

THIS PAGE MUST BE COMPLETED **IN FULL** BEFORE SUBMISSION

This section requires the details of any **Packager, Broker** or **Network** who has an interest in this mortgage application

Packager

Company	<input type="text"/>	FCA No. (if applicable)	<input type="text"/>
Address	<input type="text"/>	Contact Name	<input type="text"/>
		Phone	<input type="text"/>
		Fax	<input type="text"/>
		Mobile	<input type="text"/>
Postcode	<input type="text"/>	Email	<input type="text"/>

Broker

FCA Status	<input type="text"/>	FCA No.	<input type="text"/>
Company	<input type="text"/>	Contact Name	<input type="text"/>
Address	<input type="text"/>	Phone	<input type="text"/>
		Fax	<input type="text"/>
		Mobile	<input type="text"/>
Postcode	<input type="text"/>	Email	<input type="text"/>

Network Members - If you are a member of a network this section **MUST** be completed. If you are not a member of a network please **STRIKE THROUGH** this section.

Name of Network	<input type="text"/>	Network FCA No.	<input type="text"/>
Address	<input type="text"/>	Contact Name	<input type="text"/>
		Contact Phone	<input type="text"/>
		Contact Fax	<input type="text"/>
Postcode	<input type="text"/>	Contact Email	<input type="text"/>

Loan Details

Regulated Mortgage Contract	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Was the service for the sale	Advised <input type="checkbox"/>	Execution only <input type="checkbox"/>
Net Loan	<input type="text"/>		Reason for Execution only	Rejected advice <input type="checkbox"/>	High network <input type="checkbox"/>
Broker Arrangement Fee (payable on completion)	<input type="text"/>		Mortgage professional	<input type="checkbox"/>	Business loan <input type="checkbox"/>
Gross Loan Advance (Net Loan and Broker Arrangement Fee)	<input type="text"/>		Interest Only	<input type="checkbox"/>	Capital and Interest <input type="checkbox"/>
Rate	<input type="text"/>		Solicitor Fee	<input type="text"/>	
			Valuation Fee	<input type="text"/>	
			Other Fees	<input type="text"/>	
			Total Commission (includes Packager, Broker and Network commission)	<input type="text"/>	<input type="text"/>

Borrower Type Purchase Re-mortgage Deeds Case Other
(please specify) _____

Shared Ownership Purchase % to purchase ____ % **Re mortgage** % to re mortgage ____ %

Right to buy Purchase (Execution only not accepted)

Note: All commissions will be paid in accordance with agreements held with the submitting packager or network, unless otherwise agreed.

Loan details continued

Amount required

£

Type of mortgage

Interest only

Capital and Interest

Term of Mortgage

MONTHS

Will the property be owner occupied?

Yes

No

Is this mortgage to?

Purchase a property

Re-mortgage

Raise capital

Purchase an Investment Property

Is this mortgage to be used to purchase the property under a Right to Buy scheme?

Yes

No

If yes, confirm council valuation

If yes, confirm discounted purchase price

Is the property a shared ownership?

Yes

No

If yes, what % is being purchased?

%

If yes, what % is being re mortgaged?

%

If this is a re-mortgage please specify what you will use the extra funds for.

Home improvements

Debt Consolidation

Re mortgage - No extra cash raised

Other (please give details)

If purpose of the mortgage is for home improvements please list proposed improvements and estimated cost of work in the box below

If the purpose of the Mortgage is other, please give details.

Please indicate which of your application fees you would like to pay up front:

Application acceptance fee

Telegraphic transfer fee

Title insurance fee

Solicitor fees

Broker fees

Ground Rent

Notice fee

Any fees not paid up front will be added to your mortgage

For Interest only Mortgages

With an interest only loan or mortgage, you only pay the interest due each month. You do not repay the capital borrowed until the end of the term. The amount you pay each month excludes any payments that you may need to make into a separate facility to build up a lump sum to repay the amount borrowed. Please remember that it is your responsibility to make separate arrangements to repay the amount borrowed at the end of the term.

The table below identifies the repayment strategies we accept, subject to underwriting decision please tick the box you intend to use to repay your loan and where indicated provide further information for consideration. Information provided is used to assess your payment strategy and loan application.

Please note, the following repayment strategies will NOT be accepted

Sale of mortgaged property to move into a rental property	Cash savings (inc cash ISA)	Switching to capital repayment mortgage/Re-mortgage
Inheritance	Increase in house price	Sale of business

Repayment Strategy

Sale of a property you currently own and occupy (downsizing)

How much equity do you have in your property today
This is the value of your property, less any mortgages or loans secured against your property.

Details for the type of property you plan to downsize to

Location - Town/Postcode area:

Rational if you are moving to a new location

Property type (Please highlight your selections)

Sale of a second property you currently own (please note we may require a separate valuation of this property)

If you plan to sell another property you own to repay this loan, the equity in (C) must be greater than the proposed loan amount.

Details of second property

Full address:

A) Estimated current property value:

B) Mortgage or loans currently secured against the property:

C) Remaining equity in the property (A -B):

Evidence Required

£

House Bungalow Apartment Flat

Detached Semi-detached terraced

Other Property size

Number of bedrooms: 1 2 3 4 more than 4

Estimated current value of this type of property £

Number of dependants at the end of the loan term

Ages of dependants at the end of loan term

£

£

£

Other credible repayment strategies are also considered including: tax free cash from a suitable pension plan, endowment policies and stocks and shares ISAs. In such cases please complete a separate form applicable for use with the full list of repayment strategies.

Customer Declaration:

I/we understand that under an interest only mortgage a monthly mortgage payment comprises only the interest due. The cost of my/our repayment strategy, intended to repay the capital at the end of the term, will be met separately.

I/we understand that Cheshire Mortgage Corporation Limited does not assess whether my/our repayment strategy is suitable for my/our needs and if required I/we have sought and obtained advice as to it's suitability.

I/we understand that the decision whether to accept the above repayment strategy for the proposed mortgage is made solely at the discretion of the lender and that this decision does not confirm that the repayment strategy will perform as expected.

I/we understand that it remains my/our responsibility to repay that capital in full at the end of the loan term.

Section 1 - Personal Details (if more than two applicants please complete a separate form)

It is important that you fully complete this form and that you disclose **ALL** information relevant to the application. Failure to do so may result in your application being rejected.

Applicant 1

Applicant 2

Title (Mr/Mrs/Miss/Other)	<input type="text"/>	<input type="text"/>
Forename (s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Previous name/Other names/Maiden name	<input type="text"/>	<input type="text"/>
Date of birth (dd/mm/yy)	<input type="text"/> Age	<input type="text"/> Age
Intended Retirement Age	<input type="text"/>	<input type="text"/>
Are you resident in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Nationality	<input type="text"/>	<input type="text"/>
Do you have permanent rights to reside in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
How long have you lived in the UK?	<input type="text"/>	<input type="text"/>
Home telephone number	<input type="text"/>	<input type="text"/>
Mobile telephone number	<input type="text"/>	<input type="text"/>
Email	<input type="text"/>	<input type="text"/>
Marital status (e.g. married, single, divorced, separated, etc)	<input type="text"/>	<input type="text"/>
Relationship to joint applicant (e.g. spouse, mother, father etc)	<input type="text"/>	<input type="text"/>
Will the property be occupied by anyone else other than the applicant(s)?	Yes <input type="checkbox"/> No <input type="checkbox"/>	

If yes, please give details of all other occupants below.

Please detail all **dependant** occupants aged 18 years or under:

Name	Date of Birth	Age	Relationship to Applicant(s)

Please detail all **other** occupants aged over 18 years:

Name	Date of Birth	Age	Relationship to Applicant(s)

Section 2 - Residential Address History

	Applicant 1	Applicant 2
Current Address	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Current Residential Status	<input type="checkbox"/> Owner occupier <input type="checkbox"/> Living with parent/family	<input type="checkbox"/> Owner occupier <input type="checkbox"/> Living with parent/family
Renting	<input type="checkbox"/> Private tenant <input type="checkbox"/> Council/housing associations	<input type="checkbox"/> Private tenant <input type="checkbox"/> Council/housing associations
Time at this address	<input type="text"/>	<input type="text"/>
Previous address if less than 3 years	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Previous Residential Status	<input type="checkbox"/> Owner occupier <input type="checkbox"/> Living with parent/family	<input type="checkbox"/> Owner occupier <input type="checkbox"/> Living with parent/family
Renting	<input type="checkbox"/> Private tenant <input type="checkbox"/> Council/housing associations	<input type="checkbox"/> Private tenant <input type="checkbox"/> Council/housing associations

If you are currently a tenant please complete the following section

Name and address of landlord	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Telephone number	<input type="text"/>	<input type="text"/>
Reference number if applicable	<input type="text"/>	<input type="text"/>
When did the tenancy commence?	<input type="text"/>	<input type="text"/>
Monthly Rent	£ <input type="text"/>	£ <input type="text"/>
Is your rent in arrears?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, state amount and number of months	<input type="text"/>	<input type="text"/>
Please state which month's payments you have missed	<input type="text"/>	<input type="text"/>

Section 3 - Existing Mortgages and Secured Loans

	Applicant 1	Applicant 2
Name of Mortgage Lender	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Is this mortgage in arrears?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes please state amount and number of months	£ <input type="text"/>	£ <input type="text"/>
Please state the months you have missed	<input type="text"/>	<input type="text"/>
Mortgage account number	<input type="text"/>	<input type="text"/>
Amount to redeem	£ <input type="text"/>	£ <input type="text"/>
Monthly instalment	£ <input type="text"/>	£ <input type="text"/>
When did this mortgage/loan commence?	<input type="text"/>	<input type="text"/>
Type of charge (if known)	<input type="text"/>	<input type="text"/>

Other mortgage/secured loan lender	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Is this mortgage/secured loan in arrears?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes please state amount and number of months	<input type="text"/>	<input type="text"/>
Please state the months you have missed	<input type="text"/>	<input type="text"/>
Mortgage/secured loan account number	<input type="text"/>	<input type="text"/>
Is this account to be redeemed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Amount to redeem	£ <input type="text"/>	£ <input type="text"/>
Monthly instalment	£ <input type="text"/>	£ <input type="text"/>
When did this mortgage/loan commence?	<input type="text"/>	<input type="text"/>
Type of charge (if known)	<input type="text"/>	<input type="text"/>

(If there are any additional mortgages then please provide details in the supplementary information section)

Are you currently applying to any other lender for a loan? Yes No Yes No

Other properties and mortgages that you have

Please provide details of any other properties you own and provide the name of lender, balance outstanding and monthly repayments

Section 4 - Details of property to be mortgaged

Address

Postcode

Purchase price

£

Date of purchase

Estimated current value

£

Reason for increase in value since purchase (if applicable)

What type of property is the mortgage to be secured on?

House Flat - how many stories in block?
 Bungalow Is property ex-local authority?
 Other (please give details)

Details of property

Detached Other (please give details)
 Semi-detached
 Terraced

Please indicate the following

No. of Bedrooms No. of Garages No. of Kitchens
No. of Bathrooms No. of Living Rooms

What is the construction of the property?

Brick Concrete
 Other (please give details)

Is the property

Freehold Leasehold Commonhold
Years remaining on the Lease

If leasehold are the service charges and ground rent up to date?

Yes No
£

If they are not up to date how much do you currently owe?
(We will pay these direct from the loan amount)

What is the name and address of the freeholder?

What is the name and address of the solicitors acting for you (if applicable)

Name of acting solicitor

How many partners does the practice have?

Telephone number

Is the property rented out to anyone?

Yes No
 Yes No
£

If yes, is this an Assured Shorthold Agreement?

Monthly Rental Income?

Section 5 - Life Insurance Details

Please provide details of any life insurance that you have in place which would help to repay this mortgage in the event of the death of either applicant:

Applicant	Life Insurance Company	Sum Insured £	Term of Cover	Expiry Date of Cover	Premium

Section 6 - Employment status

Applicant 1

Applicant 2

Personal Details

Income

TOTAL MONTHLY INCOME (after tax, NI)

You will need to provide information about your household expenditure and evidence of your monthly income within the affordability assessment form.

Indicate Employment Status
Employed (go to page 9)
(Please tick all that apply)

Employed (go to page 9)

Self-employed (go to page 10)

In receipt of State Benefits (go to page 11)

In receipt of State Benefits (go to page 11)

Retired (go to page 11)

Retired (go to page 11)

Other (please provide details on supplementary sheet)

Other (please provide details on supplementary sheet)

If other selected please provide details

Section 7 - Income for employed applicants

Please complete this section if you have employed income

	Applicant 1	Applicant 2
Occupation		
Employer		
Address of employer		
Postcode		
Work telephone number		
Payroll/Employee No.		
Name of Manager/Contact Name		
Position		
Is position permanent? If not please provide further details		
How long have you worked for your employer?		

If less than 1 year please provide previous employment history covering last 2 years in the section below

Gross income per annum (before deducting tax)	£	£
Net Income per month (after deducting tax)	£	£
Average contractual hours		
Average of monthly bonus, commissions; overtime earned in the last 12 months		

Previous employment details

Occupation		
Employer		
Address of Employer		
Postcode		
Work telephone number		
How long did you work for this employer?		

Section 8 - Self-Employed

Please complete this section if you have any self-employed income

Self-employed Status

Limited Company

Partnership

Sole Trader

Applicant 1

Applicant 2

If you are a director of the company please confirm % shareholding

Occupation

Nature of your business

Trading Name

Address of company

Postcode

Work telephone number

How long have you been self-employed?

Gross profit per annum (before deducting tax) for last 3 years

£	Year End
---	----------

£	Year End
---	----------

£	Year End
---	----------

£	Year End
---	----------

£	Year End
---	----------

£	Year End
---	----------

Net profit per annum (after deducting tax) for last 3 years

£	Year End
---	----------

£	Year End
---	----------

£	Year End
---	----------

£	Year End
---	----------

£	Year End
---	----------

£	Year End
---	----------

Drawings for last 3 years

£	Year End
---	----------

£	Year End
---	----------

£	Year End
---	----------

£	Year End
---	----------

£	Year End
---	----------

£	Year End
---	----------

Dividends for last 3 years

£	Year End
---	----------

£	Year End
---	----------

£	Year End
---	----------

£	Year End
---	----------

£	Year End
---	----------

£	Year End
---	----------

Name and address of your accountant

Telephone number

Please state accountants qualification

Chartered

Chartered

Certified

Certified

Other

Other

Please provide details of the professional body your accountant is a member of e.g. (ICAEW, CIMA, ACCA).

Your accountant will be required to complete an accountant certificate. You may be asked for additional evidence of your income.

Section 9 - Retired, Pensions and State Benefits

Please complete this section if your income is from pensions or state benefits

Applicant 1

Applicant 2

Pensions

Total Pension income per month

£ per month

£ per month

Benefits

Total benefits per month

£

£

Frequency

Is this benefit taxable?

Net Amount

£ per month

£ per month

Section 10 - Details of any debt management or voluntary arrangements

Please provide details of any debt management or voluntary arrangement:

Name of Company	Instalment	Date Arrangement Ceases	To be repaid with this mortgage

Section 11 - Credit History Details

Arrears

Have you/either of you at any time in the last 2 years had secured or unsecured credit in arrears by 3 months payment or more?

Yes

No

Explanation for arrears

County Court Judgments (CCJs)

Applicant 1

Applicant 2

Have you had any CCJs with a total value greater than £500 within the last 3 years whether satisfied or not

Yes

No

Yes

No

Are you repaying these from this mortgage?

Yes

No

Yes

No

If you are leaving any CCJs outstanding please ensure any payments you are making towards them are included in the Affordability Assessment form

Explanation for CCJs (Dates, Amounts, Nature, Reason)

Bankruptcy/IVA

Applicant 1

Applicant 2

Have you ever been bankrupt or involved in an Individual Voluntary Agreement/Trust Deed/Sequestration in the last 3 years?

Yes

No

Yes

No

If yes, please provide details (Dates, Amounts, Nature, Reason)

Section 12 - Building Insurance Details

Building Insurance

Name and address of insurer (current or planned)

You will be required to provide a copy of your policy prior to completion of your mortgage

A summary of declarations by you and use of your personal information

- | | Applicant 1 | Applicant 2 |
|---|--|--|
| 1. Are you a first time buyer? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. Have you had a mortgage on any other property? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3. Have you ever had a mortgage application declined on this or any other property?
(If yes please provide an explanation in space provided below) | | |

4. Are there any matters related to this application which you feel should be brought to the attention of Cheshire Mortgage Corporation
- | | | | | |
|--|------------------------------|-----------------------------|------------------------------|-----------------------------|
| | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
|--|------------------------------|-----------------------------|------------------------------|-----------------------------|

General declarations

I/We declare and undertake that:

1. information given in this application is:
 - a) true to the best of my/our knowledge and belief;
 - b) forms part of the terms of my/our mortgage;
 - c) contains all the facts and information that might influence Cheshire Mortgage Corporation's decision to accept my/our application.

I/We undertake to notify Cheshire Mortgage Corporation immediately of any change in my/our circumstance which affects or may affect the information given prior to any mortgage being made.
2. I/We will make all payments. I/We understand that the amount that I/we pay each month may change or the date that I/we make our monthly payment may change and that in either case Cheshire Mortgage Corporation will give me/us notice in writing before this happens. On this basis, I/we waive the normal fourteen days BACS notice requirement.
3. If there are more than one of us, then we agree and understand that our liabilities and obligations hereunder are joint and several and we consent to Cheshire Mortgage Corporation sending all communications and statements of account to one only of us unless we otherwise notify Cheshire Mortgage Corporation in writing.
4. I/We authorise Cheshire Mortgage Corporation, upon receipt of this application, to instruct a qualified valuer ("valuer") to carry out a valuation of the property, at my/our cost, on which the mortgage is to be secured. I/We acknowledge that neither Cheshire Mortgage Corporation nor the valuer are under any liability be it for negligence or on any other basis whatsoever to me/us as purchaser in respect of the value or the state or condition of the property. The inspection of the property will be confidential to Cheshire Mortgage Corporation and will not include a detailed survey of the structure unless specified by me/us. I/We understand that Cheshire Mortgage Corporation is not the agent of the valuer and that neither Cheshire Mortgage Corporation nor the valuer warrants, represents or gives any assurance to me/us that the statements, conclusions and opinions expressed or implied in the valuer's report and mortgage valuation are accurate or valid and that any copy of the report will be supplied without any acceptance of responsibility by Cheshire Mortgage Corporation or the valuer to me/us.
5. I/We hereby authorise:-
 - a) my/our solicitor to disclose to Cheshire Mortgage Corporation any information relevant to their decision to lend and I/we waive any right to claim solicitor/client confidentiality or legal privilege in respect of such information;
 - b) any accountant named in this application form to provide information relating to any matter stated in this mortgage application to Cheshire Mortgage Corporation and vice versa.
6. I/We acknowledge that Cheshire Mortgage Corporation, its successors in title and assignee may in due course raise finance on any mortgage that may be made to me/us and may;
 - a) transfer, assign, notate or otherwise dispose of any benefits, rights and obligations (to the extent possible in law) of such mortgage together with any collateral security provided with it;
 - b) enter into any contractual arrangements relating to the funding of such mortgage with any person;
 - c) pass any information contained in this application and any supporting documentation or any other information relating to the property, the mortgage, the security for the mortgage and the history and conduct of my/our account to any interested or potentially interested person who may rely upon the truth and accuracy of the information contained in this application.
7. I/We accept that:-
 - a) information given in this application and all other information about me/us given by any person to Cheshire Mortgage Corporation or otherwise held by Cheshire Mortgage Corporation may be held and retained after my/our account is closed, and may be shared with third parties to protect both Cheshire Mortgage Corporation and its customers against fraud;
 - b) information may be disclosed to any other companies trading under the style of Cheshire Mortgage Corporation and to other third parties including other lenders for the purpose of sending me/us details of any products or services which Cheshire Mortgage Corporation thinks may be of interest to me/us by post and by telephone. I/We may at anytime inform Cheshire Mortgage Corporation, in writing, that I/we do not wish to receive future marketing literature;
 - c) my/our name(s) and address(es) may be disclosed to market research organisations for the purpose of confidential market research conducted on behalf of Cheshire Mortgage Corporation;
8. I/We understand that if my/our application is made in joint names and Cheshire Mortgage Corporation searches the files of a credit reference agency, an "association" will be created with the other person(s) named within this application. Cheshire Mortgage Corporation or other lenders may take this financial association, created between the other applicant(s) and myself, into account in future applications for credit or financial services. The association will remain between us until one of us successfully applies for "disassociation" with the credit reference agencies.
9. I/We agree that Cheshire Mortgage Corporation may make enquiries of any person including current and previous lenders, employers, landlords, accountants, bankers, the Land Registry, the Inland Revenue, and the Council of Mortgage Lenders Possessions Register in the processing of this application and the administration of my/our account.
10. Where I/we borrow or may borrow from Cheshire Mortgage Corporation, they may give details of my/our account and how I/we manage it to credit reference agencies and to other third parties including other lenders. If I/we borrow and do not repay in full and on time, they may tell credit reference agencies who will record the outstanding debt.
11. I/We have the right of access to my/our personal records held by credit and fraud agencies. Cheshire Mortgage Corporation will supply their names and addresses upon written request.
12. I/We understand that if my/our application is made in joint names and Cheshire Mortgage Corporation searches the files of a credit reference agency, an "association" will be created with the other person(s) named within this application. Cheshire Mortgage Corporation or other lenders may take this financial association, created between the other applicant(s) and myself, into account in future applications for credit or financial services. The association will remain between us until one of us successfully applies for "disassociation" with the credit reference agencies.
13. I/We agree that Cheshire Mortgage Corporation may make enquiries of any person including current and previous lenders, employers, landlords, accountants, bankers, the Land Registry, the Inland Revenue, and the Council of Mortgage Lenders Possessions Register in the processing of this application and the administration of my/our account.
14. If you are a sole applicant it is important that you understand that information held about you by credit reference agencies may be linked to records relating to one or more of your partners. For the purposes of this application you may be financially linked as your application will be assessed with reference to any "associated" records.
15. I/We understand that any telephone calls and e-mails to do with my/our application or mortgage may be recorded and monitored for security, quality and/or training purposes.
16. I/We acknowledge that part of the valuation fee paid by me/us with this application will be used for the cost of any initial assessment by Cheshire Mortgage Corporation of my/our application. If the application is declined or does not proceed before the valuer has been instructed, the valuation fee paid may be refunded net of any such costs. I/We further acknowledge that once a valuer has been instructed, no refund of the valuation fee paid can be allowed.
17. I/We confirm that I/we have been made aware of any potential arrangement fees, and/or early repayment charges payable on redeeming all or part of the mortgage and any other costs in connection with this application.

Please check that the form has been fully completed before you sign it and that all information is accurate and correct. Incomplete or illegible applications will cause delay. By signing this application you agree that we can use your information for all the purposes referred to above.

Applicant 1

Applicant 2

Signature	
Print Name	
Date	

Signature	
Print Name	
Date	

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

To: Blemain Group and/or its associated companies

Notice required by the Data Protection Act 1998 IMPORTANT - USE OF YOUR PERSONAL INFORMATION

You (the "Borrower") are applying to enter into a Credit Agreement with us (the "Lender") and in considering this application, and administering any agreement you enter with us, we will be using (processing) personal data about you.

You have a right to know how we will use your personal information, and it is important that you read the following. By signing this document you are confirming that you have read it and you agree to the uses of your personal information described in it.

We will use your information to consider your application to enter an Agreement with us and we will search your records at credit reference and fraud prevention agencies ("Agencies"). The Agencies may supply us with credit information, such as previous applications, the conduct of accounts in your and your financial associate's name, any business accounts you have, fraud prevention information and public information such as County Court Judgments, bankruptcies and the Electoral Register. The record of our search will be recorded by the Agencies and will be seen by other lenders on any future searches made. A large number of applications within a short period of time could affect your ability to obtain credit. The Agencies' information may be linked to any person with whom you are linked financially (see 'Use of Associated Records' below before you sign. We may use an automated decision-making system to verify your identity.

We will add to your records with the credit reference agencies details of any agreement with us, the payments you make under it and any default or failure to keep to its terms and any change of name or address. Account information given to credit reference agencies remains on file for 6 years after the account is closed, whether settled by you or upon default. These records will be shared by the Agencies with other member organisations, and may be used and searched by us and them to consider:

- a) applications for credit and credit related services, such as insurance, for you and any associated persons; and
- b) to trace debtors, recover debts, prevent or detect money laundering and fraud, to manage your account(s).

PLEASE TELEPHONE OR WRITE TO US IF YOU WANT TO HAVE DETAILS OF THE CREDIT REFERENCE AGENCY THAT WE USE.

If you are a director or partner in a small business, we may also complete a check on your business.

Use of Associated Records and Joint applications

Before entering into any agreement with you we may search your records at an Agency, which may be linked to records relating to your spouse or partner, or other persons with whom you have, or have had a joint finance agreement, or made a credit application ("Associate"),. For the purpose of this application you and any Associates may be treated as financially linked and your application will be assessed with reference to Associates' records.

Before any search or application is completed or any agreement is entered into involving joint parties, you both consent to us recording your details with Agencies. Whether or not this application proceeds, an association will be created which will link your financial records. Your Associate's information may be taken into account when a future search is made by us or another company, until you tell the Agencies that you are no longer financially linked, and the Agencies accept this.

IT IS IMPORTANT THAT YOU PROVIDE US WITH ACCURATE INFORMATION

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:

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

Please contact us at Risk Department, Lake View, Lakeside, Cheadle, Cheshire, SK8 3GW 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.

We will share information with other companies within Jerrold Holdings Group (the Group) for the purposes of statistical analysis and research. We may pass some of your information back to anyone who introduced you to us, such as a broker. We may also use third parties to provide services on our behalf which may include processing (but not using themselves) your information. We may monitor and record your telephone conversations with us to enable us to review the service with which you have been provided and to carry out staff training.

Your rights - You have a right to receive information about the organisations with which we share your information, as well as details of all the personal information that we hold about you. If you would like to receive these details, please send a written, signed request to: Customer Services, Lake View, Lakeside, Cheadle, Cheshire SK8 3GW, enclosing details of your account number(s) or application date, and a cheque in the amount of £10.

IMPORTANT – AUTHORISATION MUST BE COMPLETED

I/we authorise you to make such enquiries and obtain such confirmations and references as you may deem appropriate from any person or company, including credit reference agencies, mortgage or lending companies, now or at any time in the future, with reference to my/our loan application. I/we confirm that I/we do not wish to proceed with any other lending company and authorise you to request the removal of any priorities that may have been applied.

I/we have completed my/our marketing preferences below.

Reference: Name(s):

Address:

Mortgage company name and address:

Mortgage account number:

Applicant 1

Signature:

Print name:

Date:

Applicant 3

Signature:

Print name:

Date:

Applicant 2

Signature:

Print name:

Date:

Applicant 4

Signature:

Print name:

Date:

Marketing uses of your personal information

Please let us know your marketing preferences in each case, by ticking the appropriate boxes below.

1. We would like to keep you updated with useful information about selected products and services offered by the Group.

Applicant 1 Instructions	Post <input type="checkbox"/>	Telephone <input type="checkbox"/>	Text / SMS <input type="checkbox"/>	Email <input type="checkbox"/>
Applicant 2 Instructions	Post <input type="checkbox"/>	Telephone <input type="checkbox"/>	Text / SMS <input type="checkbox"/>	Email <input type="checkbox"/>
Applicant 3 Instructions	Post <input type="checkbox"/>	Telephone <input type="checkbox"/>	Text / SMS <input type="checkbox"/>	Email <input type="checkbox"/>
Applicant 4 Instructions	Post <input type="checkbox"/>	Telephone <input type="checkbox"/>	Text / SMS <input type="checkbox"/>	Email <input type="checkbox"/>

2. We would like to send you information about selected products and services offered by third parties.

Applicant 1 Instructions	Post <input type="checkbox"/>	Telephone <input type="checkbox"/>	Text / SMS <input type="checkbox"/>	Email <input type="checkbox"/>
Applicant 2 Instructions	Post <input type="checkbox"/>	Telephone <input type="checkbox"/>	Text / SMS <input type="checkbox"/>	Email <input type="checkbox"/>
Applicant 3 Instructions	Post <input type="checkbox"/>	Telephone <input type="checkbox"/>	Text / SMS <input type="checkbox"/>	Email <input type="checkbox"/>
Applicant 4 Instructions	Post <input type="checkbox"/>	Telephone <input type="checkbox"/>	Text / SMS <input type="checkbox"/>	Email <input type="checkbox"/>

3. We would like to pass your contact details to selected third party businesses, whose products and services we think you may be interested in, for them to contact you directly. Please tick the boxes below indicating if, and how you would like to receive this information.

Applicant 1 Instructions	Post <input type="checkbox"/>	Telephone <input type="checkbox"/>	Text / SMS <input type="checkbox"/>	Email <input type="checkbox"/>
Applicant 2 Instructions	Post <input type="checkbox"/>	Telephone <input type="checkbox"/>	Text / SMS <input type="checkbox"/>	Email <input type="checkbox"/>
Applicant 3 Instructions	Post <input type="checkbox"/>	Telephone <input type="checkbox"/>	Text / SMS <input type="checkbox"/>	Email <input type="checkbox"/>
Applicant 4 Instructions	Post <input type="checkbox"/>	Telephone <input type="checkbox"/>	Text / SMS <input type="checkbox"/>	Email <input type="checkbox"/>