

Mortgage Application

Section 1: Personal Details

	First Applicant	Second Applicant
1. Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> (specify) <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> (specify) <input type="text"/>
2. Surname	<input type="text"/>	<input type="text"/>
3. Forename & middle name	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
4. Have you ever been known by another name?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please state Name <input type="text"/> Date of change <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please state Name <input type="text"/> Date of change <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
5. Do you have savings with the Society (if yes, please include the account number)?	No <input type="checkbox"/> Yes <input type="checkbox"/> <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> <input type="text"/>
6. Telephone number(s)	Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/>	Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/>
7. Email address	<input type="text"/>	<input type="text"/>
8. Current address	<input type="text"/> <input type="text"/> Town <input type="text"/> Country <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
9. Date you moved into your current address	Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>	Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>
10. Previous address (if less than 3 years at current address)	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
11. Date you moved into your previous address	Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>	Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>
If you have had more than one previous address in the last 3 years, please give full details in Section 5 (as detailed in Q10 , Q11 and Q23).		

	First Applicant	Second Applicant
12. Age and date of birth	<input type="text"/> Yrs Day Month Year <input type="text"/>	<input type="text"/> Yrs Day Month Year <input type="text"/>
13. Martial status	Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Other (specify) <input type="text"/>	Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Other (specify) <input type="text"/>
14. Relationship to first applicant (e.g. spouse, partner etc.)	<input type="text"/>	<input type="text"/>
15. Are you employed or self-employed?	Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Other <input type="checkbox"/> Provide details in Section 5	Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Other <input type="checkbox"/> Provide details in Section 5
16. Occupation	<input type="text"/>	<input type="text"/>
17. What age do you intend to retire?	<input type="text"/> Yrs	<input type="text"/> Yrs
18. National Insurance No.	<input type="text"/>	<input type="text"/>
19. Tax reference	<input type="text"/>	<input type="text"/>
20. Nationality How long resident in the U.K?	<input type="text"/> <input type="text"/> Yrs	<input type="text"/> <input type="text"/> Yrs
21. Current account details, bank/building society name and address Account name Account number Sort code	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> - <input type="text"/>
22. Where there is a guarantor, insert name and address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>

	First Applicant	Second Applicant
23. Occupancy type at current address	<input type="checkbox"/> Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="text"/> Other (specify)	<input type="checkbox"/> Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="text"/> Other (specify)
24. Are you a first time buyer?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
25. Occupancy type at previous address	<input type="checkbox"/> Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="text"/> Other (specify)	<input type="checkbox"/> Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="text"/> Other (specify)
26. Enter name and date of birth of any financial dependants Please list any other financial dependants in Section 5	Name <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Day Month Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Section 2: Mortgage Details

Please complete if you are currently a homeowner with a mortgage or have had a mortgage within the last 5 years.

27. Lender name and address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
28. Details of mortgage:		
Account number	<input type="text"/>	<input type="text"/>
Start date of mortgage	Day Month Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Day Month Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Balance outstanding	£ <input type="text"/>	£ <input type="text"/>
Term remaining	<input type="text"/> Yrs	<input type="text"/> Yrs

Section 3: Tenancy Details

Please complete if you are currently a tenant, or have been a tenant within the last 12 months.

	First Applicant	Second Applicant
33. Current landlords name and address (please provide details of previous landlords in Section 5)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
34. Monthly rental payment	£ <input type="text"/>	£ <input type="text"/>

Section 4: Background Information

35. Have you ever:		
a. missed any payments on any credit, rental or mortgage agreement?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
b. had a default or court judgement registered against you?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
c. been bankrupt, insolvent or made an arrangement with creditors such as an IVA (Individual Voluntary Arrangement) or is such action pending?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
d. had a property taken into possession voluntarily or otherwise by a lender?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
e. had any application for a mortgage or credit refused?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
f. been convicted of, or charged with any offence other than a minor driving offence?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
g. or any person who will reside in the property to be mortgaged, received a formal police caution in the last 5 years, been convicted of, or have any prosecutions pending, for any offence other than for parking or speeding, excluding any which are spent under the Rehabilitation of Offenders Act 1974?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>

If the answer to any of the above questions is yes, please give full details in **Section 5**.

Instruction to your Bank or Building Society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send it to:

Harpenden Building Society
FREEPOST SB165
Harpenden
AL5 4BR

Originator's Identification Number

7	1	0	3	0	6
---	---	---	---	---	---

Reference Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

FOR HARPENDEN BUILDING SOCIETY OFFICIAL USE ONLY
This is not part of the instruction to your Bank or Building Society

Name(s) of Account Holder(s)

Bank/Building Society account number

--	--	--	--	--	--	--	--	--	--	--	--

Branch Sort Code

--	--	--	--	--	--

Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	
Postcode	

Instruction to your Bank or Building Society

Please pay Harpenden Building Society 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 Harpenden Building Society and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

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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 accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Harpenden Building Society will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Harpenden Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Harpenden Building Society or your Bank or Building Society, you are entitled to a full and immediate refund from your Bank or Building Society.
- If you receive a refund you are not entitled to, you must pay it back when Harpenden Building Society ask you to.
- You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify us.

Mortgage Application

Section 7: Income

	First Applicant	Second Applicant
37. Please indicate all sources of income for each applicant		
Employment	<input type="checkbox"/> Complete Section 8	<input type="checkbox"/> Complete Section 8
Self-employment	<input type="checkbox"/> Complete Section 9	<input type="checkbox"/> Complete Section 9
Pension	<input type="checkbox"/> Complete Section 10	<input type="checkbox"/> Complete Section 10
Investment	<input type="checkbox"/> Complete Section 11	<input type="checkbox"/> Complete Section 11
Rental	<input type="checkbox"/> Complete Section 12	<input type="checkbox"/> Complete Section 12
Other	<input type="checkbox"/> Complete Section 13	<input type="checkbox"/> Complete Section 13
Expected changes to future income	<input type="checkbox"/> Complete Section 14	<input type="checkbox"/> Complete Section 14

It is important to provide accurate information concerning your income to prevent over commitment in respect of mortgage payments. The Society reserves the right to carry out referencing and will require independent evidence to support your income.

Section 8: Employment

Please indicate whether the income is per month (M), per quarter (Q) or per annum (A).

	M/Q/A		M/Q/A	
38. Employment income				
Basic pay	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>
Overtime or shift allowance	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>
Commission/bonus	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>
Car allowance	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>
Other	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>
39. Nature of employment	Permanent <input type="checkbox"/>	Contract <input type="checkbox"/>	Permanent <input type="checkbox"/>	Contract <input type="checkbox"/>
	Part-time <input type="checkbox"/>	Full-time <input type="checkbox"/>	Part-time <input type="checkbox"/>	Full-time <input type="checkbox"/>

	First Applicant	Second Applicant
40. Name and address of employer	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
41. Is the location of your employment different from the details in Q40 ?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, give full details in Section 22 .	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, give full details in Section 22 .
42. Date employment commenced	Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>	Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>

If less than 12 months, use **Section 22** to answer **Q40**, **Q41** and **Q42** for each employer, including family interests, during the last 36 months and state the probation period details for your current employer.

Section 9: Self-employed Applicants (inc. Company Directors with at least 25% shareholding)

43. Your share of net profits from the last 3 years' trading (if you are a shareholding director, please confirm total remuneration including dividends)	Year end <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/> Year end <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/> Year end <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/>	Year end <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/> Year end <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/> Year end <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/>
44. Nature of business and length of time trading under your control. If less than 2 years, please give details of previous trading/occupation in Section 22	<input type="text"/> <input type="text"/> Yrs	<input type="text"/> <input type="text"/> Yrs
45. Trading name, address, telephone number and website	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> Tel <input type="text"/> www. <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> Tel <input type="text"/> www. <input type="text"/>

First Applicant**Second Applicant**

46. Accountant's contact name, company name, address, telephone number and email

 _____ Postcode _____
 Tel _____
 Email _____

 _____ Postcode _____
 Tel _____
 Email _____

Accountant's qualification

Section 10: Pension

47. Enter details of any pension income you receive.

Pension income 1

Income

£ _____

Frequency

Wk Mth Qtr Ann

Provider

End date (if applicable)

Index-linked

Yes No

Percentage for survivor on death of beneficiary

_____ %

£

Wk Mth Qtr Ann

Yes No

_____ %

Pension income 2

Income

£ _____

Frequency

Wk Mth Qtr Ann

Provider

End date (if applicable)

Index-linked

Yes No

Percentage for survivor on death of beneficiary

_____ %

£

Wk Mth Qtr Ann

Yes No

_____ %

Pension income 3

Income

£ _____

Frequency

Wk Mth Qtr Ann

Provider

End date (if applicable)

Index-linked

Yes No

Percentage for survivor on death of beneficiary

_____ %

£

Wk Mth Qtr Ann

Yes No

_____ %

If you have any other pensions please provide details in **Section 22**

Section 11: Investment Income

	First Applicant	Second Applicant
48. Enter details of any investment income you receive		
Dividend income	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum
Savings income	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum
Other investment income	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum

Please provide a separate breakdown for each type of investment income.

Section 12: Rental Income

49. Enter details of any rental income you receive (net of any related expenditure)		
Rental income (net)	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum

Please provide a separate breakdown of all rental income in **Section 22**.

Section 13: Other Income

50. Enter details of other regular income you receive (e.g. maintenance, trust etc.)		
Income type	<input type="text"/>	<input type="text"/>
Amount	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum
Income type	<input type="text"/>	<input type="text"/>
Amount	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum

If you have any other types of income, please provide details in **Section 22**.

Section 14: Expected Changes to Future Income

	First Applicant			Second Applicant		
51. Are you aware of any changes to your future income during the term of the mortgage? Increase (+) / Decrease (-) Maintenance (+/-)	Per month	Month	Year	Per month	Month	Year
	£			£		
Career progression (+)	£			£		
Development of business (+)	£			£		
Retirement income (-)	£			£		
Redundancy (-)	£			£		
Reduction in working hours (-)	£			£		
Other	£			£		
(specify)						

Please provide supporting evidence of any changes and when the expected change will occur.

Section 15: Committed Expenditure

52. Give details of all regular loan, credit/store card, overdraft and hire purchase commitments. Include any proposed additional borrowing from any source other than the Society.

1st/2nd/ Joint applicant	Lender	Balance outstanding	Purpose	Monthly repayment	Loan end date	Secured Yes/No	Repaid on or before completion? Yes/No
		£		£			
		£		£			
		£		£			
		£		£			

Continue in **Section 22** if necessary.

Section 16: Other Committed Expenditure

	First Applicant	Second Applicant
53. Enter details of any other committed expenditure		
Child maintenance/alimony	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Repayment strategy for interest only mortgage	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Other (specify)	£ <input type="text"/> Per month	£ <input type="text"/> Per month
	<input type="text"/>	<input type="text"/>

Section 17: Basic Essential Expenditure

54. Enter details of expenditure on basic essentials		
Housekeeping (Food/Washing)	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Gas/Electricity/other heating	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Water rates	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Telephone	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Council tax	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Building/contents insurance	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Essential travel costs (tax, insurance, servicing)	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Public transport for essential travel	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Property repairs/maintenance	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Ground rent/Service charge	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Total	£ <input type="text"/> Per month	£ <input type="text"/> Per month

Section 18: Quality of Living Costs

	First Applicant	Second Applicant
55. Enter details of expenditure on quality of living costs		
Clothing	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Personal goods	£ <input type="text"/> Per month	£ <input type="text"/> Per month
TV/satellite/cable/computer	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Household goods (furniture, appliances and repairs)	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Childcare	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Healthcare/sickness cover	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Entertainment/eating out	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Sports/hobbies etc	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Holidays/celebrations	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Non-essential travel	£ <input type="text"/> Per month	£ <input type="text"/> Per month
School fees	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Pension contributions/savings	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Life insurance	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Other	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Total	£ <input type="text"/> Per month	£ <input type="text"/> Per month

Section 19: Expected Changes to Future Expenditure

56. Enter details and start date of expected changes to expenditure. Increase (+) / Decrease (-)	Per month	Month	Year	Per month	Month	Year
School fees (+/-)	£ <input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	<input type="text"/>
Child maintenance/Alimony (+/-)	£ <input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	<input type="text"/>
Child leaves home (-)	£ <input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	<input type="text"/>
Other (specify)	<input type="text"/>			<input type="text"/>		

Section 20: Additional Property Assets

57. Do you currently own any other property?	Yes <input type="checkbox"/> No <input type="checkbox"/> (If no, go to Q58)	Yes <input type="checkbox"/> No <input type="checkbox"/> (If no, go to Q58)
If yes, what is the estimated value?	£ <input type="text"/>	£ <input type="text"/>

	First Applicant	Second Applicant
58. Address of other property (e.g. letting, second property etc.) Use Section 22 if necessary Specify use	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
59. Do you have a mortgage in connection with this property?	Yes <input type="checkbox"/> No <input type="checkbox"/> If no, go to Q62	Yes <input type="checkbox"/> No <input type="checkbox"/> If no, go to Q62
60. Name and address of lender	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
61. Account Number Balance Outstanding	<input type="text"/> £ <input type="text"/>	<input type="text"/> £ <input type="text"/>
62. Is the other property to be sold before completion of this new mortgage? If yes, what is the selling price?	Yes <input type="checkbox"/> No <input type="checkbox"/> £ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> £ <input type="text"/>

If you have more than one other property, please give full details (as outlined in **Q58** and **Q62**) in **Section 22**.

Section 21: Other Assets

63. Enter details of any other assets that you own.		
Cash savings	£ <input type="text"/>	£ <input type="text"/>
Investment bonds	£ <input type="text"/>	£ <input type="text"/>
ISAs/PEPs	£ <input type="text"/>	£ <input type="text"/>
Unit/investment trusts/OEICs	£ <input type="text"/>	£ <input type="text"/>
Shares	£ <input type="text"/>	£ <input type="text"/>
Pension funds	£ <input type="text"/>	£ <input type="text"/>
Business assets	£ <input type="text"/>	£ <input type="text"/>
All other assets	£ <input type="text"/>	£ <input type="text"/>
Total	£ <input type="text"/>	£ <input type="text"/>

Please provide full details of other assets in **Section 22**

Mortgage Application

Section 24: New Loan Requirements

<p>65. Amount of loan required</p> <p>Term of mortgage</p>	<p>£ <input type="text"/></p> <p><input type="text"/> Yrs</p> <p>If the mortgage term extends beyond your intended retirement age, please confirm in Section 30 how you plan to cover the repayments</p>
<p>66. Type of mortgage</p> <p>(for more information on the types of mortgage, please refer to our 'Mortgage Information' booklet)</p>	<p>Repayment (capital & interest) <input type="checkbox"/> Go to Q68</p> <p>Interest-only <input type="checkbox"/></p> <p>Part Repayment/Part interest-only <input type="checkbox"/> (please specify the amount for each)</p> <p>Repayment £ <input type="text"/> Interest-only £ <input type="text"/></p>
<p>67. If you are requesting an interest-only or part interest-only mortgage, please state the type of repayment strategy you will be adopting to repay the capital by the end of the mortgage term. See also our supplementary document entitled 'Interest-only Repayment Strategies'</p>	<p>Interest-only Repayment Strategy</p> <p>Sale of mortgaged property <input type="checkbox"/></p> <p>Sale of other property <input type="checkbox"/></p> <p>Investment <input type="checkbox"/></p> <p>Endowment <input type="checkbox"/></p> <p>Other <input type="checkbox"/> (Specify)</p> <div style="border: 1px solid #ccc; height: 100px; width: 100%; margin-top: 10px;"></div>
<p>68. Purpose of the mortgage</p>	<p>Buying a property <input type="checkbox"/> Go to Section 25</p> <p>Mortgaging an existing property <input type="checkbox"/> Go to Section 26</p>

Section 25: Buying a Property

69. Purchase price	£ <input type="text"/>	
70. Apart from this loan, are you borrowing any other money towards the purchase? Source of deposit and related costs (e.g. agents fees, stamp duty)?	No <input type="checkbox"/>	If no, please state source of deposit, e.g. sale proceeds, savings, gift or other (continue in Section 30 if necessary)
	<input type="text"/>	
	Yes <input type="checkbox"/>	If yes, indicate source <input type="text"/>
	Amount	£ <input type="text"/>
	Monthly payment	£ <input type="text"/>
<input type="text"/>		

Please go to **Section 27**.

Section 26: Mortgaging an Existing Property

71. Estimated current property value	£ <input type="text"/>	
72. Do you currently have a mortgage on this property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
73. Indicate the purpose(s) of the requested borrowing	<input type="checkbox"/> Repayment of existing mortgage	£ <input type="text"/>
	<input type="checkbox"/> Home improvements	£ <input type="text"/>
	<input type="checkbox"/> Debt consolidation	£ <input type="text"/>
	<input type="checkbox"/> Additional property purchase	£ <input type="text"/>
	<input type="checkbox"/> Other (Specify)	£ <input type="text"/>
	<input type="text"/>	
74. Is it intended that the entire loan will be for the financial benefit of all applicants jointly?	Yes <input type="checkbox"/>	
	No <input type="checkbox"/>	If no, please explain who will benefit from the loan <input type="text"/>

Section 27: Property to be Mortgaged

75. Address	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
76. Tenure	Freehold <input type="checkbox"/> Leasehold <input type="checkbox"/> Commonhold <input type="checkbox"/> Share of freehold <input type="checkbox"/> If leasehold: Unexpired lease term <input type="text"/> Yrs Service charge £ <input type="text"/> Ground rent £ <input type="text"/> Anticipated large expenditure £ <input type="text"/> Reason <input type="text"/>
77. Type of property	House <input type="checkbox"/> Converted flat/maisonette <input type="checkbox"/> Bungalow <input type="checkbox"/> Purpose built flat/maisonette <input type="checkbox"/> Detached <input type="checkbox"/> Terraced <input type="checkbox"/> Semi-detached <input type="checkbox"/> If the property is a flat: a. How many floors does the whole building have? <input type="text"/> What floor is the flat on? <input type="text"/> How many flats in the block? <input type="text"/> b. Is it situated above commercial premises? Yes <input type="checkbox"/> No <input type="checkbox"/> c. Has it ever been owned by the Local Authority? Yes <input type="checkbox"/> No <input type="checkbox"/> d. Is the property served by a lift? Yes <input type="checkbox"/> No <input type="checkbox"/>
78. Type of construction	Walls/roof (e.g. brick/tile) <input type="text"/> / <input type="text"/>
79. Year built	<input type="text"/> Does the property benefit from NHBC/similar cover? Yes <input type="checkbox"/> No <input type="checkbox"/> Architect or other form of certificate Yes <input type="checkbox"/> No <input type="checkbox"/> Please provide full details in Section 30 If the property is to be built, will the loan be required in instalments? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, please specify stages and amounts required in Section 30

80. Accommodation (specify number)	Reception rooms	<input type="checkbox"/>	Bedrooms	<input type="checkbox"/>	Bathrooms	<input type="checkbox"/>
	Cloakrooms	<input type="checkbox"/>	Conservatory	<input type="checkbox"/>	Kitchen	<input type="checkbox"/>
	No. of floors	<input type="checkbox"/>	Parking spaces	<input type="checkbox"/>	Outbuildings	<input type="checkbox"/>
	Garage	<input type="checkbox"/>	Others (specify)	<input type="text"/>		

81. Property use	Is full vacant possession being obtained on completion?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Is the property to be used solely as you and your family's main residence?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Is the vendor a relative?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Is this an off-market sale?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Is any part of the property or land to be used for a business purpose?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Has the property any agricultural restrictions?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Is there more than one acre of land?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Is there anything unusual about the property or proposed use?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Is the property let, or going to be let? (Please provide details of the tenancy agreement in Section 30)	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Do you intend to carry out any improvements or structural alterations now or in the immediate future?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Has the property ever suffered from structural damage or subsidence?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
Is it a site which has been flooded in the last 10 years?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	

If you have placed a (✓) in any of the shaded boxes please provide further information in **Section 30**.

Section 28: Solicitors Details

82. Name and address of firm	Name	<input type="text"/>		
	Address	<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>	Postcode	<input type="text"/>
	Contact name	<input type="text"/>		
	Tel. No.	<input type="text"/>		
	Email	<input type="text"/>		
	DX No.	<input type="text"/>		

Mortgage Application

Section 32: Declaration by Applicant(s) - PLEASE READ CAREFULLY

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

1.
 - a) I am an individual aged 18 years or over, and the answers given in this form are true and complete. If any answers have been completed by another person, I confirm that I have checked all the answers and that they are correct.
 - b) I am not a relative of, or otherwise connected by any business or personal relationship, to a director of Harpenden Building Society.
 - c) If any information I have provided changes before completion of the advance I will tell you without delay.
 - d) You may, at any time before completion of the advance, withdraw or revise any offer. You may do this in cases of fraud, misrepresentation, non-disclosure of material information or defects in the title to the property, or if any other matter comes to light that adversely affects the value of the property or which is inconsistent with the basis on which the offer was made.

2. I authorise you (or any company on your behalf) to instruct a valuer to prepare a Valuation Report for mortgage purposes at my cost and I understand that a fee is payable in advance and is non-refundable whether or not an offer of advance is made. I accept that the valuation is obtained by you for your own purposes only.

I understand and accept that the valuation report is not a building survey or a Homebuyer's Report and Valuation and that the most prudent course would be for me to commission a Surveyor to carry out a more detailed report. I further understand that if I do not request or obtain a more detailed report for my use I run the risk that the property may suffer or have suffered from serious defects which are not mentioned in the valuation report obtained by you.

3. I will, on completion of the advance, be bound by Harpenden Building Society's Rules, a copy of which will be provided.

4. You may process my personal information as follows:

- a) Use of my personal information

- You may store and process the personal information I give you on this application form and during the relationship with me. This data, and that supplied to you by other third parties (i.e. credit reference agencies, fraud prevention agencies, joint account holders, introducers and insurers), can be used for assessing my mortgage application, credit scoring, managing and administering my account, credit referencing, searching the electoral register, marketing, market research, statistical and risk analysis, producing management information, preventing and detecting fraud, debt collection, systems administration and testing, legal and regulatory compliance and for third party processing;
- You will treat all my personal information as private and confidential (even if I no longer have an account with you) and you will not disclose any information about me or my account to anyone except as set out above or with my consent or if the law or public duty or your legitimate interests require you to do so.

- b) Disclosure of my personal information

You may disclose my personal information to:

- insurance companies that Harpenden Building Society arranges policies with and their agents. This includes insurance companies that indemnity insurance is arranged with;
- credit reference agencies, in respect of which the following applies:
 - i) Their files will be searched and they will supply you with credit and electoral register information for use in, for example, assessing applications, verifying my identity and credit scoring. The agencies will keep these details, whether or not this application proceeds.

- ii) If the application is in more than one name a financial link will be created between us at the credit reference agency. This means that my personal information and that of the other applicant(s), or those with whom I have previously been financially linked, may be treated as affecting each other now and in respect of my/their future applications. This linking will continue until one of us successfully files a "disassociation" at the credit reference agencies.
- iii) You will give details of my account and how I manage it to credit reference agencies. If I borrow and do not repay in full and on time, you may tell the credit reference agencies who will record the outstanding debt.

- Fraud prevention agencies.

You may check what I have told you with these agencies. If I give you false or inaccurate information and you suspect fraud, you will record this at these agencies.

You may use credit reference agency and fraud prevention agency records about me and those with whom I am financially linked, and other members of my household, to help make decisions about me and them for:

- i) fraud prevention and detection, tracing debtors, recovering debt and checking my identity to prevent money laundering;
- ii) credit or credit related services, and to manage my accounts/services;
- iii) household, or any other insurance applications or claims.

- Other third parties (including my guarantor or occupier) where necessary for example to administer accounts, systems administration and testing, marketing, arranging insurance (in dealing with insurance applications and claims it may be necessary for you or the insurance company to obtain information about any criminal record I may have), valuation, recovering debt and other third party processing.
- Your regulators or any other body which monitors compliance with any code of practice to which the Society subscribes.
- Your lawyers, auditors and external advisors, and any intermediary who introduces this mortgage application to you.

5. You may disclose information about my financial standing and the mortgage I have applied for (including information contained in this application form) in order that joint applicants or any guarantor can obtain independent legal advice regarding this application.

6. You may take up references from my previous or existing employers, mortgagees, landlords, accountants, bankers, the Land Registry and HMRC, and make any other enquiries you consider necessary in connection with my application. Any costs incurred in doing so will be my responsibility.

7. If you make an advance:

- a) The mortgage may be transferred to another lender (who may or may not be another building society or subsidiary of a building society) which may itself later wish to transfer the mortgage, without you needing to obtain my specific consent.
- b) Before you make any transfer you will notify me of any expected change of policy regarding the setting of interest rates and the conduct of arrears administration.
- c) On any transfer any membership (including voting) rights I may have in Harpenden Building Society arising from the mortgage alone will cease, but any membership rights I have arising out of the accounts I may have with Harpenden Building Society will be unaffected.

8. I will disclose all facts which an insurer would regard as likely to influence the assessment and acceptance of an insurance proposal in respect of the property. I understand that you will pass the information about any incident I may give details of to Insurance Database Services (IDS) Ltd. so that they can make it available to other insurers. I understand that in response to any searches you make in connection with this application, or any incident I have given details of, IDS Ltd. may pass you information it has received from other insurers about other incidents involving anyone insured under this policy.

In the event of a claim under any payment protection insurance, I consent to any information which I provide to you being put onto a register of claims through which insurers share such information to prevent fraudulent claims.

I understand and accept that any insurance arranged by the Society will be renewed automatically at the end of the period stated in the policy schedule, unless we inform you otherwise.

9. My income, expenditure and assets are as stated in this form. I will inform you of any changes in my income, expenditure or assets that occur before the advance is made.
10. If an advance is granted you may revalue the property at any time if necessary to reschedule the loan and I agree to such fees being charged to my mortgage account as per the Society's Tariff of Charges at the time.
11. I have received a Key Facts Illustration (KFI) for the mortgage that I am applying for and I undertake to reimburse all fees, expenses, etc. incurred by you in connection with my application and with an advance which may result whether or not the advance proceeds to completion.
12. I understand that any person (other than a Harpenden Building Society employee) with whom I deal in connection with the advance or any related insurance is not empowered to make any representations or give any undertaking on your behalf whether in relation to the advance, any related insurance or otherwise and you shall not be bound by or liable for any such representation or undertaking.
13. I authorise my solicitor/licensed conveyancer to disclose to you information relevant to your decision to lend and I waive any right to claim solicitor/client confidentiality or legal professional privilege in respect of such information.
14. I understand that Harpenden Building Society do not arrange life assurance, critical illness insurance or mortgage repayment protection insurance. I understand that I should consider such cover as a means of maintaining repayments.
15. I am aware that internet communications/e-mails are not secure unless the data being sent is encrypted. Therefore, you cannot accept responsibility for the unauthorised access by a third party and/or the corruption of this data. I accept that you may monitor and record telephone calls for training and security purposes.
16. I authorise any existing or previous lender, employer, landlord, accountant or bankers to provide references or other relevant information to Harpenden Building Society, introducer or broker, upon written request by them.

Section 33: Important Note to Applicants

- ALL THE QUESTIONS MUST BE ANSWERED
- CHECK THAT YOU HAVE RECEIVED A KEY FACTS ILLUSTRATION FOR THIS MORTGAGE
- FAILING TO DISCLOSE OR GIVING FALSE MATERIAL INFORMATION MAY RESULT IN ANY OFFER BEING WITHDRAWN
- BY SIGNING THIS APPLICATION YOU AGREE THAT WE CAN USE YOUR PERSONAL INFORMATION AS SET OUT IN THE CLAUSES ABOVE

Under the Data Protection Act you are entitled to a) make a written request for a copy of the information we hold about you upon payment of a fee, b) a right of access to your personal records held by credit reference and fraud prevention agencies, and we will supply you with their addresses upon request, c) ask us to delete or correct any information that we hold about you that is wrong.

Harpenden Building Society may contact you by post, telephone, fax or e-mail with information about products, services, and other promotions that may be of interest to you. If you do not wish to receive such information, please tick this box.

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

Section 34: All Applicants must sign here

Signed	X	Day	Month	Year
		<input type="text"/>	<input type="text"/>	<input type="text"/>
Signed	X	Day	Month	Year
		<input type="text"/>	<input type="text"/>	<input type="text"/>

Harpenden Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Reference number 157260. Member of the Building Societies Association.

PLEASE ALSO COMPLETE THE IMPORTANT RELEVANT SECTIONS AS FOLLOWS

Section 35: Identification Checklist

We are required by law to verify the name and address of new and, in some cases, existing customers wishing to apply for a mortgage. To achieve this we use a combination of electronic identification and documentary evidence to verify your identity.

Electronic Identification

The electronic identification process is carried out using a Credit Reference Agency who checks your details against other databases.

Documentary Evidence

To support the electronic identification process we also require one form of documentary evidence from the list below. We will need to have sight of originals, except when they are sent by post, in which case we will accept a black and white certified copy of the document you are providing to confirm your identity. One document is required for each applicant.

Acceptable Identity Documents	App 1	App 2
Valid FULL UK driving licence (old style, paper version)	<input type="checkbox"/>	<input type="checkbox"/>
Valid UK photo-card driving licence, with counterpart slip (Full or Provisional)	<input type="checkbox"/>	<input type="checkbox"/>
Valid passport	<input type="checkbox"/>	<input type="checkbox"/>
Current bank statement ** (but not one printed from the internet)	<input type="checkbox"/>	<input type="checkbox"/>
Council Tax – Demand letter or statement *	<input type="checkbox"/>	<input type="checkbox"/>
Current credit/Debit card statement ** (but not one printed from the internet)	<input type="checkbox"/>	<input type="checkbox"/>
Educational grant/other grant*	<input type="checkbox"/>	<input type="checkbox"/>
Valid Firearms certificate or shotgun licence	<input type="checkbox"/>	<input type="checkbox"/>
Housing benefit notification *	<input type="checkbox"/>	<input type="checkbox"/>
HMRC Notice of Coding *	<input type="checkbox"/>	<input type="checkbox"/>
Identity card issued by the Electoral Office for Northern Ireland	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage statement *	<input type="checkbox"/>	<input type="checkbox"/>
State Pension letter *	<input type="checkbox"/>	<input type="checkbox"/>
Utility bill ** (but not one printed from the internet)	<input type="checkbox"/>	<input type="checkbox"/>
* Document must be dated in the past 12 months ** Document must be dated in the past 3 months	<input type="checkbox"/>	<input type="checkbox"/>

Section 36: FCA Regulated Introducers

This Section must be completed in full by the Introducer. A copy of the KFI must be submitted with this application, if applicable.

Name of Introducer	<input type="text"/>
Company name & Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
Telephone Number(s)	<input type="text"/>
If you are directly authorised, please show your Firm's Reference No.	<input type="text"/>
If you are an Appointed Representative, please show FCA Reference No.	<input type="text"/>
Level of Service	Advised <input type="checkbox"/> Execution-Only <input type="checkbox"/>
Introducer fee charged to Applicant	£ <input type="text"/>
Procurator fee due	£ <input type="text"/>
Network name (if applicable)	<input type="text"/>
Method of payment	
a. Cheque	<input type="checkbox"/>
Payee	<input type="text"/>
Address for cheque	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
Reference No.	<input type="text"/>
b. BACS payment	<input type="checkbox"/>
Bank name	<input type="text"/>
Account name	<input type="text"/>
Sort code	<input type="text"/> <input type="text"/> <input type="text"/> -- <input type="text"/> <input type="text"/> <input type="text"/> -- <input type="text"/> <input type="text"/> <input type="text"/>
Account No.	<input type="text"/>
Reference No.	<input type="text"/>

- Please attach photocopies of proof of each applicant(s) name and address as detailed under “Branch Applications”. Remember to certify on each copy that you have seen the original.
- Please complete the certificate below.

*I/We certify that: *I/We have verified the identity of each applicant in a face-to-face*/non face-to-face* and confirm that documentary evidence has been obtained and identity checks have been undertaken to confirm that the applicant(s) name(s) and address(es) as shown on the Application Form *is/are correct.

The underlying records of identity and copies of the documentary evidence received are attached to this Application Form.

*I/We confirm that the Applicant(s) *is/are applying on *his/her/their own behalf and not as nominee, trustee or in a fiduciary capacity for any other person.

*delete as appropriate

Signed	X	Day □ □	Month □ □	Year □ □
Name				
Job Title				

Please return completed application forms to:

Harpenden Building Society, Mardall House, 9-11 Vaughan Road, Harpenden, Herts. AL5 4HU

