

# APPLICATION FOR MORTGAGE

<b>INTRODUCER NAME</b>		
Contact:		
Address:		
		Postcode:
Tel:	Fax:	
Advisors Registration No.		
Firm Reference No.		
<b>Procuration Fee Bank Details:</b>		
<b>Account Payee Name:</b>		
Sort Code:	A/C. No.:	Ref:

<b>CHECKLIST -</b>	
Please enclose the following documentation in order that we may process your application without delay	
	✓
Valuation fee and administration fee	
Last P60 for each applicant	
Last 3 payslips for all applicants or Pension Income detail	
Last 3 months consecutive bank statements (all accounts)	
Last 2 annual mortgage statements (minimum 1 year)	
Last 3 years Trading Profit and Loss accounts if self-employed	
Tick to confirm you have signed the declarations in Section 10	
Tick to confirm the IDD has been supplied	
Proof of Signature/I.D. (e.g. Driving Licence/Passport)	

57, Market Place, Beverley, HU17 8AA. Telephone: 01482 881510, Fax: 01482 872680  
 Website: [www.beverleybs.co.uk](http://www.beverleybs.co.uk) e-mail: [website@beverleybs.co.uk](mailto:website@beverleybs.co.uk)

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

# ALL BOXES MUST BE COMPLETED

## I: PERSONAL DETAILS

	1st Applicant	2nd Applicant												
Title	<input type="text"/>	<input type="text"/>												
First & Middle Names	<input type="text"/>	<input type="text"/>												
Surname	<input type="text"/>	<input type="text"/>												
Date of Birth	<input type="text"/>	<input type="text"/>												
Marital Status	<table border="1"> <tr> <td>Single</td> <td>Married</td> <td>Separated</td> </tr> <tr> <td>Divorced</td> <td>Civil</td> <td>Widowed</td> </tr> </table>	Single	Married	Separated	Divorced	Civil	Widowed	<table border="1"> <tr> <td>Single</td> <td>Married</td> <td>Separated</td> </tr> <tr> <td>Divorced</td> <td>Civil</td> <td>Widowed</td> </tr> </table>	Single	Married	Separated	Divorced	Civil	Widowed
Single	Married	Separated												
Divorced	Civil	Widowed												
Single	Married	Separated												
Divorced	Civil	Widowed												
Nationality	<input type="text"/>	<input type="text"/>												
Dependent Children	<table border="1"> <tr> <td>Number</td> <td>Ages</td> </tr> </table>	Number	Ages	<table border="1"> <tr> <td>Number</td> <td>Ages</td> </tr> </table>	Number	Ages								
Number	Ages													
Number	Ages													
a) Current address	Owned/Rented/Living with Family/Other (Please delete)	Owned/Rented/Living with Family/Other (Please delete)												
	<input type="text"/>	<input type="text"/>												
	<input type="text"/>	<input type="text"/>												
	<input type="text"/>	<input type="text"/>												
	Postcode:	Postcode:												
	Number of years at this address <input type="text"/>	Number of years at this address <input type="text"/>												
b) Previous Addresses If less Than 3 Years At Current Address	Owned/Rented/Living with Family/Other (Please delete)	Owned/Rented/Living with Family/Other (Please delete)												
	1) <input type="text"/>	<input type="text"/>												
	Postcode:	Postcode:												
	2) <input type="text"/>	<input type="text"/>												
	Postcode:	Postcode:												
Home Telephone No.	<input type="text"/>	<input type="text"/>												
Daytime Telephone No.	<input type="text"/>	<input type="text"/>												
Email Address	<input type="text"/>	<input type="text"/>												
Name & Address of Your Bank	<input type="text"/>	<input type="text"/>												
	<input type="text"/>	<input type="text"/>												
	<input type="text"/>	<input type="text"/>												

## 2: MORTGAGE DETAILS

Address of Property To Be **Purchased/Remortgaged/Further Advance/Right to buy** (please delete)

<input type="text"/>			
<input type="text"/>			
Postcode:			
Purchase Price or value	£ <input type="text"/>	Mortgage Required	£ <input type="text"/>
		Repayment Term	<input type="text"/> Years
Scheme Type & Rate	<input type="text"/>		Reason for Loan <input type="text"/>
Offset Savings Account	<input type="text"/> Yes/No	Opening Investment	£ <input type="text"/>

**The Society strongly suggests you seek Independent Financial Advice to consider life cover**

	1st Applicant	2nd Applicant
Have you had any mortgage/loan or rent arrears within the last 2 years? (If yes please state number of months in arrears)	Yes/No <input type="text"/>	Yes/No <input type="text"/>
Have you ever been bankrupt, insolvent or sequestrated, or had a property repossessed?	Yes/No <input type="text"/>	Yes/No <input type="text"/>
Have you ever had a court judgement or decree registered against you or are you aware of any summons pending or that has been recently served?	Yes/No <input type="text"/>	Yes/No <input type="text"/>
Have you ever made special arrangements to clear a debt?	Yes/No <input type="text"/>	Yes/No <input type="text"/>

If you have answered Yes to any of these, please give details in section 11

# ALL BOXES MUST BE COMPLETED

## 3: PROPERTY DETAILS

Will any part of the advance be required during the building or improvement of the property?

YES		NO	
-----	--	----	--

Will you be borrowing any part of the total cost of the property from another source?

YES		NO	
-----	--	----	--

If YES, Please give details

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If the property is new or is to be built please give the name and address of the builder/architect


Is the builder registered with the National Housebuilders' Council or equivalent?

YES		NO	
-----	--	----	--

If NO, is the construction being supervised by a qualified Architect or Chartered Surveyor?

YES		NO	
-----	--	----	--

Will the property be used wholly for residential purposes by you, immediately following completion of the mortgage?

YES		NO	
-----	--	----	--

Age of property

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Type of property  
*circle as appropriate*

Detached / semi-detached / terraced / bungalow / apartment or maisonette / other:
---

If apartment or maisonette  
*circle as appropriate*

Number of floors in block	Purpose built yes / no	Converted house yes / no
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Construction of property  
*circle as appropriate*

WALLS: brick / stone / timber frame / steel frame / concrete	other:
ROOF: tile / slate / thatch / flat / pitched	other:

Tenure of property  
*circle as appropriate*

Freehold / leasehold	if leasehold, remaining term of lease:	years
Ground rent £	per annum	Service charge if any £
		Per annum

Accommodation  
state number of rooms

reception  kitchen  bedrooms  bathrooms  separate wc  out buildings

Is there a garage?

yes  no  If no, is there space for one? yes  no

Is there a second/subsequent charge registered against your present property?

yes  no

If yes, please give details and confirm whether this will be repaid on or before completion of this advance


Name and Address of selling agents


How can the Society's valuer gain access to the property?


Please give full names of ALL occupiers aged 17 or over. Any occupant not party to the mortgage will have to sign an agreement and undertaking to ensure that the Society is not adversely affected by any interest they may have in the property.


**Your Solicitors Please note that firms of sole practitoners are not acceptable to act on behalf of the Society**


# ALL BOXES MUST BE COMPLETED

## 4: EMPLOYED APPLICANTS

	1st Applicant	2nd Applicant						
Occupation <i>(State if retired)</i>	<input type="text"/>	<input type="text"/>						
Employers Name & Address or Pension Provider	<input type="text"/>	<input type="text"/>						
Time in Current Employment	<table border="1"> <tr> <td>Yrs</td> <td>Mths</td> </tr> </table>	Yrs	Mths	<table border="1"> <tr> <td>Yrs</td> <td>Mths</td> </tr> </table>	Yrs	Mths		
Yrs	Mths							
Yrs	Mths							
Expected retirement age	<input type="text"/>	<input type="text"/>						
Percentage shareholding in company (if applicable)	<input type="text"/> %	<input type="text"/> %						
Type of Contract <i>please tick</i>	<table border="1"> <tr> <td>Permanent</td> <td>Temporary</td> <td>Fixed Term</td> </tr> </table>	Permanent	Temporary	Fixed Term	<table border="1"> <tr> <td>Permanent</td> <td>Temporary</td> <td>Fixed Term</td> </tr> </table>	Permanent	Temporary	Fixed Term
Permanent	Temporary	Fixed Term						
Permanent	Temporary	Fixed Term						
Are you under any notice to leave	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>						
Basic Annual Income/Pension	<input type="text"/> £	<input type="text"/> £						
Regular Bonus/Commission/Overtime	<input type="text"/> £	<input type="text"/> £						
Other Income	<input type="text"/> £	<input type="text"/> £						
Total Annual Income	<input type="text"/> £	<input type="text"/> £						

If less than 3 years, please give details of your previous employment during the period

	1st Applicant	2nd Applicant
Employers (1)	<input type="text"/>	<input type="text"/>
Dates (From - To)	<input type="text"/>	<input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>
Employer (1)	<input type="text"/>	<input type="text"/>
Dates (From - To)	<input type="text"/>	<input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>

## 5: SELF EMPLOYED APPLICANTS

	1st Applicant	2nd Applicant																
Trading Name	<input type="text"/>	<input type="text"/>																
Nature of Business	<input type="text"/>	<input type="text"/>																
Business Address	<input type="text"/>	<input type="text"/>																
Post Code	<input type="text"/>	<input type="text"/>																
Business Established	<input type="text"/>	<input type="text"/>																
Accountant's Name & Address	<input type="text"/>	<input type="text"/>																
Net Profit for the last 3 years	<table border="1"> <thead> <tr> <th>Year ending</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td><input type="text"/></td> <td><input type="text"/> £</td> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/> £</td> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/> £</td> </tr> </tbody> </table>	Year ending	Amount	<input type="text"/>	<input type="text"/> £	<input type="text"/>	<input type="text"/> £	<input type="text"/>	<input type="text"/> £	<table border="1"> <thead> <tr> <th>Year ending</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td><input type="text"/></td> <td><input type="text"/> £</td> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/> £</td> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/> £</td> </tr> </tbody> </table>	Year ending	Amount	<input type="text"/>	<input type="text"/> £	<input type="text"/>	<input type="text"/> £	<input type="text"/>	<input type="text"/> £
Year ending	Amount																	
<input type="text"/>	<input type="text"/> £																	
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<input type="text"/>	<input type="text"/> £																	
Year ending	Amount																	
<input type="text"/>	<input type="text"/> £																	
<input type="text"/>	<input type="text"/> £																	
<input type="text"/>	<input type="text"/> £																	
Business Banker's & Address	<input type="text"/>	<input type="text"/>																

**NB Please enclose your last 3 months bank statements from your business account, together with 3 years Trading, Profit and Loss Accounts.**

# ALL BOXES MUST BE COMPLETED

## 6: COMMITMENTS

### A) EXISTING MORTGAGE / RENT DETAILS

(If you no longer have a mortgage but have had one in the past or if you have more than one property or mortgage please give details in section 11)

	1st Applicant	2nd Applicant
Name & Address of Lender/landlord & Account Number		
Remaining Term		
Monthly Payment	£	£
Balance outstanding	£	£
Early Repayment charge	£	£
Value/Sale Price	£	£

### B) AFFORDABILITY (This section must be fully completed)

	APPLICANT 1	APPLICANT 2
<b>NET MONTHLY INCOME</b>		
Salary/Pension		
Other		
<b>TOTAL</b>		
<b>OUTGOINGS (Monthly)</b>		
<b>Basic Essential Expenditure</b>		
Council Tax		
Electricity		
Gas		
Water		
Telephone, Internet & Satellite TV		
House Insurance		
Car Insurance		
Work travel costs		
Food & Clothing		
Miscellaneous other		
<b>Basic Quality Of Living Costs</b>		
Life Assurance		
Child care		
Leisure / Entertainment		
Mobile Telephone		
School fees		
<b>Committed Expenditure</b>		
Loans / HP		
Maintenance Payments		
Other Mortgage Payments		
Lease payments		
Credit / Store Cards		
<b>Other</b>		
<b>Total Monthly Outgoings</b>		

### C) EXISTING LOAN DETAILS / CREDIT CARDS

Company	Balance outstanding	Monthly repayment	Term Remaining	Company	Balance outstanding	Monthly repayment	Term Remaining

### D) SAVINGS DETAILS

Type of investment:-	Balance £	Type of investment:-	Balance £

## 7: MORTGAGE REPAYMENT PROTECTION

The Society suggests you seek Independent Financial Advice regarding the availability of Accident & Unemployment Insurance in order that your mortgage repayments are protected from any of these unforeseeable circumstances when you are unable to work resulting in loss of income.

## 8: PROPERTY INSURANCE

Whilst you must have buildings insurance in place, you are free to arrange your own buildings insurance and the policy must be in the name of the borrowers. Adequate insurance cover must remain in place throughout the lifetime of the mortgage.

## 9: VALUATION AND INSPECTION

The Society will obtain a report to enable it to decide how much to lend on the security of the property and upon what terms. You must understand that the report cannot be used for any other purpose and, particularly, cannot be used to establish that the price you are paying is reasonable. The Society's Valuer does not carry out a survey and his report is not on the basis of a detailed report on the structure. The report is therefore of limited use as it is neither a market valuation or a structural survey. The Valuer will notify the Society of any defects he notices which he considers relevant to the mortgage valuation, but since his valuation is limited there may be items which would only be revealed by a more detailed inspection. Any recommended retention from your loan may not be the same as the cost of the work required.

It is for these reasons that the Society offers a choice in the type of valuation report which is obtained.

Please indicate the type of report you require by ticking one of the boxes below

The options available to you are:

- a)  **MORTGAGE VALUATION REPORT**  
This is the report mentioned above and is carried out for the benefit of the Society to merely establish that the property is a suitable security for the loan that is being requested. A copy of this report is not issued to the mortgage applicant, however a mortgage offer if made may refer to matters contained in the report that need to be addressed.
- b)  **ROYAL INSTITUTION OF CHARTERED SURVEYORS HOME BUYERS REPORT AND VALUATION**  
The standard RICS Home Buyers Report and Valuation will provide a concise report on the state of repair and condition of the house which you are proposing to buy, in a format prepared and published by The Royal Institution of Chartered Surveyors.

### **AUTOMATED VALUATION REPORT**

At the Society's discretion, the Society can obtain a valuation report from an automated system based upon values of similar properties in your area. This will mean that no visit will be made to the property by either a valuer or an officer of the Society and therefore no comment can be made with regard the general condition of the property.

THE COSTS OF THESE REPORTS VARY DEPENDING ON THE VALUE OF THE PROPERTY AND FULL DETAILS OF THESE ARE AVAILABLE FROM THE SOCIETY.

# 10: DECLARATION

## Terms and Conditions

I/WE APPLY FOR A LOAN FROM THE SOCIETY AS STATED ABOVE AND CONFIRM THAT:

1. I am/We are not less than 18 years of age.
2. The answers given in this application form are true and I/we agree that :
  - (a) the information given shall form the basis upon which a mortgage advance is made by the Society
  - (b) I/We will inform the Society immediately in writing of any changes to the information given which may occur before any mortgage advance is made by the Society:
  - (c) I/We have given the information on the understanding that it will be used in the strictest confidence and that it does not place me under any obligation to buy or take up any recommendations which may be made.
3. Any commission or other allowances received by the Society from any insurances arranged by it in respect of this loan shall belong wholly to the Society.
4. Information concerning the conduct of this loan or any other held with the Society may be disclosed to or registered with any credit reference agencies or other appropriate organisations or institutions. Any such information will only be used in the making of current and future lending and credit granting decisions and attempting to prevent fraud and to enable debtors or defaulters to be traced.
5. Information concerning the conduct of this loan or any other held with the Society may be disclosed to or registered with any credit reference agency or other appropriate organisations or institutions only where
  - (a) the amount is in arrears and
  - (b) the amount is not in dispute and
  - (c) the customer has not made any satisfactory proposals for repaymentOtherwise no customer information will be passed to credit reference agencies without explicit consent.

## I/WE AUTHORISE THE SOCIETY:

6. To make any enquiries which it may consider necessary in respect of this application, including the taking of references from employers, accountants, lenders, landlords, banks, insurance companies or from public sources.
7. To supply information on this form, or otherwise provided, to any insurance company/local authority to which the Society may make application for a guarantee with this loan, to the Society's valuer and solicitor, to the insurer of the property, and any other person having a legal right to the information.

## Your information

8. We will make searches about you at credit reference agencies who will supply us with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. We may use credit-scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by Beverley Building Society and other companies if credit decisions are made about you, or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account.
9. To prevent or detect fraud, or to assist in verifying your identity, we make searches of Society records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We and other companies may use this information if decisions are made about you or others at your address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.
10. Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records.
11. An "association" between the joint applicants and/or any individual identified as your financial partner, will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a 'disassociation' at the credit reference agencies.

## Keeping you informed

12. Where you borrow, or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.
13. You have the right of access to your personal records held by credit and fraud agencies. We will supply their names and addresses upon request.
14. It is important that you read and understand the section entitled **Your Information** (including **Credit reference and fraud prevention agencies**) and also **Keeping you informed** in these terms and conditions. By signing this application, you agree that we can use this information in this way.
15. I/We confirm that the answers on this application are true and accurately reflect my/our mortgage requirements.

SIGNED

Ist Applicant	Date
2nd Applicant	Date

The Society may in future send you details of any new products and services which may be appropriate to your needs. If you wish to receive these details please confirm this by marking the following box with an X.

