

# commercial mortgage application form

**NEWBURY** building society

**NEWBURY** mortgage services ltd

being the lender for the purpose of this application form (delete as applicable)

**head office**

17 Bartholomew Street, Newbury, Berkshire, RG14 5LY

tel: (01635) 555700 fax: (01635) 555799

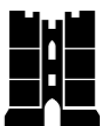
e.mail: mail@newbury.co.uk

www.newbury.co.uk

DX 30822



**NEWBURY**  
building society



**NEWBURY**  
mortgage services ltd

Full name of borrower(s)

Tick box as applicable

Sole Trader

Partnership

Ltd Company

Pension Fund



**important** - information regarding the Lender's use of personal data supplied in this form is contained in the Declaration Section

## **instructions**

In order for your application to be processed as quickly as possible, please follow the instructions detailed below.

- 1.** Complete all areas of this form using a ball point pen (black or dark blue).
- 2.** All applicants (including guarantors) need to sign and date the reverse of each page (with the exception of page 11, page 13 and the direct debit where the declaration on the front should be signed).
- 3.** Staple all pages of the application form (including title page) together to avoid pages going astray.
- 4.** Post or hand this form to your nearest branch, or the one at which you made your enquiry.

If you need any help whilst filling in this form, please contact us.

tel: 01635 555777  
hours: 9 - 5pm Monday to Friday  
9 - 12pm Saturdays



**NEWBURY**  
building society



**NEWBURY**  
mortgage services ltd

**business details**

Only Limited Companies and Partnership borrowers need complete this section.

1. Name of Business

2. Business Address

  
 Post Code 

Telephone No:

3. Correspondence Address  
(if different)

Contact Telephone No. (if different):

  
 Post Code 

4. Details of your experience of the proposed type of business, including length of time.

5. If Ltd Company:

Registered Office

Registered No.

6. Will the Company continue to trade from this address?

 Yes No

7. How long has the Company been trading?

8. Has the Company created any fixed and/or floating charges and/or debentures? If so, please state with whom.  
(The consent of the Chargee or Debenture holder may be required).

9. Please also supply:

- a) An up to date copy of the Company's Memorandum, Articles of Association and Certificate of Incorporation.
- b) Audited Balance Sheets and Trading Accounts for the past three years, and projected accounts for the next twelve months, if available (include Group Consolidated Accounts if the Company is a subsidiary body), also cashflow and budget forecasts for the next twelve months.
- c) If the proposed business is a new venture, please supply projected accounts for the next twelve months and a business plan for the first three years' trading.
- d) C.V. of Directors/Owners together with last 3 months pay-slips and last P60.
- e) Any relevant additional information.

We will require a fixed charge over the property and may require a floating charge over the company assets.

## answer every question

If a question does not apply state not applicable (N/A). Where we state the masculine it includes the feminine and the singular includes the plural.

Individuals, Sole Traders and Partners to complete all sections. Directors/Guarantors of Limited Companies to complete page 4 and Financial History on page 6 together with all sections from Loan Details on page 9.

### first applicant

Are you: (Please tick as appropriate)

Applicant  Director  Guarantor

Title  Surname

Forename(s)

Sex M  F  Nationality

Date of Birth

Have you ever been known by any other names?  
Yes  No

Previous name and Date of Change

Marital Status Married  Separated  Single   
Widowed  Divorced

Dependants (include elderly relatives)  
Number  Age(s)

### present address

Post Code

Telephone Numbers:  
Home    
Work    
Mobile    
E Mail Address (Home)

Date moved to this address

Is your present address:  
 Mortgaged  
 Rented  
 Owned outright but previously mortgaged  
 Date mortgage redeemed and name of lender  
  
 Owned outright, never mortgaged  
 With Parents  
 With Friends/Relatives  
 Other (please specify below)

### second applicant

Are you: (Please tick as appropriate)

Applicant  Director  Guarantor

Title  Surname

Forename(s)

Sex M  F  Nationality

Date of Birth

Have you ever been known by any other names?  
Yes  No

Previous name and Date of Change

Marital Status Married  Separated  Single   
Widowed  Divorced

Dependants (include elderly relatives)  
Number  Age(s)

### present address

Post Code

Telephone Numbers:  
Home    
Work    
Mobile    
E Mail Address (Home)

Date moved to this address

Is your present address:  
 Mortgaged  
 Rented  
 Owned outright but previously mortgaged  
 Date mortgage redeemed and name of lender  
  
 Owned outright, never mortgaged  
 With Parents  
 With Friends/Relatives  
 Other (please specify below)

first applicant		
Lender/Landlord Name & Address		
	Post Code	
Telephone No.		
Fax No.		
Mortgage or Rent Account No.		
Monthly Payment	£	
If Mortgaged Balance outstanding	£	
Estimated value of property	£	
Date loan started		
Term remaining		
Type of mortgage		
On completion of this advance will the above mortgage be repaid?		
Yes <input type="checkbox"/> No <input type="checkbox"/>		

second applicant		
Lender/Landlord Name & Address		
	Post Code	
Telephone No.		
Fax No.		
Mortgage or Rent Account No.		
Monthly Payment	£	
If Mortgaged Balance outstanding	£	
Estimated value of property	£	
Date loan started		
Term remaining		
Type of mortgage		
On completion of this advance will the above mortgage be repaid?		
Yes <input type="checkbox"/> No <input type="checkbox"/>		

**previous addresses** If you have lived at your present address for less than 3 years, please provide all previous addresses. If you are not registered on the Electoral Roll at your present address please state where you are registered and provide proof of residency. Use note sheet on page 16 if required.

Previous Address		
	Post Code	
Was the above address:		
<input type="checkbox"/> Mortgaged	<input type="checkbox"/> Rented	
<input type="checkbox"/> Owned outright but previously mortgaged		
<input type="checkbox"/> Owned outright, never mortgaged		
<input type="checkbox"/> With Friends/Relatives		
<input type="checkbox"/> Other (please specify below)		
Give the dates you resided here (from/to)		
Lender/Landlord Name & Address		
	Post Code	
Telephone No.		
Fax No.		
If Mortgaged Mortgage or Rent Account No.		
Has mortgage been redeemed?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage Redemption Date		

Previous Address		
	Post Code	
Was the above address:		
<input type="checkbox"/> Mortgaged	<input type="checkbox"/> Rented	
<input type="checkbox"/> Owned outright but previously mortgaged		
<input type="checkbox"/> Owned outright, never mortgaged		
<input type="checkbox"/> With Friends/Relatives		
<input type="checkbox"/> Other (please specify below)		
Give the dates you resided here (from/to)		
Lender/Landlord Name & Address		
	Post Code	
Telephone No.		
Fax No.		
If Mortgaged Mortgage or Rent Account No.		
Has mortgage been redeemed?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage Redemption Date		



## employment history

please give a 3 year personal employment history. Continue on note sheet on page 16 if necessary. Include full details, for example, names, addresses, reasons for change and dates. Tick all relevant boxes and complete the relevant section below.

### first applicant

Employed  complete Section 1  
 Self Employed  complete Section 2  
 Retired  complete Section 3  
 Other Income  complete Section 4

#### section 1 - employed (Current Employment)

If you own a share in an unquoted company complete sections 1 and 2

Occupation		
Employer's Name & Address		
	Post Code	
Telephone No.		
Fax No.		
Is this employment:		
<input type="checkbox"/> Permanent	<input type="checkbox"/> Fixed Term Contract	<input type="checkbox"/> Temporary
Basic Salary	£	P.A.
Regular Bonus/Overtime	£	P.A.
Regular Commission	£	P.A.
Other		£ P.A.
Company Car	<input type="checkbox"/> Yes <input type="checkbox"/> No	Car Allowance £
Your Start Date		End Date (if applicable)
Please include your P60 and last 3 pay slips with your application		

#### section 1 - employed (Previous Employment)

If you own a share in an unquoted company complete sections 1 and 2

Occupation		
Employer's Name & Address		
	Post Code	
Telephone No.		
Fax No.		
Your Start Date		End Date
Salary on Leaving	£	
Reason for Leaving		

### second applicant

Employed  complete Section 1  
 Self Employed  complete Section 2  
 Retired  complete Section 3  
 Other Income  complete Section 4

#### section 1 - employed (Current Employment)

If you own a share in an unquoted company complete sections 1 and 2

Occupation		
Employer's Name & Address		
	Post Code	
Telephone No.		
Fax No.		
Is this employment:		
<input type="checkbox"/> Permanent	<input type="checkbox"/> Fixed Term Contract	<input type="checkbox"/> Temporary
Basic Salary	£	P.A.
Regular Bonus/Overtime	£	P.A.
Regular Commission	£	P.A.
Other		£ P.A.
Company Car	<input type="checkbox"/> Yes <input type="checkbox"/> No	Car Allowance £
Your Start Date		End Date (if applicable)
Please include your P60 and last 3 pay slips with your application		

#### section 1 - employed (Previous Employment)

If you own a share in an unquoted company complete sections 1 and 2

Occupation		
Employer's Name & Address		
	Post Code	
Telephone No.		
Fax No.		
Your Start Date		End Date
Salary on Leaving	£	
Reason for Leaving		

**section 2 - self employed** (current employment)

<input type="checkbox"/> Sole Trader	<input type="checkbox"/> Partnership	<input type="checkbox"/> Limited Co.
<input type="checkbox"/> Sub Contracted	<input type="checkbox"/> Director	Percentage Shareholding <input type="text"/> %
Type of Business		
Business Name & Address		
		Post Code
Telephone No.		
Fax No.		
Number of years trading	<input type="text"/>	
Your Start Date	<input type="text"/>	End Date <input type="text"/>
Firm of Accountants	<input type="text"/>	
Name of Accountant	<input type="text"/>	
Qualification of Accountant	<input type="checkbox"/> Chartered	<input type="checkbox"/> Certified
	<input type="checkbox"/> Other (Please specify below)	
<input type="text"/>		
Address of Accountant		
		Post Code
Telephone No.		
Fax No.		
Your income for the last 3 years from this employment		
<input type="text"/> £	<input type="text"/> £	<input type="text"/> £
<input type="text"/> Yr	<input type="text"/> Yr	<input type="text"/> Yr
Please include your last 3 years accounts with your application		

**section 2 - self employed** (current employment)

<input type="checkbox"/> Sole Trader	<input type="checkbox"/> Partnership	<input type="checkbox"/> Limited Co.
<input type="checkbox"/> Sub Contracted	<input type="checkbox"/> Director	Percentage Shareholding <input type="text"/> %
Type of Business		
Business Name & Address		
		Post Code
Telephone No.		
Fax No.		
Number of years trading	<input type="text"/>	
Your Start Date	<input type="text"/>	End Date <input type="text"/>
Firm of Accountants	<input type="text"/>	
Name of Accountant	<input type="text"/>	
Qualification of Accountant	<input type="checkbox"/> Chartered	<input type="checkbox"/> Certified
	<input type="checkbox"/> Other (Please specify below)	
<input type="text"/>		
Address of Accountant		
		Post Code
Telephone No.		
Fax No.		
Your income for the last 3 years from this employment		
<input type="text"/> £	<input type="text"/> £	<input type="text"/> £
<input type="text"/> Yr	<input type="text"/> Yr	<input type="text"/> Yr
Please include your last 3 years accounts with your application		

**section 3 - retired**

first applicant	
Annual Pension	<input type="text"/> £
Pension Provider(s)	<input type="text"/>
Please include evidence of your pension income with your application	

**section 3 - retired**

second applicant	
Annual Pension	<input type="text"/> £
Pension Provider(s)	<input type="text"/>
Please include evidence of your pension income with your application	

**section 4 - other income**

Do you have any other sources of income? Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please give details in box, e.g. investment income, rental income, state benefits, maintenance.
<input type="text"/>

**section 4 - other income**

Do you have any other sources of income? Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please give details in box, e.g. investment income, rental income, state benefits, maintenance.
<input type="text"/>

**loan details**

Is this application for:

Property Purchase

Complete Sections 1 and 3 below

Remortgage

Complete Sections 2 and 3 below

Capital Raising ONLY

Complete Sections 2 and 3 below

**section 1 - property purchase**

Purchase Price (including goodwill, stock, fixtures and fittings)

£

Mortgage required

£

Purchase Price (excluding goodwill, stock, fixtures and fittings)

£

Give full details of source of deposit

Deposit

£

Apart from this loan are you borrowing any other money to assist with your purchase?  
(If yes, please give details)

Yes

No

now complete Section 3

**section 2 - remortgage/capital raising**

Estimate present value  
(Bricks & Mortar only)

£

Amount of original mortgage

£

Remortgage required

£

Balance outstanding

£

Purpose of additional borrowing (if applicable)

Apart from this loan are you borrowing any other money in addition to this remortgage?  
(If yes, give details)

Yes

No

now complete Section 3

**section 3 - mortgage details**

Product Required

Mortgage type (e.g. Repayment, Endowment, Pension, ISA)

Term of Mortgage

 Years

Give details of any policies, e.g. Endowment, Term Assurance, Pension, that you intend to use in conjunction with this mortgage.

insurance company	type	sum assured £	policy maturity date

**property details**

Property to be Mortgaged		
	Post Code	

State type of construction if not brick/stone walls with slate/tile roof

Age of property/date built

If less than 10 years is an NHBC Certificate available  Yes  No

Property Type (tick as many as apply)

**commercial**

Light Industrial Unit  Office/Shop

**house**

Detached  Semi-detached  Terraced etc

**flat**

Purpose Built  Converted

Above Commercial Premises/shops etc

**other** (please specify)

Number of storeys in block (flats only)

**tenure**

Freehold  Leasehold

**if leasehold**

Unexpired term of lease (yrs)

Ground Rent **£**

Is Buildings Insurance arranged through the Lease?  Yes  No

Was the property built by a Local Authority?  Yes  No

If you intend to make any improvements/alterations to the property please give details below.

Will any part of the Property be used for Residential purposes? Yes  No

If Yes, will this portion be occupied by yourself? Yes  No

**If the property, either in whole or in part, is to be let, supply details of tenants, rents and leases. (use separate sheet if necessary)**

Approximately what proportion will be residential?  %

If more than 40% of the property's floor space is for residential use, a Residential Use Order form will need to be completed (to be supplied by us).

**occupants**

Please list all other proposed occupants of the Property, over the age of 17.

name	date of birth

name	date of birth

Is it equipped for the proposed business?  Yes  No

If there is a change to the use intended, please state new use

For the proposed use, does the property have?

Planning Permission	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Not Applicable <input type="checkbox"/>
Building Control Approval	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Not Applicable <input type="checkbox"/>
Fire Certification	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Not Applicable <input type="checkbox"/>
Required Licenses	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Not Applicable <input type="checkbox"/>

**arrangements to value the property**

Selling Agent		
	Post Code	
Telephone No.		
Fax No.		

Name and Address of Vendor		
	Post Code	
Telephone No.		
Fax No.		

Is there any connection between you and the Vendor, other than as purchaser/seller?  Yes  No  
 If yes, give details below:

Who should the Valuer contact to gain access to the Property? (supply address and telephone number if not applicant, vendor or selling agent)

The Lender is required by Section 13 of the Building Societies Act 1986 to obtain a valuation of the property to determine the amount and terms of the loan, which we can offer. If the property is residential, a home buyers and full structural survey are available on request. Please ask for details.

**second property details (if applicable)**

Property to be Mortgaged		
	Post Code	

State type of construction if not brick/stone walls with slate/tile roof

Age of property/date built

If less than 10 years is an NHBC Certificate available  Yes  No

Property Type (tick as many as apply)

**commercial**

Light Industrial Unit  Office/Shop

**house**

Detached  Semi-detached  Terraced etc

**flat**

Purpose Built  Converted

Above Commercial Premises/shops etc

**other** (please specify)

Number of storeys in block (flats only)

**tenure** Freehold  Leasehold

**if leasehold**

Unexpired term of lease (yrs)

Ground Rent **£**

Is Buildings Insurance arranged through the Lease?  Yes  No

Was the property built by a Local Authority?  Yes  No

If you intend to make any improvements/alterations to the property please give details below.

Will any part of the Property be used for Residential purposes? Yes  No   
 If Yes, will this portion be occupied by yourself? Yes  No   
**if the property, either in whole or in part, is to be let, supply details of tenants, rents and leases. (use separate sheet if necessary)**

Approximately what proportion will be residential?  %

If more than 40% of the property's floor space is for residential use, a Residential Use Order form will need to be completed (to be supplied by us).

## occupants

please list all other proposed occupants of the Property, over the age of 17.

name	date of birth

name	date of birth

Is it equipped for the proposed business?  Yes  No

If there is a change to the use intended, please state new use

For the proposed use, does the property have?

Planning Permission	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Not Applicable	<input type="checkbox"/>
Building Control Approval	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Not Applicable	<input type="checkbox"/>
Fire Certification	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Not Applicable	<input type="checkbox"/>
Required Licenses	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Not Applicable	<input type="checkbox"/>

## arrangements to value the property

Name and Address of the Selling agent		<input type="text"/>
	Post Code	
Telephone No.		
Fax No.		

Name and Address of the Vendor		<input type="text"/>
	Post Code	
Telephone No.		
Fax No.		

Is there any connection between you and the Vendor, other than purchaser/seller?  Yes  No

If yes, give details below:

Who should the Valuer contact to gain access to the Property? (supply address and telephone number if not applicant, vendor or selling agent).

The Lender is required by Section 13 of the Building Societies Act 1986 to obtain a valuation of the property to determine the amount and terms of the loan, which we can offer. If the property is residential, a home buyers and full structural survey are available on request. Please ask for details.

## solicitors details

The Lender requires separate representation for commercial lending. You will be responsible for the cost, which will be in addition to your own legal fees.

If the property is entirely residential, the requirement for separate representation will be rescinded on certain conditions (please ask for details).

Name of Solicitor

Name and Address of firm		<input type="text"/>
Post Code	DX	
Telephone No.		
Fax No.		

**commercial general insurance declaration**

In all cases buildings insurance must be maintained for the full reinstatement value as recommended by the Lender's Valuer. For commercial insurance, the Lender acts as an introducer to Heath Lambert Insurance Services Ltd.

I would like Heath Lambert Insurance Services Ltd to contact me by telephone to discuss my general insurance needs:

Yes     No

If yes, please give the phone number, date and time, which would be most convenient?

Tel:
Date and Time:

*If I (each of us if more than one is applying) choose to take out own insurance, I understand that:*

1. The Insurance Company must be acceptable to the Lender. The Insurers Declaration form enclosed must be completed and signed by the Company.
2. The Policy Schedule must be issued in the joint names of the Lender and the customer/s. Notation of the Lender's interest is not usually sufficient.
3. The Policy must be acceptable to the Lender. The Policy Booklet confirming the terms of the insurance and detailing exclusions must be sent to the Lender.

I/We/The Company will take out own insurance.                      Yes                       No

**notice**

**insurance database service ltd**

Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Service Ltd (IDS Ltd). IDS Ltd make this information available to other insurers to check information provided and also to prevent fraudulent claims. The insurer may search the register when dealing with your request for insurance. IDS may supply information it has received from other insurers about other incidents. When you tell the insurer about an incident (such as fire, water damage, or theft) which may or may not give rise to a claim, they will pass that information to IDS Ltd so that they can make it available to other insurers. You can ask for more information about this. You should show this notice to anyone who has an interest in the property.

**duty of disclosure**

Please tell the Lender immediately of any changes of facts about the property likely to influence your insurance.

**contract law**

The parties to any insurance contract are free to choose the law applicable to it. Unless specifically agreed to the contrary with the Insurers, this Insurance shall be subject to English Law.

**declaration**

**complete if arranging your own insurance**

*I (each of us if more than one is applying) understand and agree to:*

1. Accept responsibility for the choice of insurer, the sum insured and the extent of cover. The Lender accepts no responsibility for any loss suffered by me/us in connection with the insurance of the property, however caused.
2. Undertake to pay all premiums as they fall due and maintain the sum insured at a level covering the full re-building cost of the property.

signature	<div style="border: 1px solid black; width: 100%; height: 100%;"></div>
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signature	<div style="border: 1px solid black; width: 100%; height: 100%;"></div>
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**schedule of properties owned**

**value of property**

Property Address <b>1</b>			Balance outstanding	<input type="text" value="£"/>
			Date loan started	<input type="text"/> Term remaining <input type="text"/>
			Type of mortgage	<input type="text"/>
			Value of property	<input type="text"/>
		Post Code	Lender Name & Address	
Type of Property If Mortgaged				
Mortgage Account No.				
Monthly Payment	£	Post Code		

Property Address <b>2</b>			Balance outstanding	<input type="text" value="£"/>
			Date loan started	<input type="text"/> Term remaining <input type="text"/>
			Type of mortgage	<input type="text"/>
			Value of property	<input type="text"/>
		Post Code	Lender Name & Address	
Type of Property If Mortgaged				
Mortgage Account No.				
Monthly Payment	£	Post Code		

Property Address <b>3</b>			Balance outstanding	<input type="text" value="£"/>
			Date loan started	<input type="text"/> Term remaining <input type="text"/>
			Type of mortgage	<input type="text"/>
			Value of property	<input type="text"/>
		Post Code	Lender Name & Address	
Type of Property If Mortgaged				
Mortgage Account No.				
Monthly Payment	£	Post Code		

Property Address <b>4</b>			Balance outstanding	<input type="text" value="£"/>
			Date loan started	<input type="text"/> Term remaining <input type="text"/>
			Type of mortgage	<input type="text"/>
			Value of property	<input type="text"/>
		Post Code	Lender Name & Address	
Type of Property If Mortgaged				
Mortgage Account No.				
Monthly Payment	£	Post Code		

If more use a separate sheet.

**declaration**

**data protection act 1998 ("the Act")**

**I (each of us if more than one is applying) understand that the information given on this form and given during normal operation of my mortgage will be retained by the Lender (the Data Controller) on computer and other records, for the administration of the mortgage for which I am applying, and specifically in the following ways:-**

- To use the information obtained on this application form for purposes of underwriting this mortgage. This includes disclosure of relevant information; to the Valuer and the Solicitor, so that they can carry out the lender's requirements and their functions; to employers, landlords, lenders, bankers, accountants and any other third party the Lender reasonably needs to contact for a reference; and to second and subsequent charge holders to postpone that charge where applicable.
- To make enquiries of licensed Credit Reference Agencies (CRAs) (including Equifax Europe (UK) Ltd, who operate the Equifax Europe System) for credit assessment purposes. Such agencies will keep a record of the search. The Lender does not use credit-scoring techniques. The Lender does use Electoral Roll data for money laundering prevention purposes.
- The Lender is required to release payment information (positive or negative) on a monthly basis in order to obtain reciprocal data. CRA data might be used for debt tracing and recovery. The Information Commissioner has been consulted on this scheme and is aware of its operation.
- The Lender may allow access to our records to third party processors where there is a legitimate business need (ie to transmit and collect money, investigate complaints, distribute statements and rate change notices, resolve IT issues, develop and test new software) and where the Lender has agreement from the third party processors to comply with all the requirements of the Data Protection Act 1998.
- The Lender may disclose my personal information to general insurance companies where I choose to take out buildings and contents or MPPI insurance through the Lender. The Lender may disclose my personal information to mortgage indemnity insurers and title insurers where the Lender requires these products. Details of the insurers are available on request.
- To register my account details with CRAs and the National Hunter system, who may make them available to other mortgage lenders in the interests of fraud prevention.
- The lender has my authority to obtain a redemption statement including all costs and charges from my existing mortgagee.
- The lender has my authority to obtain the title deeds of my property from wherever the title deeds are currently held (eg existing mortgagee, bank, solicitor). The title deeds will be held to the order of any existing chargeholder pending redemption of the charge(s).
- To register details of repossessions with the CML's Possessions Register (if applicable), which is held by CRAs.
- To retain this form, copies of identification, supporting underwriting documents (including references and statements), information relating to transactions on the account, and correspondence. This information will be retained throughout the term of the mortgage to maintain my account and deal with enquiries; and for seven years after the mortgage redeems, for evidential purposes.
- Regulatory authorities (ie FSA, MCCB and GISC) carry out routine audits for customer protection. The Lender's Auditors may require access to personal records during their enquiries. The Lender might be required to disclose my personal information including sensitive personal data such as criminal convictions. By signing this declaration I am giving consent to such disclosures.
- To provide the services I request; deal with the enquiries I make or authorise to be made; and to contact me regarding my account.
- To produce market research for developing products and services; statistical and business analysis; creating and maintaining a customer profile; and producing management reports.

**I declare that:**

- I have received a copy of the Mortgages Explained Booklet, product leaflet and a written quotation.
- The information provided in this application, is correct, complete and contains all material facts. Where someone has filled in this form on my behalf, I confirm that I

have checked the answers given. Specifically my income, my age and my loans are as stated in this application; any refusal for a loan, arrears of more than one month, County Court Judgements, arrangements with creditors or bankruptcy have been declared herein.

- I undertake to notify the Lender immediately of any change of circumstances or any proposed change to the occupants of the property.
- I am not connected with a Director of the Lender (delete this statement if you are so connected).
- Monies paid to the credit of the mortgage will be paid on behalf of all applicants jointly.

**I (each of us if more than one is applying) understand and agree that:**

- Any valuation or administration fee paid in respect of this application is non-refundable.
- The Lender's standard valuation report is limited and is for the Lender's use only. The Lender might supply a copy of the report to me, but the report will remain the property of the Lender and there will be no guarantee that the contents of the report are accurate, or adequate for the purpose of deciding whether or not to purchase the property. The Lender strongly recommends that I request a more detailed report and the Lender gives no warranty, representation or assurance in respect of the report.
- Any retention figure in the valuation report cannot be relied upon as an indication of the cost of necessary repairs.
- Where this application is being submitted by an intermediary, that intermediary is acting on my behalf and not on behalf of the Lender. The Lender might provide a fee to the intermediary for introducing the mortgage.
- Before issuing a Mortgage Offer the Lender will undertake an appraisal of my financial standing in order to satisfy itself of my ability to repay the loan. The Lender may withdraw, revise or cancel any offer made in consequence of this application at any time before the loan is granted.
- Where applicable my Solicitor will disclose to the Lender, at the Lender's request, all information relevant to the Lender's decision to lend. I waive any right to claim Solicitor/client confidentiality or legal privilege in respect of such information. I am responsible for any Solicitor's fees incurred even if the mortgage does not proceed to completion.
- It is my responsibility to take out appropriate life assurance, general insurance and where the loan is interest only, have suitable means of repaying the mortgage.
- I will, on completion of the advance, be bound by the Lender's Rules and Mortgage Conditions.
- Where Additional Security is required, I understand that it is for the Lender's benefit only and the Insurer can seek payment from me for any shortfall. The Lender discloses information on any arrears that accrue to the insurer.
- The Lender may add any unpaid fees to the mortgage, if I have been notified they are due.
- If I am applying to Newbury Mortgage Services Ltd, Newbury Building Society membership rights will not be conferred on me.
- Where the Lender has been asked to consider a Guarantor(s) in support of my application. I give consent to the disclosure of all confidential information to the person(s) giving the guarantee or their legal adviser.
- If I am applying with another person jointly, a financial association will be created at the Credit Reference Agency (CRA) and will continue to be taken into account in future credit searches for either or both of us until they are notified otherwise of a disassociation.
- Any negative information reported by the Lender may impair my ability to obtain credit.
- I may at any time request in writing, upon payment of a fee, a copy of any personal information held about me by the Lender and have any inaccurate information corrected.
- The Lender may wish to contact me by post, telephone, or other electronic media about products and services, which the Lender believes, will be of interest to me. The Lender does not share information about me with other organisations for marketing purposes. If I do not wish to receive marketing information then I can write to the Lender at its address shown on this form or tick this box.

**all applicants (including guarantors) to sign**

Guarantors are strongly advised to obtain legal advice from a solicitor independent of the borrower(s) and the Lender.

SIGNATURE	<input type="text"/>
PRINT NAME IN FULL	<input type="text"/>
DATE	<input type="text"/>

SIGNATURE	<input type="text"/>
PRINT NAME IN FULL	<input type="text"/>
DATE	<input type="text"/>

SIGNATURE	<input type="text"/>
PRINT NAME IN FULL	<input type="text"/>
DATE	<input type="text"/>

SIGNATURE	<input type="text"/>
PRINT NAME IN FULL	<input type="text"/>
DATE	<input type="text"/>

The Lender introduces only to the Norwich Union Marketing Group, members of which are authorised and regulated by the Financial Services Authority for life assurance, pensions and investments.

**YOUR PROPERTY IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.**

Mortgages are available to those aged 18 years and over. Your property will be taken as security. Mortgages are subject to status and valuation. Written quotations are available from any of our branches.





**Instruction to your bank or building society to pay direct debits.**

Please complete the shaded boxes only and send it to:  
Newbury Mortgage Services Ltd, 17 Bartholomew Street,  
Newbury, Berks RG14 5LY.



Name(s) of account holder(s)



**Originators Identification Number:**

<b>7</b>	<b>2</b>	<b>5</b>	<b>9</b>	<b>0</b>	<b>3</b>
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Bank/Building Society Account No.

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FOR NEWBURY MORTGAGE SERVICES LTD  
OFFICIAL USE ONLY. This is not part of your instruction to your  
Bank or Building Society

Mortgagors Name

Sort Code (from the top right hand corner of your cheque)

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Name and Full Postal Address of your Bank or  
Building Society

To:

The Manager:

Bank/Building Society



Post Code

Instructions to your Bank or Building Society.

Please pay NEWBURY MORTGAGE SERVICES LTD  
Direct Debits from the account detailed in this instruction subject  
to the safeguards assured by The Direct Debit Guarantee.  
I understand that this instruction may remain with Newbury  
Mortgage Services Ltd and, if so, details will be passed  
electronically to my Bank/Building Society.

Signature(s)

Date

Reference Number

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Banks and Building Societies may not accept Direct Debit instructions for some types of account.



**This guarantee should be detached and retained by the payer.**

**THE DIRECT DEBIT GUARANTEE**



This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.

If the amounts to be paid or the payment dates change Newbury Mortgage Services Limited will notify you ten working days in advance of your account being debited or as otherwise agreed.

If an error is made by NEWBURY MORTGAGE SERVICES LTD or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.

You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.