

HOMEOWNER APPLICATION FORM

Loan Details	Loan Requested	Term	Purpose
	£ <input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/> Months	<input style="width: 90%;" type="text"/>

Personal Details	Personal Details
First Applicant	Second Applicant
Forenames <input style="width: 80%;" type="text"/>	Forenames <input style="width: 80%;" type="text"/>
Surnames <input style="width: 95%;" type="text"/>	Surnames <input style="width: 95%;" type="text"/>
Date of Birth <input style="width: 60%;" type="text"/>	Date of Birth <input style="width: 60%;" type="text"/>
No of Children <input style="width: 30%;" type="text"/>	
Marital Status <input style="width: 95%;" type="text"/>	Marital Status <input style="width: 95%;" type="text"/>
Employment Status <input style="width: 95%;" type="text"/>	Employment Status <input style="width: 95%;" type="text"/>
Employer <input style="width: 95%;" type="text"/>	Employer <input style="width: 95%;" type="text"/>
Job Title <input style="width: 95%;" type="text"/>	Job Title <input style="width: 95%;" type="text"/>
Employers Address <input style="width: 95%;" type="text"/>	Employers Address <input style="width: 95%;" type="text"/>
Time in Employment <input style="width: 30%;" type="text"/> Years <input style="width: 30%;" type="text"/> Months	Time in Employment <input style="width: 30%;" type="text"/> Years <input style="width: 30%;" type="text"/> Months
Monthly Income £ <input style="width: 90%;" type="text"/>	Monthly Income £ <input style="width: 90%;" type="text"/>

Address Details	
Address <input style="width: 95%; height: 100px;" type="text"/>	Property Type <input style="width: 95%;" type="text"/>
	Present Value £ <input style="width: 95%;" type="text"/>
	Purchase Date <input style="width: 95%;" type="text"/>
	Purchase Price £ <input style="width: 95%;" type="text"/>
	Purchased from Council <input style="width: 30%;" type="text"/>
	Council Discount £ <input style="width: 30%;" type="text"/>
	Bedrooms <input style="width: 30%;" type="text"/>
	Living Rooms <input style="width: 30%;" type="text"/>
	Garages <input style="width: 30%;" type="text"/>
Time at Address <input style="width: 30%;" type="text"/> Years <input style="width: 30%;" type="text"/> Months	

Contact Details	Home Number	Work Number	Mobile Number	Email Address
First Applicant	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 95%;" type="text"/>
Second Applicant	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 95%;" type="text"/>

Mortgage Details	First Mortgage	Second Mortgage
Lender	<input style="width: 95%;" type="text"/>	Lender <input style="width: 95%;" type="text"/>
Balance	£ <input style="width: 95%;" type="text"/>	Balance £ <input style="width: 95%;" type="text"/>
Payment	£ <input style="width: 95%;" type="text"/>	Payment £ <input style="width: 95%;" type="text"/>
Arrears	£ <input style="width: 95%;" type="text"/>	Arrears £ <input style="width: 95%;" type="text"/>
Type	<input style="width: 95%;" type="text"/>	Time At Bank <input style="width: 30%;" type="text"/> Years <input style="width: 30%;" type="text"/> Months

Explanation For Any Mortgage Arrears

I / We request and authorise you to clear any outstanding arrears, second charges and / or cautions from my / our loan advance.

Explanation For Any CCJ's

Explanation For Any Defaults

Cheque Letter
Please take this form as our written authority that we will require our cheque to be made payable to:
This is because we do not have a joint bank account (Delete if not applicable)

Non Residency Letter
Please take this as written confirmation that the following are no longer residing at the security address:

DECLARATION

Disclosure and use of your information

- I / we confirm the information given is accurate and that you, or any lender to whom you submit this application, may use and disclose my data as prescribed overleaf.
- I / we understand that the broker will be paid a commission by the lender in recognition of the work undertaken in preparing my / our loan application. This is an addition to any fee that may be charged.
- I / we confirm that Payment Protection Insurance has not been offered with this loan and that I / we have been advised to seek alternative cover elsewhere if wanted, or to obtain independent financial advice.
- It is important that you READ THE INFORMATION OVERLEAF ENTITLED "USE OF YOUR PERSONAL INFORMATION" as this explains how your data will be used.
- Lastly, we confirm we have received and read the Central Trust Limited's Tariff of Fees and Charges.

To mortgagee, please accept this as my / our written authority to release such information as required by the enquirer

Mortgage Account Number - X

Customer Signature

X <input style="width: 95%;" type="text"/>	X <input style="width: 95%;" type="text"/>
Date / /	Date / /

Please turn over . . .

USE OF PERSONAL INFORMATION

This document explains how we will use and safeguard your personal information when you transact with us.



In assessing your loan application we will make enquiries about you including searching records held by credit reference agencies and fraud prevention agencies. If you give us false or inaccurate information and we suspect fraud, we may record this. Law enforcement agencies may access and use this information. 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 other addresses and records relating to another person, for example your spouse. For the purposes of your application you may be treated as financially linked and your application will be assessed with reference to any "associated" records. By signing the Loan Application Form you are confirming that you are entitled to disclose information about any joint applicant or "financial associate" for the purpose of this application.

Telephone calls may be recorded for quality, training and security purposes.

We may also use your information:

- To inform any introducer about the progress and outcome of your application
- To pass on your details to another broker or third party, if we are unable to arrange finance for you
- To contact you in the future with a view to offering you products that may be of interest to you
- To pass on your details to another broker or lender in the future with a view to them offering you products that may be of interest to you
- To permit access to your information by regulatory bodies to ensure that we are complying with regulatory requirements.

You can ask for your information not to be used to offer you other products and services by ticking the box on the application or by contacting us.

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information, please contact us by using the details at the bottom of this page. We charge £10.00 for this service.

Complaints

You should find your dealings with us to be prompt, efficient and friendly. Our aim is to provide you with a world class, professional and confidential service. If you have a complaint about any aspect of the service you have received our staff will be happy to help resolve your concerns.

Please bring your concerns to our attention as soon as possible – the sooner we know about it the sooner that we can resolve it. We have a formal complaints procedure to ensure that your complaint is handled quickly, fairly and efficiently; a leaflet is available on request.

For further information or to make a complaint, please contact our Compliance Team:

Compliance Team - Central Trust Limited
Edward Hyde Building
38 Clarendon Road
Watford
Hertfordshire
WD17 1JJ
Tel: 01923 280434

This privacy notice is written in accordance with the Information Commissioner's Officers "Privacy notices code of practice". You can view our entry on the Data Protection Register at www.ico.gov.uk Registration number Z2022352. You have a right to complain to the Information Commissioner's Office if there is a problem with how we use your information.