

Notes to intermediaries

You must complete this page for all cases to comply with the FCA's mortgage rules. Failure to do so will delay the application. Please provide email addresses where requested as we will aim for all correspondence to be sent by means of secure email. Please ensure you visit our website and read our online guidance notes which will include links to our Mortgage Conditions document which should be forwarded to your client(s).

Application guidelines

- Processing of this application and instruction of a valuation will not start until all applicable fees have been received.
- Payment of the applicable application fees, which may include a non-refundable booking fee, are payable on application.
- To ensure we can process the application effectively please forward all supporting documentation with this application. Failure to do so may result in delays in processing this application.
- Please ensure that copies of the original documents listed are enclosed. Where we request additional documentation to verify identity, each item of documentation must be certified original seen and signed by yourself.

It is your responsibility to check our lending policy before submitting an application, as fees are not refundable. All applications must meet our standard lending criteria and we reserve the right to request additional information in order to finalise our lending decision.

We require the property to be insured with at least buildings cover. If a suitable policy is not received in adequate time, this may result in completion being delayed.

I confirm that I/my company have/has the necessary permissions from the FCA to advise, complete and submit this application to the Society on behalf of my/our clients. In addition, I have given the applicant(s) reasonable time to consider the European Standardised Information Sheet (ESIS) document and they have confirmed their agreement to proceed with the application as an Advised Sale, on the basis of my recommendation to them.

If the mailing address for the procurement fee is different to the details below, please indicate the address that the fee should be sent to in the additional information section.

Mortgage adviser signature Date

1. Adviser Details

Adviser name
Company name
FCA firm reference number
Postcode
Telephone
Email
Mortgage Club
Please, tick the relevant box
Directly Authorised Appointed Representative

Appointed Representative's only:

Company name
FCA firm reference number

Packager submission only:

Packager name
Contact name
Telephone
Email

Please, tick to confirm you have given a copy of our Privacy Notice to your client(s) Applicant 1 Applicant 2

2. Intermediary fees

Please, list all fees that will be charged to the applicant(s)

Type of fee	Payable to whom	Amount	Refundable?	
			Yes	No
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

Will any part of the procurement fee be paid to the applicant? Yes No If yes, how much? £

OFFICE USE ONLY

Does the property have an adverse coal authority report? Yes No

Procurement fee calculation

3. Mortgage product details

Product applied for	Product code	<input type="text"/>	Product description	<input type="text"/>
Are you a first time landlord?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Loan purpose	Purchase	<input type="checkbox"/>	Remortgage	<input type="checkbox"/>
Customer type (if applicable)	Concessionary	<input type="checkbox"/>	SVP Ltd. Co	<input type="checkbox"/>
			Expat	<input type="checkbox"/>
Purchase price/value	£ <input type="text"/>			
Total mortgage amount required	£ <input type="text"/>			
Mortgage term required	Years	<input type="text"/>		
Amount of deposit	£ <input type="text"/>			
How is the deposit being funded?	<input type="text"/>			
Repayment type	Capital and interest	<input type="checkbox"/>	Interest only	<input type="checkbox"/>
			Part repayment, part interest only	<input type="checkbox"/>
If part and part, what is the split?	Repayment	£ <input type="text"/>	Interest only	£ <input type="text"/>
What is the interest only repayment vehicle?	<input type="text"/>			

If this is an application from a SPV Limited Company, please answer the below questions

Company name	<input type="text"/>
SIC Code	<input type="text"/>
SPV number	<input type="text"/>
SPV authorisation	<input type="text"/>
Company inception date	<input type="text"/>
Company registration number	<input type="text"/>
Please, provide details of a postal address for correspondence	
House name/number	<input type="text"/>
Street	<input type="text"/>
Town/City	<input type="text"/>
County	<input type="text"/>
Postcode	<input type="text"/>

Please, provide personal details of all SPV Limited Company directors on the following pages. If there are more than 2 directors at the company, please include their personal details in the additional information section.

If this is a remortgage application, please answer the below questions

Current mortgage balance?	£ <input type="text"/>
Amount of any additional borrowing	£ <input type="text"/>
Purpose of any additional borrowing	<input type="text"/>
Name of current lender	<input type="text"/>

4. Personal details

	Applicant 1	Applicant 2
Title	<input type="text"/>	<input type="text"/>
First name(s)	<input type="text"/>	<input type="text"/>
Middle name(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Previous surname	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
Mobile number	<input type="text"/>	<input type="text"/>
Home number	<input type="text"/>	<input type="text"/>
Work number	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>
National Insurance Number	<input type="text"/>	<input type="text"/>
Anticipated retirement age	<input type="text"/>	<input type="text"/>
Relationship to applicant 1	<input type="text"/>	<input type="text"/>
No. mortgaged BTL properties	<input type="text"/>	<input type="text"/>

5. Current housing details

Current residential address

Upon application, all correspondence will be sent to your current address

	Applicant 1	Applicant 2
House name/number	<input type="text"/>	<input type="text"/>
Street	<input type="text"/>	<input type="text"/>
Town/City	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
How long have you lived at this address?	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>

We require at least one applicant to own a residential property or currently be party to a residential mortgage (excluding Ex Pat applications).

Nature of occupancy	Owner occupier, mortgage free <input type="checkbox"/>	Owner occupier, with mortgage <input type="checkbox"/>	Owner occupier, mortgage free <input type="checkbox"/>	Owner occupier, with mortgage <input type="checkbox"/>
	Renting <input type="checkbox"/>	Living with relatives <input type="checkbox"/>	Renting <input type="checkbox"/>	Living with relatives <input type="checkbox"/>
	Other (please, detail below) <input type="checkbox"/>		Other (please, detail below) <input type="checkbox"/>	
	<input type="text"/>		<input type="text"/>	

If your existing residential property is mortgaged:

What is the outstanding mortgage balance?	£ <input type="text"/>	£ <input type="text"/>
What is the estimated property valuation?	£ <input type="text"/>	£ <input type="text"/>

6. Previous housing details

Previous housing details

Please, provide details of all previous addresses lived at during the last three years (make use of the notes section, if required).

	Applicant 1	Applicant 2
House name/number	<input type="text"/>	<input type="text"/>
Street	<input type="text"/>	<input type="text"/>
Town/City	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
How long did you live at this address?	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
Nature of occupancy	Owner occupier, mortgage free <input type="checkbox"/> Owner occupier, with mortgage <input type="checkbox"/> Renting <input type="checkbox"/> Living with relatives <input type="checkbox"/> Other (please, detail below) <input type="checkbox"/>	Owner occupier, mortgage free <input type="checkbox"/> Owner occupier, with mortgage <input type="checkbox"/> Renting <input type="checkbox"/> Living with relatives <input type="checkbox"/> Other (please, detail below) <input type="checkbox"/>
	<input type="text"/>	<input type="text"/>

7. Expat applications only

Please, provide details of all applicants last UK address. Expat applications cannot be considered without this information being provided.

	Applicant 1	Applicant 2
House name/number	<input type="text"/>	<input type="text"/>
Street	<input type="text"/>	<input type="text"/>
Town/City	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Please, provide a UK notice address. This can be a family member's or your solicitor's address. Expat applications cannot be considered without this information being provided.		
House name/number	<input type="text"/>	<input type="text"/>
Street	<input type="text"/>	<input type="text"/>
Town/City	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>

8. Employment and income details

Current employment details

If you have held more than one job in the previous two years, please enter the details of your current job here and any previous jobs in the additional information section.

Applicant 1

Date employment started

Occupation

Are you employed by the family business? Yes No

Employer/Business Name

Employer/Business Address

Building name/number

Street

Town/City

County

Postcode

Employer/Business email

Applicant 2

Are you employed by the family business? Yes No

Employment income details

Employment status Permanent Agency / Zero Hour / Temporary

Self employed Fixed term contractor

Sub-contractor Limited company director

Retired Unemployed

If fixed term, please provide the length of term Years Months

Net monthly income £

Basic annual income £

Regular gross annual overtime £

Guaranteed gross annual overtime £

Employment status Permanent Agency / Zero Hour / Temporary

Self employed Fixed term contractor

Sub-contractor Limited company director

Retired Unemployed

If fixed term, please provide the length of term Years Months

Net monthly income £

Basic annual income £

Regular gross annual overtime £

Guaranteed gross annual overtime £

Self-employed income details

Total income for last 2 years (SA302) Year end £

Year end £

Projected income for current year Year end £

Date business was established

Type of business

What is the percentage shareholding? %

Total income for last 2 years (SA302) Year end £

Year end £

Projected income for current year Year end £

%

Pension income details

Gross annual state pension £

Gross annual private pension £

Anticipated gross annual retirement income £

Gross annual state pension £

Gross annual private pension £

Anticipated gross annual retirement income £

Any other income

Rental income	£	£
Interest from investments	£	£
Dividend income from investments	£	£
Company owner income	£	£
Bereavement allowance	£	£
Other income (please give details in additional information section)	£	£

9. Accountants details

If your employment type is Sole trader, Partnership, Limited company director, or you were employed by the family business, please complete the accountant's details below.

	Applicant 1	Applicant 2
Company name		
Name of accountant		
Accountant's email		
Accountant's contact number		
Accountant's address		
Building name/number		
Street		
Town/City		
County		
Postcode		

10. First time landlords

All first time landlords are required to complete the below budget planner, in full.

Upfront costs

Deposit	£
Stamp duty	£
Total	£

Ongoing costs

Repairs	£
Letting agent management costs	£
Refurb and decoration costs	£
Letting agent finder fees	£
Exterior property maintenance	£
Interior property maintenance	£
Cleaning costs	£
Service charges/Ground rent	£
Mortgage payment	£
Advertising fees	£
Buildings insurance	£
Landlords insurance	£
Miscellaneous costs	£
Total	£

How do you intend to service the loan from the outset and in periods of void?

11. Future income

Applicant 1

Are you aware of any changes to your income and expenditure?

Yes No

If yes, please provide details.
Please continue in the notes section, if needed.

Applicant 2

Yes No

12. Financial history

Applicant 1

Have you ever personally, or as a company director been bankrupt, insolvent or entered into any arrangement with creditors?

Yes No

If yes, please give details

Has the bankruptcy been discharged?

Yes No

We are unable to assist if your clients have been registered as bankrupt and the discharge period is less than six years.

Date registered

Date discharged

Further details

Have you ever failed to keep up payments under a mortgage or loan?

Yes No

If yes, please give details

Lender

Date

Further details

Have you ever had a County Court Judgement (CCJ) registered against you?

Yes No

We are unable to assist if your clients have a CCJ that has been registered or satisfied within the last three years.

If yes, please give details

Total value

£

Date of most recent CCJ

Further details

Have you ever made arrangements with creditors or been subject to an Individual Voluntary Agreement (IVA)?

Yes No

If yes, please give details

Has the IVA been discharged?

Yes No

Applicant 2

Yes No

Yes No

Yes No

Yes No

£

Yes No

Yes No

We are unable to assist if your clients have an IVA and the discharge period is less than six years.

Date registered	<input type="text"/>	<input type="text"/>
Date discharged	<input type="text"/>	<input type="text"/>
Further details	<input type="text"/>	<input type="text"/>
Have you ever been refused a mortgage or other loan?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please give details	<input type="text"/>	<input type="text"/>
Lender	<input type="text"/>	<input type="text"/>
Date	<input type="text"/>	<input type="text"/>
What was the reason for refusal?	<input type="text"/>	<input type="text"/>
Have you ever defaulted on credit accounts?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please give details	<input type="text"/>	<input type="text"/>
Provider	<input type="text"/>	<input type="text"/>
Date	<input type="text"/>	<input type="text"/>
Further details	<input type="text"/>	<input type="text"/>
Have you ever had a pay day loan?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please give details	<input type="text"/>	<input type="text"/>
Number of loans taken out	<input type="text"/>	<input type="text"/>
Date of most recent loan	<input type="text"/>	<input type="text"/>
Further details	<input type="text"/>	<input type="text"/>

13. Mortgage property details

Please, refer to the acceptable properties section in our lending criteria, to see acceptable construction types.

Mortgage property address

House name/number	<input type="text"/>		
Street	<input type="text"/>		
Town/City	<input type="text"/>		
County	<input type="text"/>		
Postcode	<input type="text"/>		
Property tenure	Freehold <input type="checkbox"/>	Leasehold <input type="checkbox"/>	Commonhold <input type="checkbox"/>
If leasehold, how many years remain on the lease?	<input type="text"/>		
If leasehold, please detail the following,	Monthly ground rent <input type="text"/> £	Monthly service charge <input type="text"/> £	
Property type	Detached house <input type="checkbox"/>	Semi-detached house <input type="checkbox"/>	Terraced house <input type="checkbox"/>
	Other <input type="checkbox"/>	Please state <input type="text"/>	Flat <input type="checkbox"/>

Please, refer to the acceptable properties section in our lending criteria, to see acceptable flat types.

If the property is a flat, how many storeys are in the block?	<input type="text"/>	
Was the property previously owned by a local authority or social landlord?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
What year was the property built?	<input type="text"/>	
How many bedrooms does the property have?	<input type="text"/>	
Are you related or connected to the vendor?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Tenancy details

We require all properties to be let on an Assured Shorthold Tenancy basis. A copy of the tenancy agreement is required with the application.

Length of the tenancy agreement	Months <input type="text"/>	
Estimated gross monthly rental income (unfurnished)	£ <input type="text"/>	
Will the property be let to a family member?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Was the property inherited?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Has the applicant ever occupied the property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Has a person related to the applicant ever occupied the property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

14. Solicitor details

Please note, all nominated Solicitors must be registered on our Panel, which is managed by LMS. You can check this, or request a firm is added by contacting LMS directly on 0343 221 0643.

Contact name Company name

Company address

Building name/number
Street
Town/City
Postcode
Telephone
Email address

15. Other rental properties

Periodic requests for this information will be sought where mortgage payment difficulties are being encountered, and/or where you have an exposure to the Society in excess of £500,000, and/or a portfolio of three or more rental properties with the Society.

Excluding the purchase property,
how many rental properties do
you own or part-own?

Please, confirm how you service
any loans secured on the portfolio
in periods of rental voids.

Please, provide details of all other rental properties that you own or part own. If your property portfolio is in excess of four properties, please complete a full portfolio schedule for all properties detailing the required information listed below.

	Rental property 1	Rental property 2
House name/number	<input type="text"/>	<input type="text"/>
Street	<input type="text"/>	<input type="text"/>
Town/City	<input type="text"/>	<input type="text"/>
County	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Mortgage balance outstanding	£ <input type="text"/>	£ <input type="text"/>
Monthly repayment	£ <input type="text"/>	£ <input type="text"/>
Monthly rental income	£ <input type="text"/>	£ <input type="text"/>
Mortgage lender	<input type="text"/>	<input type="text"/>
Mortgage account number	<input type="text"/>	<input type="text"/>
Current interest rate charged	<input type="text"/> %	<input type="text"/> %
Date of purchase	<input type="text"/>	<input type="text"/>

Rental property 3**Rental property 4**

House name/number	<input type="text"/>	<input type="text"/>
Street	<input type="text"/>	<input type="text"/>
Town/City	<input type="text"/>	<input type="text"/>
County	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Mortgage balance outstanding	£ <input type="text"/>	£ <input type="text"/>
Monthly repayment	£ <input type="text"/>	£ <input type="text"/>
Monthly rental income	£ <input type="text"/>	£ <input type="text"/>
Mortgage lender	<input type="text"/>	<input type="text"/>
Mortgage account number	<input type="text"/>	<input type="text"/>
Current interest rate charged	<input type="text"/> %	<input type="text"/> %
Date of purchase	<input type="text"/>	<input type="text"/>

16. Property valuation

We are legally obliged to assess the value of the property for mortgage purposes and will obtain a valuation report. However, this report may not be adequate for the purposes of someone wishing to purchase the property. The report may not reveal serious defects and there may be important inaccuracies or omissions. It will not be a Structural or Building Survey report and will be based upon an inspection. You must also note that the report will be carried out for our needs only and will not be done for your benefit. Accordingly, you will not be able to enforce or take the benefit of anything contained in the report or in the contract between ourselves and our valuer. You are therefore strongly advised to obtain your own report on the condition and value of the property, based on a fuller inspection. The standard valuation fee and Homebuyers Report fee include administration expenses as well as the cost of the valuation. The valuation fee must be paid at application. Applications received without a fee, with the exception of those where a free valuation is included within the chosen product, will not be processed until the fee has been received. Valuations are instructed upon receipt of the appropriate fee and therefore such fees are non-refundable, whether or not the application proceeds.

What type of valuation would you like? Standard valuation Homebuyers report

The Society may also request that further specialist reports be provided to consider whether the property represents suitable security. The provision of such a report will be at your expense and does not guarantee that the mortgage will be granted.

Who should the valuer contact to arrange access to the property?

Contact name

Contact telephone number

Valuation fee payment

We can collect payment for any valuation fees by debit card. If you would like to pay by debit card, please provide contact details below so that we can obtain the full details of the card to be debited.

Contact name

Contact telephone number

17. Mortgage product fees**Arrangement fee**

Where the chosen product has an associated arrangement fee, you have the choice of deducting the fee from the mortgage advance, or adding it to the mortgage. If you choose to add it to the mortgage, the fee will be payable over the term of the mortgage and you will be charged interest on the amount outstanding.

Arrangement fee	£ <input type="text"/>	Add the fee to the mortgage <input type="checkbox"/>	Deduct the fee from the mortgage advance <input type="checkbox"/>
Applicant 1 signature	<input type="text"/>	Date	<input type="text"/>
Applicant 2 signature	<input type="text"/>	Date	<input type="text"/>

Booking fee

Where the chosen product has an associated booking fee, the processing of this mortgage application will not begin until payment of this fee is received. Any booking fees paid are non-refundable and non-transferable.

Booking fee

We can collect payment for any booking fee by debit card. If you would like to pay by debit card, please provide contact details below so that we can obtain the full details of the card to be debited.

Contact name

Contact telephone number

18. Additional information

Lined area for additional information with horizontal lines.

19. Marketing

We would occasionally like to keep you informed with details of the products, services and other promotions that we think may be of interest to you and to introduce you to other organisations for them to use in the same way. Please tick any of the boxes below to tell us how you would like to be contacted. By ticking these boxes, you are agreeing to receive communications from us.

Post

Telephone

Email

SMS

You can change your contact preferences or stop marketing communication at any time by getting in touch by visiting our website - www.thetipton.co.uk, calling us on 0121 557 2551, emailing us at info@thetipton.co.uk or writing to 70 Owen Street, Tipton, West Midlands, DY4 8HG.

20. Your declaration

To comply with money laundering regulations and to protect our customers from fraud, we are required by law to confirm the identity and address of every applicant. We are able to access credit reference agency databases to check the details you have supplied are correct. This will show as a search of the database but not as a credit score, so will not affect your clients credit rating. In the majority of cases this will enable us to begin processing your clients application without the need for any paper-based identification. We will advise you if we require you to supply further proof of identification.

For joint applications, the first named will be the Representative Joint Borrower in accordance with the Rules of the Society and will be the person to receive communications from the Society and have voting rights. You may choose who is to be Representative Joint Borrower.

Please note, that searches will be made of credit reference agencies and fraud prevention agencies. Information held about your client by the credit reference agencies may already be linked to records relation to one or more of their partners. For the purposes of this application, your client may be treated as financially linked and your application will be assessed with reference to any 'associated' records. An 'association' between any joint applicants and/or any individual identified as a financial partner, will be created at credit reference agencies, which will link your clients financial records. The information about your client and anyone else with whom they are associated will be taken into account in all future applications by either or both of them. The linking will continue until one of your clients successfully files as 'disassociation' at the credit reference agencies.

I/We:

1. would like to apply for this mortgage and confirm that the information given is true to the best of my/our knowledge and belief. I/We also undertake to advise the Society immediately of any changes to the information I/we have provided in this application.
2. undertake to pay the Society's charges and expenses whether or not the mortgage transaction takes place.
3. confirm that no other person is likely to be able to claim a beneficial interest or other rights in the property offered as security by way of contributing to part of the purchase price or for any other reason.
4. agree to keep the property fully insured until the loan has been repaid in full.
5. in relation to the section headed 'Valuation instructions' concerning the Society's valuation report for mortgage purposes confirm and agree that:
 - I/We should NOT rely upon that report in any way when deciding whether or not to buy the property.
 - I/We should satisfy myself/ourselves without reference to this report or any Mortgage Offer by the Society, as to the condition of the property and that the purchase price is reasonable.
 - I/We should obtain a fuller report for my/our own purposes. I/we run the risk that the property may suffer from serious defects which are not mentioned in the report obtained by the Society, or brought to my/our attention in writing, and the report may be inadequate for my/our purposes.
 - the Society accepts no responsibility to me/us or to anyone else for the contents or adequacy of the report made to the Society or that the purchase price is reasonable, even if the valuer is at fault in his inspection or report.
 - oral statements made by the Society's staff, or the independent valuer used, do not override the written valuation report, or any other survey or Homebuyers Report.
6. consent to information about me/us, the conduct of my/our account and additions or amendments to my/our account being passed to any guarantor(s) of, or surety for, my/our mortgage or to his/her legal adviser(s).
7. agree that the Society may retain any commission it receives through arranging any insurance policies.
8. agree that when completion of the mortgage takes place I/we will become a member of the Society and be bound by the Society's Rules.
9. accept that any fees paid will not be refunded if the application does not proceed.
10. agree to the terms and conditions relating to my/our application for the mortgage product chosen.

Mortgage Credit Directive 2016

If this agreement is entered into wholly or predominantly for the purposes of a business carried on, or intended to be carried on by me/us.

I/We:

11. understand that I/we will not have the benefit of the protection and remedies that would be available to me/us under the Directive if the agreement were a consumer buy to let agreement under the Directive.

12. are aware that if I/we are/am in any doubt as to the consequences of the agreement not being regulated, then I/we should seek independent legal advice.
13. This agreement will be presumed to have been entered into by you wholly or predominantly for the purposes of a business carried on, or intended to be carried on by me/us unless if, whom the agreement is entered into.
The above applies if, when the agreement is entered into:
 - a. the Society; or
 - b. any person who has acted on behalf of the Society in connection with the entering into of the agreement, knows or has reasonable cause to suspect that the agreement is not entered into by the borrower wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by you.

Signatures

Applicant 1 signature

Date

Applicant 2 signature

Date

Applicant 3 signature

Date

Applicant 4 signature

Date

NOTE: The Society reports all cases of suspected mortgage fraud to the police.
V3.001 23 October 2020