

# Application Packaging Checklist

Broker Name:

Broker Company:

Packager Company:

All forms/reference templates can be downloaded via:  
[www.dudleybuildingsociety.co.uk/intermediary/downloads](http://www.dudleybuildingsociety.co.uk/intermediary/downloads)

Decision in Principle carried out?      Yes       No

DIP Ref Number if applicable:

The minimum requirements for all cases where LTV is 80% or less

- Fully completed Application Form
- Fully completed Direct Debit Mandate
- Two forms of ID for each applicant. (Refer to Section 8 of criteria)
- P60 and last 3 months payslips for each applicant. If paid weekly, last full months wage slips and P60.
- Last three years Company Accounts for Self Employed/last 3 SA302's.
- Last three consecutive months personal bank statement for each applicant, showing salary credit.
- Proof of rental payment covering 12 months where applicable
- Proof of mortgage payments, covering 12 months, where applicable
- Proof of deposit/gifted deposit letters
- Valuation fee (including £125 application fee) Refer to Section 20.3 of criteria
- Three Years Proof of Residency (if not on Voters Roll)
- Fully Completed Budget Planner
- Fully Completed Fee Declaration Form

Where the LTV exceeds 80%, all of the above are required, however, the following variations apply

- P60 and Last three consecutive months payslips plus Employment reference

Ad-hoc packaging requirements

- Interest Only Dec form & proof of repayment strategy – cases with any element of Interest Only
- Completed Personal Assets and Liabilities Statement – if applicant has any other properties
- Let to Buy – Consent to Let from existing Lender
- Completed Loan into Retirement Declaration form -  
If yes then 10 years remaining proof on retirement income is required
- Memorandum of Sale from Housing Association for all Shared Ownership cases
- Right to Buy Notice from Council for all Right to Buy cases

**RESET FIELDS**

**Please Note:** An application must contain the minimum packaging items before the assessment process can begin. Those not containing minimum requirements may be returned.

# Mortgage Application Form

Please answer fully all questions on this form



## Personal Details First Applicant Second Applicant

All correspondence will be sent to the address of the first applicant as this person will be entitled to voting rights in respect of the proposed mortgage.

	First Applicant	Second Applicant
	Title <span style="margin-left: 50px;">Surname</span>	Title <span style="margin-left: 50px;">Surname</span>
First name(s)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Any previous name(s)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
National Insurance Number	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Date of birth (dd/mm/yy)	<input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/>	<input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/>
	Smoker <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>	Smoker <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
Marital Status:	Married or Civil Partnership/Single/Divorced/Widowed Separated/Co-Habiting (delete as appropriate)	Married or Civil Partnership/Single/Divorced/Widowed Separated/Co-Habiting (delete as appropriate)
Please state the number and age of any financial dependants	<input style="width: 20%;" type="text"/> <input style="width: 40%;" type="text"/>	<input style="width: 20%;" type="text"/> <input style="width: 40%;" type="text"/>
Are you an existing customer of the Society?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Existing Account Number:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Have you ever been declared bankrupt or insolvent or is there any such action pending?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever entered into any arrangements with your creditors or are you party to a voluntary arrangement?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you had a court order/decreed made against you for debt or is there any such action pending?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever had a default registered against you?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever had a property repossessed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever been in arrears with your mortgage/rent/credit card payments?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If <b>Yes</b> to any of the above, please supply full details of the <b>Additional Information page</b> .		
Have you or any person who will reside in the property to be mortgaged, received a formal police caution in the last 5 years, ever been convicted of, or have any prosecution pending for any offence other than for parking or speeding, excluding any which are spent under the Rehabilitation of Offenders Act 1974? If Yes, please provide details on the Additional Information page.	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

## Present Housing First Applicant Second Applicant

	First Applicant	Second Applicant
Current address: (If less than 3 years, please give all addresses during this period and length of time at each address on the Additional Information page). For ex pat applications, please provide your last known UK address on the Additional Information page.	<input style="width: 100%; height: 100%;" type="text"/>	<input style="width: 100%; height: 100%;" type="text"/>
	Post Code	Post Code
How long have you lived here?	Years <input style="width: 20%;" type="text"/> Months <input style="width: 20%;" type="text"/>	Years <input style="width: 20%;" type="text"/> Months <input style="width: 20%;" type="text"/>
Are you a first time buyer?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Residential Status	Owner <input type="checkbox"/> *Tenant <input type="checkbox"/> *Living with others <input type="checkbox"/>	Owner <input type="checkbox"/> *Tenant <input type="checkbox"/> *Living with others <input type="checkbox"/>
*(please give details i.e. relationship/landlords details on the Additional Information page)		
Telephone number (inc. code)	Day <input style="width: 100%;" type="text"/> Evening <input style="width: 100%;" type="text"/>	Day <input style="width: 100%;" type="text"/> Evening <input style="width: 100%;" type="text"/>
Email address	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Have you applied to any other lender for a mortgage within the last 6 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If <b>Yes</b> to any of the above, please supply full details of the <b>Additional Information page</b> .		

Occupation, Income & Expenditure	First Applicant	Second Applicant
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What is your occupation?

If you are a sole trader, a partner in a firm or a company director with a 25% or more shareholding, please tick the box and complete the self-employed section.

What is your annual gross basic income?

State any other income eg. bonus, overtime, benefits etc.

**PLEASE NOTE: You will need to provide the originals of your last 3 months' bank statements, your last 3 months' consecutive payslips and your last P60.**

Current Employer (If self-employed please detail your trading name and address)	Name of Company Address  Postcode Tel: Fax:
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How long have you been with your current employer/trading?

(If less than 3 years, please provide previous employment history to cover last 3 years on Additional Information page).

Is your current employment permanent? Yes  No

\*If **No**, give details on the **Additional Information page**

Do you make any maintenance/child support payments to court or on a voluntary basis? Yes  No

If **yes**, how much per month?

**PLEASE NOTE: You will also need to provide your last 3 years' accounts for all self-employed earnings.**

Name and address of your accountant (if applicable)	Name Address  Postcode Tel: Fax:
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Current Commitments	First Applicant	Second Applicant
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Do you have a **mortgage** or secured loan or any other loans outstanding? (eg. Bank/Car Loan, Hire Purchase, Credit Cards, Student Loan, Child Minding costs.) Yes  No

If **Yes**, enter details below and indicate if the loan will be repaid on or before completion of your mortgage.

Lender (eg. Dudley Building Society)	Applicant 1st/2nd/Joint	Type of Loan (eg. Secured, Personal)	Account Number	Outstanding Term	Outstanding Balance	Monthly Payment	To be Repaid?
					£	£	
					£	£	
					£	£	
					£	£	

If further space is required please detail on the Additional Information page.

Is the current property to be sold before you take out this mortgage. If No please explain how the property will be used in the Additional Information page. Yes  No

If YES, what will be the anticipated sale price

Buy To Let Portfolio
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Please give details of any buy to let mortgages that will remain upon completion of this mortgage.

Total Number of Properties	Estimated Value of Portfolio	Balance Outstanding	Monthly Mortgage Payment	Total Monthly Rental Income
	£	£	£	£

## Your Home and Mortgage Needs

Address of the property to be mortgaged

  
  


Mortgage Product Required

PURCHASE PRICE/  
EST.VALUE

AMOUNT OF LOAN  
REQUIRED

TERM OF LOAN

 Yrs

At what age do you plan to retire? FIRST APPLICANT  SECOND APPLICANT

If the chosen mortgage term takes you over your intended retirement age please confirm how you intend to continue to meet the repayments after retirement by completing our Loan into Retirement Declaration Form.

Which type of valuation report do you require? \*Report and Valuation for Mortgage Assessment  \*Homebuyers Report  \*Building Survey

Should a Building Survey be required kindly contact Dudley Building Society. The appropriate fee will be quoted on request.  
\*See "A Guide to Valuation Fees" leaflet for details.

Is the property?

House <input type="checkbox"/>	Detached <input type="checkbox"/>	Storeys in Block <input type="checkbox"/>	Garage <input type="checkbox"/>	Bathrooms <input type="checkbox"/>
Bungalow <input type="checkbox"/>	Semi-Detached <input type="checkbox"/>	Purpose Built <input type="checkbox"/>	No. of Bedrooms <input type="text"/>	Central Heating <input type="checkbox"/>
Flat <input type="checkbox"/>	Mid Terrace <input type="checkbox"/>	Floors <input type="text"/>	No. of Rec. Rooms <input type="text"/>	Approx Floor Area <input type="text"/>
Maisonette <input type="checkbox"/>	End Terrace <input type="checkbox"/>	Converted <input type="checkbox"/>	Year Built <input type="text"/>	<input type="button" value="RESET FIELDS"/>

If the property is of non-standard construction, please provide details on the Additional Information page.

Name of Vendor <input type="text"/>	Name and address of Estate Agent selling the property	Name <input type="text"/>
		Address <input type="text"/>
		<input type="text"/>
		Postcode <input type="text"/>

Who should the valuer contact to gain access to property? Name  Daytime tel no. (inc. code)

Will you use the property solely for residential purposes? **If No, answer the following questions on the Additional Information page.** Yes  No

- |   |   |
|---|---|
| 1. Which rooms will you reside in?                          | 2. What will the other rooms be used for? |
| 3. What commercial use if any will be made of the property? | 4. What will the grounds be used for?     |

Is vacant possession of the property being obtained on completion of the purchase and/or mortgage? Yes  No

Do you intend to occupy the property immediately on completion? Yes  No

Will any portion be sub-let? **If YES, please give details on the Additional Information page.** Yes  No

Is this a purchase or remortgage? Purchase  Remortgage

Do you intend to let the property to a family member now or at any time in the future, or to live in the property yourself at any time in the future? Yes  No

Do you own any other BTL properties? Yes  No

If the property was inherited, or purchased, has the property ever been occupied by you or a related person? Yes  No

Is the property leasehold?  If leasehold, what is the unexpired term?  Yrs

Name and Address of Landlord

Will you be providing from your own savings all of the monies required in addition to this loan to enable you to purchase the property? **If No, please give details on the Additional Information page.** Yes  No

Will any additional borrowing be secured against the property by a second charge? **If Yes, please give details on the Additional Information page.** Yes  No

## Method of Payment - How Will You Repay Your Loan?

Direct Debit

Total Loan Amount

£

Repayment

To be repaid as: £

Interest Only

£

Is the basis for paying this loan in currency other than GBP?

Yes  No

If yes which currency?

Please be aware YOU MUST have suitable arrangements in place to repay any part of the loan not on a repayment basis.

If all or part of the loan is to be paid on an interest only basis, please confirm how you intend to repay the capital element of the mortgage on the Additional Information page.

## Other Occupiers Age 17 or Over

Will there be any persons who will reside in the property on completion of the mortgage other than the applicants?

Yes  No

If Yes, please enter details below.

Title	Surname	First Names	Relationship	Date of Birth

## Solicitor Details

NOTE: LMS will appoint a solicitor to act on our behalf in this transaction. You can also use this solicitor. However, if you decide to use your own solicitor on a Separate Representation basis you will be liable for two sets of legal fees.

Name and address of Firm

Name
Address
Post Code

Name of person acting


Tel No. (inc. Code)

Fax/DX No. (if known)

## Insurance

We can arrange quotations for General Insurance products. Please select one box from each section. We will contact you if a selection has not been made.

### Buildings & Contents Insurance

Your property must be adequately insured whilst in mortgage to the Society. We can arrange this cover with Paymentsshield.

Insurance is also available to cover the Contents in your home. You may also wish to insure your possessions and valuables away from your home, including money and credit cards, sports equipment, cycles, etc.

The Society offers a competitive householders insurance policy to provide the cover you need. If you would like details and a premium quotation, entirely without obligation, please tick the "Yes" box below and we will contact you.

Please tick one of the following boxes:

YES Please contact me/us regarding Building and Contents insurances, entirely without obligation.

NO I/We wish to arrange my/our own Buildings and Contents insurances.  
N.B. An administration fee is payable if you elect to arrange your own Buildings insurance.

LEASEHOLD The Buildings insurance will be arranged by the lessor as a condition of the property lease.

### Mortgage Protection

We can arrange for an Openwork Limited Representative to discuss your protection needs, such as;

- Life Cover
- Critical Illness Cover
- Mortgage Payment Protection Insurance

If you would like to arrange an appointment please tick the following box

## Use of Personal Information



1. In considering your application we will search your record at Credit Reference Agencies who will supply us with information, including information from the Electoral Register, for the purposes of verifying your identity. Details of our search will be added to your record and this will be seen by other organisations that make searches. We may use a credit scoring or other automated decision making system when assessing your application, and to verify your identity. Credit Searches and other information which is provided by us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by us and other companies if you, or other members of your household, apply for other facilities including insurance applications and claims.  
This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account. Alternatively, we may ask you to provide physical forms of identification.
2. I/We understand that the Society may share the information provided in my application with fraud prevention agencies. Searches will be made for similar applications made by me/us to other organisations and if false or inaccurate information is provided and suspected fraud is identified, the Society will notify fraud prevention agencies to prevent fraud and money laundering.  
Please telephone us on 01384 231 414 if you want details of the credit reference and fraud prevention agencies from whom we obtain and with whom we record information about you. You have a legal right to these details. If you want to receive further details explaining how the information held by fraud prevention agencies may be used please contact us on the number above.
3. I/We understand that a copy of my/our completed applications is available on request. Please tick the box if you require a copy.
4. I/We authorise our Solicitor/Licensed Conveyancer to disclose to Dudley Building Society, and Dudley Building Society is authorised to release to our Solicitor/Licensed Conveyancer any information relating to this application. I/We give up any right to claim Solicitor/client confidentiality or legal privilege in respect of such information.
5. I/We understand that I can request not to receive details about the Society's products by writing to Dudley Building Society, 7 Harbour Buildings, The Waterfront, Brierley Hill, West Midlands DY5 1LN or by ticking this box.
6. We will treat all your personal information as private and confidential (even when you are no longer a customer). Nothing about your accounts, nor your name and address, will be disclosed to anyone, other than in four exceptional cases permitted by law.  
These are:
  - Where we are legally compelled to do so;
  - Where there is a duty to the public to disclose;
  - Where our interests require disclosure;

This will not be used as a reason for disclosing information about you or your accounts (including your name and address) to anyone else for marketing purposes.

  - Where disclosure is made at your request or with your consent.
7. I/We authorise the Society or its agents to release information as necessary to insurers or their agents to enable insurances to be arranged in accordance with my/our instructions and to enable claims to be handled and settled.

## Marketing



We would like to send you information about our own products and services by post, telephone and email. If you do **not** wish to be contacted in this way, please tick the relevant boxes. Post  Phone  Email

We would like to send you information about our selected third parties by post, telephone and email. If you do **not** wish to be contacted in this way, please tick the relevant boxes. Post  Phone  Email

We would also like to share your information with our selected third parties so that they **may** send you information about their products and services by post telephone and email. If you agree to your information being shared in this way, please tick the box.

## Declarations - Please Read Carefully Before Signing Below

I/We apply for a mortgage loan.

If I am an individual I apply to be a Borrowing Member according to the Rules of the Society, copies of which are available from the Society's Principal Office or any branch. If this is a joint application by individuals I/we understand that the First Applicant will be the person named first in the Society's records in respect of the mortgage and will be the Representative Joint Borrower according to the Rules (provided that individual is a Borrowing Member).

I understand that if I am a Body Corporate or apply as a bare trustee for a Body Corporate, that a Body Corporate cannot be a Borrowing Member of the Society and that no person will exercise voting rights in respect of the mortgage under the Rules.

I/WE declare that:

1. I/We have been given a copy of the Initial Disclosure Document together with the Key Facts Illustration. I/We have read the contents of these documents and having had time to consider these, I/we wish to proceed with the mortgage application.
2. I/We are over 18 years of age.
3. The information given in this application is true to the best of my/our knowledge and believe that I/we have disclosed any additional information which is material to my/our application. I/We understand that Dudley Building Society will rely on the information provided in considering my/our application. If, prior to completion of the mortgage, there is any change in my/our circumstances which affects (or may affect) the information supplied, I/we will notify Dudley Building Society in writing immediately. I/We understand that Dudley Building Society may withdraw or vary the terms of any mortgage offer at any time prior to completion.
4. I/We understand that if a mortgage offer is made, Dudley Building Society will instruct a Solicitor/Licensed Conveyancer to act on its behalf and that I/we will be responsible for the Society's legal costs and disbursements whether or not the mortgage is completed.
5. I/We authorise Dudley Building Society or its agents to instruct a Valuer to prepare a mortgage valuation report at my/our cost and I/we understand that the fee is payable in advance and is not returnable whether or not an offer of a loan is given. I/We understand that such a report will be obtained by Dudley Building Society for its own purposes and that Dudley Building Society is not the agent of the valuer or firm of valuers. I/We further understand that neither Dudley Building Society nor the valuer nor the firm of valuers will warrant, represent or give any assurance to me/us that the statements, conclusions and opinions expressed or implied in the report and mortgage valuation are accurate or valid and that the report will be supplied without any acceptance of responsibility on their part to me/us. I/We accept that I/we will be given a copy of this report. For re-mortgages of up to 60% loan to value the Society may use a limited external inspection or computer based data to value the property. In such cases I/we will not receive a copy of the report.
6. I/We have received and read or have already been supplied with the following leaflets:
  - a) Guide to Valuation Fees;
  - b) Product leaflet for the product selected; and (if available)
  - c) Tariff of Charges.
7. I/We confirm that my/our income is as stated in the application and is sufficient to support all of the relevant payments required to sustain the mortgage. I/We understand that a false or misleading declaration may forfeit any mortgage offer or subsequent contract and that a failure to maintain the payments due may result in repossession and subsequent sale of the property by Dudley Building Society.
8. I/We authorise the Society or its agents to make any enquiries of such persons it considers necessary in relation to this application, to confirm the truth and accuracy of the information. Any costs incurred in doing so will be my/our responsibility. I/We authorise Dudley Building Society to disclose any information provided by me/us on this application to a collective mortgage or other credit data checking system so that it can be made available to other financial institutions where this is done in the interest of fraud prevention. In the event of a breach of any of the agreements or obligations on my/our part under the loan which results in Dudley Building Society obtaining a possession of the property, I/we authorise Dudley Building Society to make available information regarding the account and its conduct to members of the Council of Mortgage Lenders' possession register, within the prescribed timescale.
9. I/We authorise Dudley Building Society or its agents to make such enquiries as it considers necessary and to disclose details in this application to one or more credit reference agencies and to use appropriate statistical techniques (credit scoring) as part of the decision making process when assessing my/our application for credit. [Whether or not the loan is granted a record of the search will be recorded against my/our file by the agencies concerned. This information may be searched by credit grantors and used in assessing applications for future banking, loan or hire facilities and for debt collection purposes as to how the Data Subject has performed in meeting his/her obligations under the mortgage. If the mortgage is granted, it may pass information relating to the conduct of the account in accordance with the data protection registration held by Dudley Building Society. (The names of such credit reference agencies can be supplied by Dudley Building Society)].
10. In the event of this application or any mortgage offer which may be made not proceeding, I/we will not be entitled to a refund of fees or related costs.
11. No structural alterations shall be made without the prior written consent of the Society.
12. Interest on my mortgage will be calculated from the date of advance on a monthly basis.
13. I/We agree to be bound by the Rules of the Society and the terms of the mortgage deed.
14. I/We understand that Dudley Building Society may withdraw or vary the terms of any conditional mortgage offer at any time prior to completion.
15. I/We understand that Dudley Building Society may withdraw any binding mortgage offer if a material change develops in which the condition, value or title of the property is affected or my/our ability to afford the loan is affected.
16. I/We being the named applicant(s) agree to my/our customer record(s) being amended to reflect my/our new address upon completion of this mortgage, and I/we acknowledge that other family records will not be automatically updated unless I/we confirm this in writing.

The Lender is Dudley Building Society.

By signing this application you are:

- a) Confirming that you have read the sections entitled 'Use of Personal Information' and 'Declarations', and you consent to the uses and disclosures of information listed.
- b) Making the declaration and giving the authorities set out in the 'Mortgage Application Declaration' above.
- c) Hereby authorising and requesting Dudley Building Society to obtain any information they may require.

Signature(s) of Applicant(s)

(dd / mm / yy)

(dd / mm / yy)

1.	Date: / /
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2.	Date: / /
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