Building Society Branch

To The Manager of  Bank / Building Society

Address

Postcode

Signature(s)

Date / /

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.



This guarantee should be detached and retained by the Payer.

#### The Direct Debit Guarantee

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change GE Money Home Lending Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by GE Money Home Lending Limited or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.



**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

**Correspondence Address**  
**Originations Team**  
**Building 4, Hatters Lane, Croxley Green Business Park, Watford, WD18 8YF**  
**DX 123803 Croxley 1**  
**Telephone 0845 610 6500** [www.firstnatonline.co.uk](http://www.firstnatonline.co.uk)  
First National is a trading style of GE Money Home Lending Limited

Registered Office Building 4 Hatters Lane Croxley Green Business Park  
Watford, Hertfordshire WD18 8YF Registered in England No 3770763

GE Money Home Lending Limited is authorised and regulated by  
the Financial Services Authority.

If you would like this or any of our other documents supplied in an alternative format,  
e.g. large print, please send it back to us with your request and we will be pleased to help.