

Residential Broker Mortgage Application Form



When completing the mortgage application form please ensure that you:

- Complete the form in BLOCK CAPITALS using black ink
- Answer all questions, or tick the appropriate box, please include postcodes where possible
- If a question does not apply, write N/A or not applicable
- If there is insufficient space for any answer, use the additional space provided in section 13 of the form
- Ensure that the Declaration is signed by all mortgage applicants



Please return completed application forms to:

**Member Services 6-20 Russell Street Nelson Lancashire BB9 7NJ
Tel: 0800 801645**

Broker Mortgage Application Form

What to send with your mortgage application

In order to process the mortgage as quickly as possible please ensure the application form is fully completed and signed and all necessary documentation is included. To help you, the documents required in support of the case are detailed below.

Failure to enclose the required documentation with the application will result in processing delays.

Please enter your clients email address here. By providing your clients email address you are confirming that they wish to communicate this way. Where possible all future communications will be sent by email to this address.

- Application Form - signed and **FULLY** completed by **ALL** applicants.
- Proof of Identity - *certified passport or driving licence
*Other forms of ID are acceptable please refer to lending policy
- Proof of Residency - *certified utility bill or bank statement (3 years history if not on Voters Roll)
*Other forms of Residency are acceptable please refer to lending policy
- Bank statements - 3 months certified copies showing income and outgoings as declared within the mortgage application form
- Buildings Insurance Schedule - if remortgage
- Evidence of deposit - if house purchase

The Society will contact your client to collect payment of any booking fee required

Applicant 1

Employed Applicant:

- 3 most recent payslips
- Latest P60

Self Employed Applicant:

- 3 years trading accounts
- 3 years tax compilations/SA302's

Applicant with current mortgage:

- Proof of 6 months mortgage payments
(*mortgage statement/bank statements)
***Only needed if data not available by credit check**

Applicant currently renting:

- Rental payments showing on 3 months bank statements
We may request a landlords reference

Applicant with BTL properties

- Proof of 3 months rental income on bank statements
- Proof of 6 months mortgage payments
(*mortgage statement/bank statement)
***Only needed if data not available by credit check**

Applicant 2

Employed Applicant:

- 3 most recent payslips
- Latest P60

Self Employed Applicant:

- 3 years trading accounts
- 3 years tax compilations/SA302's

Applicant with current mortgage:

- Proof of 6 months mortgage payments
(*mortgage statement/bank statements)
***Only needed if data not available by credit check**

Applicant currently renting:

- Rental payments showing on 3 months bank statements
We may request a landlords reference

Applicant with BTL properties

- Proof of 3 months rental income on bank statements
- Proof of 6 months mortgage payments
(*mortgage statement/bank statement)
***Only needed if data not available by credit check**

1) YOUR PERSONAL DETAILS

1st Applicant

Title

First name(s)

Surname

Date of birth (minimum age 21)

National Insurance Number

If you have ever been known by another name, please state name, method of change e.g. Deed Poll, Marriage (evidence to be provided if by Deed Poll)

Date changed

Nationality

Are you currently a UK resident? Yes No

If you are a non EEA citizen do you have permanent leave to reside in the UK? Yes No

Sex

Marital status

Dependents, enter age

Present address

 Postcode

Occupancy status
Owner
Tenant
Living with family/friends

Date you moved into this property
(If less than 3 years please provide previous address history either below or within section 13)

Previous address

 Postcode

Dates of occupation

Previous occupancy status
Owner
Tenant
Living with family/friends

Daytime telephone number

Home telephone number

Mobile telephone number

Email address

Preferred contact method

2nd Applicant

Yes No

Yes No

Postcode

Owner
Tenant
Living with family/friends

Postcode

Owner
Tenant
Living with family/friends

1) YOUR PERSONAL DETAILS (continued)

1st Applicant

Are you a first time buyer? Yes No
 Do you currently have a mortgage? Yes No
 If 'No', have you had a mortgage in the last 3 years? Yes No

Name of current lender/landlord

Address of current lender/landlord

 Postcode

Mortgage account number

Balance outstanding £

Account holders

Monthly repayment/rent £

Are you selling the property? Yes No

If 'No', please confirm reason
 Will consent to be obtained from your current lender
 Will re-mortgage to a BTL
 Will remain my main residence
 Will retain as a second property

Selling price of property £

Previous Lender/Landlord within the last three years

Previous Lender/Landlord

1st Applicant

Name of previous lender/landlord

Address of previous lender/landlord

 Postcode

Mortgage account number

Date started Month Year

Monthly payment £

Date repaid Month Year

Selling price £

2nd Applicant

Yes No
 Yes No
 Yes No

Postcode

£

£

Yes No

Will consent to be obtained from your current lender
 Will re-mortgage to a BTL
 Will remain my main residence
 Will retain as a second property

£

2nd Applicant

Postcode

Month Year

£

Month Year

£

2) YOUR INCOME - EMPLOYED If self-employed (shareholding is 25% or greater) please complete next page

1st Applicant

Employed status Permanent Temporary/agency
 Contract Casual

If contract worker, please state:
 Contract start date
 Length of contract remaining
 Has this been renewed previously? Yes No

Post held
 Company name
 Company address

 Postcode

Payroll/Employee number
 Company telephone number
 Company fax number
 Employed there since
 Are you under a probationary period? Yes No
 If 'Yes' when does your probation end
 Are you under notice of termination or redundancy? Yes No
 If 'Yes', please provide details in Section 13

2nd Applicant

Employed status Permanent Temporary/agency
 Contract Casual

If contract worker, please state:
 Contract start date
 Length of contract remaining
 Has this been renewed previously? Yes No

Post held
 Company name
 Company address

 Postcode

Payroll/Employee number
 Company telephone number
 Company fax number
 Employed there since
 Are you under a probationary period? Yes No
 If 'Yes' when does your probation end
 Are you under notice of termination or redundancy? Yes No
 If 'Yes', please provide details in Section 13

Are you contemplating securing alternative employment (if yes please provide details in section 13)

Income Details

Gross annual income £
 Gross annual overtime £
 Annual commission £
 Annual bonus £
 What is your average total monthly income less tax/Ni £
 Are you employed by a relative? Yes No
 If 'Yes', please provide details
 Relationship

Gross annual income £
 Gross annual overtime £
 Annual commission £
 Annual bonus £
 What is your average total monthly income less tax/Ni £
 Are you employed by a relative? Yes No
 If 'Yes', please provide details
 Relationship

If less than 6 months with employer, please state previous employer information

Company name
 Company address

 Postcode

Payroll/Employee number
 Company telephone number
 Company fax number
 Employment dates

Company name
 Company address

 Postcode

Payroll/Employee number
 Company telephone number
 Company fax number
 Employment dates

3) YOUR INCOME - (SELF-EMPLOYED)

For the purpose of this application you will be treated as self-employed if your shareholding is 25% or greater. Please note that if your annual turnover is £250,000 or over then your accountant must be chartered or certified.

	1st Applicant	2nd Applicant
Trading style	Limited company <input type="checkbox"/> Partnership <input type="checkbox"/> Sub-contractor <input type="checkbox"/> Sole Trader <input type="checkbox"/> LLP <input type="checkbox"/>	Limited company <input type="checkbox"/> Partnership <input type="checkbox"/> Sub-contractor <input type="checkbox"/> Sole Trader <input type="checkbox"/> LLP <input type="checkbox"/>
Trading name	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Company address	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> Postcode <input style="width: 50%;" type="text"/>	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> Postcode <input style="width: 50%;" type="text"/>
Business trading since	Month <input style="width: 20%;" type="text"/> Year <input style="width: 20%;" type="text"/>	Month <input style="width: 20%;" type="text"/> Year <input style="width: 20%;" type="text"/>
Nature of business	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Percentage owned	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
How long has the business been established?	Month <input style="width: 20%;" type="text"/> Year <input style="width: 20%;" type="text"/>	Month <input style="width: 20%;" type="text"/> Year <input style="width: 20%;" type="text"/>
Company telephone number	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Company fax number	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Net profit before tax (last 3 years)	£ <input style="width: 20%;" type="text"/> Year <input style="width: 20%;" type="text"/> £ <input style="width: 20%;" type="text"/> Year <input style="width: 20%;" type="text"/> £ <input style="width: 20%;" type="text"/> Year <input style="width: 20%;" type="text"/>	£ <input style="width: 20%;" type="text"/> Year <input style="width: 20%;" type="text"/> £ <input style="width: 20%;" type="text"/> Year <input style="width: 20%;" type="text"/> £ <input style="width: 20%;" type="text"/> Year <input style="width: 20%;" type="text"/>
Net profit this year (estimated)	£ <input style="width: 50%;" type="text"/>	£ <input style="width: 50%;" type="text"/>
Salary/Dividend received (only applicable for a limited company)	£ <input style="width: 50%;" type="text"/>	£ <input style="width: 50%;" type="text"/>
Accountants name	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Accountants address	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> Postcode <input style="width: 50%;" type="text"/>	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> Postcode <input style="width: 50%;" type="text"/>
Qualification	Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Other <input type="checkbox"/>	Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Other <input type="checkbox"/>
Accountants telephone number	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Accountants fax number	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

4) OTHER INCOME

Details of any other income e.g. working/child tax credits

	1st Applicant	2nd Applicant
Source	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Amount	£ <input style="width: 50%;" type="text"/>	£ <input style="width: 50%;" type="text"/>
Frequency (Annually, Monthly, Weekly)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Source	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Amount	£ <input style="width: 50%;" type="text"/>	£ <input style="width: 50%;" type="text"/>
Frequency (Annually, Monthly, Weekly)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

5) ABOUT YOUR FINANCES

This section must be completed in all instances (where purchasing a new home, the Society will use ONS Data for Council tax and utilities - please leave blank). For remortgage cases please provide bank statements showing payments for Council Tax and Utilities.

Council Tax	£
Utilities (Gas, Electric, Water)	£
Insurances (Buildings & Contents, Car, MPPI, Life Cover etc.)	£
Telephone/Mobiles	£
Pension	£
Rent (whilst working away from home)	£
Education & Childcare (school fees, university costs, nursery fees)	£
Service charges/Lease costs	£
Interest only repayment vehicle	£
BTL mortgage shortfall	£
Travel/Transport costs - connected with work (car park costs, rail card, petrol etc.)	£
Other - please detail	£

YOUR FINANCIAL COMMITMENTS

Details of all secured and unsecured credit such as mortgages, loans, hire purchase, credit cards etc. (For credit cards use 5% of the balance for the monthly payment)

Applicant 1 Please tick	Applicant 2 Please tick	Lender/Recipient	Type (loan, hire purchase)	Balance outstanding	Monthly payment	Final payment date DD/MM/YY	Arrears (YES/NO)	Paid off at completion of mortgage (YES/NO)	Repaying with money from this mortgage (YES/NO)
				£	£				
				£	£				
				£	£				
				£	£				
				£	£				

OVERDRAFTS

Please provide amount(s) currently overdrawn:

(Please note that on receipt of bank statements the Society will use 5% of the overdraft figure from the latest statement)

£	£
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MAINTENANCE PAYMENTS (IF APPLICABLE)

Payee	Date of final payment	Monthly payment
		£
		£

Please advise if this is paid by Court Order Yes No

Total outgoings for both applicants per month £

If you are aware of any changes to your income/expenditure and/or circumstances that is likely to affect your ability to meet your future mortgage payments, please give details in Section 13.

7) YOUR MORTGAGE NEEDS (continued)

Please confirm how you intend to repay the capital and specify the type and value of any investments below:

Type	<input type="text"/>	Value	£ <input type="text"/>	Maturity date	<input type="text"/>
Type	<input type="text"/>	Value	£ <input type="text"/>	Maturity date	<input type="text"/>
Please provide details of any seller incentives i.e. cashback, discount, payment of stamp duty etc.	<input type="text"/>				
	<input type="text"/>				

Please complete ONE of the following loan purpose options:

a) House Purchase b) Remortgage c) Additional Borrowing d) Rate Switch and Additional Borrowing

a) House Purchase

Please confirm the source of your deposit:

Equity in current property	£ <input type="text"/>
Own savings	£ <input type="text"/>
Non refundable gift - only accepted from immediate family	£ <input type="text"/>
Capital raising on existing property	£ <input type="text"/>
Other - please provide details	<input type="text"/>

b) Remortgage

Purpose of remortgage: Transfer of equity Transfer from another lender Mortgage free property

Original purchase price	£ <input type="text"/>
Date of purchase	£ <input type="text"/>
End date of tie in date on current product	£ <input type="text"/>
Present balance	£ <input type="text"/>
Amount of additional borrowing	£ <input type="text"/>
Total borrowing required	£ <input type="text"/>

Purpose of additional borrowing: (if home improvements please list works to be carried out)	<input type="text"/>
	<input type="text"/>

Other secured lending (on the property to be mortgaged) - please detail if applicable

Name of Lender	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>
To be repaid	<input type="text"/>	<input type="text"/>
To be postponed	<input type="text"/>	<input type="text"/>

In a remortgage from another lender the Society will produce the offer of loan based on the figure in the application form. It is your responsibility to ensure that the mortgage balance with your existing lender has been reduced to below the offer amount before completion taking into account any early repayment charges, closure fees and daily interest charges. This avoids delay at the time of completion if the loan amount is not sufficient to cover redemption. Should a revised offer be required for an increased loan figure there will be a re-offer fee payable, please see Tariff of Charges for details of this cost. Any surplus monies will be returned to you upon completion.

In an existing Marsden borrower remortgage, the amount of loan will be adjusted at completion to replicate the amount used to redeem your existing mortgage.

7) YOUR MORTGAGE NEEDS (continued)

c) Additional Borrowing

Amount of additional borrowing £

Mortgage product required on additional borrowing £

Purpose of additional borrowing: (if home improvements please list works to be carried out)

Other secured lending (on the property to be mortgaged) - please detail if applicable

Name of Lender

Account number

To be repaid

To be postponed

d) Rate Switch and Additional Borrowing

Amount of additional borrowing £

Mortgage product required £

Purpose of additional borrowing: (if home improvements please list works to be carried out)

Other secured lending (on the property to be mortgaged) - please detail if applicable

Name of Lender

Account number

To be repaid

To be postponed

8) CHEQUE/CHAPS DETAILS

Additional borrowing may be issued direct to yourselves by one of the following options (please tick)

Cheque

CHAPS

Bank

Bank address

Postcode

Sort code

Account number

Account holder

Please note: Cheques/CHAPS will be issued in the names of the mortgage account holder(s) only i.e. a single name cheque cannot be issued for a joint mortgage account. If monies are to be issued by CHAPS the Society will require sight of an up to date bank statement or a cheque book to confirm the account holder details.

9) ADDED FEES

Is the fee below to be added to the loan on completion?

Arrangement fee £ Yes No

Please note: If the above fee is to be added to your loan, you should note that the interest on the fee will be payable from the date it is added to your loan. To avoid paying interest on this, you have the option of paying this in full. When applying for additional borrowing only, the additional borrowing fee has to be paid on application.

Please take care when adding fees that the loan to value does not go above your selected product rate loan to value.

10) YOUR SOLICITOR/LICENSED CONVEYANCER

Please provide contact name - this is only to be completed if using your own solicitor.

Contact name	<input type="text"/>		
Company name and address	<input type="text"/>		
	<input type="text"/>		
	Postcode		
Telephone	<input type="text"/>	Fax	<input type="text"/>
Telephone	<input type="text"/>		

Please note that the Society will only accept legal firms with a minimum of two partners.

11) ASSESSING YOUR PROPERTY

House Purchase

We will instruct a surveyor to prepare a Property Assessment Report. This report is for our sole use for valuation purposes and we recommend that you arrange a comprehensive survey for your own protection. Please note that the provision of such a report will be at your expense.

Do you wish to arrange a more comprehensive survey? Yes No

If yes, what type of survey do you require? Homebuyers report Full building survey (if a full building survey is required please contact the Society for further information)

Please give details of whom the surveyor should contact to access the property

Sellers name	<input type="text"/>		
Telephone	<input type="text"/>		
Selling agent details (if different from above)			
Contact name	<input type="text"/>		
Company name and address	<input type="text"/>		
	<input type="text"/>		
	Postcode		

Remortgage/Additional Borrowing/Transfer of Equity

The Society will assess the value of the property and its suitability for a mortgage advance. The Society may use methods such as computer based data or a limited external inspection to value the property for remortgage purposes, and a copy of the assessment will not be provided. We recommend that you arrange for a comprehensive survey for your own protection.

Please note: The provision of such a report will be at your expense.

Please give details of whom the surveyor should contact to access the property if necessary.

Contact name	<input type="text"/>		
Telephone	<input type="text"/>	Fax	<input type="text"/>

12) ABOUT YOUR CREDIT HISTORY

	1st Applicant		2nd Applicant	
Have you personally, or as a company director, been bankrupt, insolvent or entered into any arrangement with your creditors, including debt relief orders or Individual Voluntary Arrangements?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you or any member of your family or any person living with you ever been convicted or charged (but not yet tried) in respect of any criminal offence (excluding motoring convictions) or been given a police caution?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever had a Default or County Court Judgement registered against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever failed to keep up payments under a mortgage, loan or credit card?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever been refused a mortgage?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever been refused credit?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever had a home buildings or contents insurance cancelled or refused or had any special terms imposed by an insurer?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever had any property repossessed by a lender either voluntarily or otherwise?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you applied elsewhere for a loan on this property within the last 12 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

If you have answered yes to any of these questions, please provide additional information within section 13.

14) CONFIRMATION OF IDENTITY

a) To be completed by Intermediaries only

Are you FCA authorised Yes No If yes, what is your FRN number?

1st Applicant
Applicant seen Face-to-Face Yes No

2nd Applicant
Yes No

Declaration I have verified the identity of each of the applicants detailed in sections 1 of this form having:

	1st Applicant	2nd Applicant
Identity Verification	a) seen the original documents detailed below:	a) seen the original documents detailed below:
Type of ID seen/Issued by	<input type="text"/>	<input type="text"/>
Reference/Serial Number	<input type="text"/>	<input type="text"/>
Address Verification		
Type of ID seen/Issued by	<input type="text"/>	<input type="text"/>
Reference/Serial Number	<input type="text"/>	<input type="text"/>

Records: Certified Copies of documents signed & dated original seen, must be submitted in support of this application. Information recorded must be sufficient to permit reproduction of the actual information should it be required in the future.

- | | | | |
|---|--------------------------|---|--------------------------|
| b) checked that any documents requiring a signature were pre-signed | <input type="checkbox"/> | b) checked that any documents requiring a signature were pre-signed | <input type="checkbox"/> |
| c) confirm that any associated photograph bore a good likeness to the applicant | <input type="checkbox"/> | c) confirm that any associated photograph bore a good likeness to the applicant | <input type="checkbox"/> |
| d) have attached copies of the identification evidence which are signed and dated original seen | <input type="checkbox"/> | d) have attached copies of the identification evidence which are signed and dated original seen | <input type="checkbox"/> |

Signature

Print Name

(please sign for all applicants)

15) ABOUT YOUR INSURANCE

THIS SECTION MUST BE FULLY COMPLETED BY ALL APPLICANTS BEFORE YOUR MORTGAGE APPLICATION CAN BE PROCESSED.

The Society offers general insurance products from Royal and Sun Alliance Insurance PLC, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Home insurance

It is a condition that the property is insured under an appropriate buildings insurance/policy at completion and remains in place during the term of the mortgage, for the full reinstatement value.

- I/we confirm I/we have no current buildings/contents insurance arrangements and would like to be provided with a quote.
- I/we confirm I/we have my/our own insurance arrangements detailed below, however, I would still like to review my insurance arrangements with Marsden Building Society.
- I/we confirm I/we have my/our own buildings/contents insurance detailed below and do not require a quote from Marsden Building Society.

Insurance Company

Policy number Cover start date

It should be noted that suitable confirmation of cover will be required to be in the Society's possession before completion can take place. This confirmation must be one of the following: (Please refer to the Society's Tariff of Charges for Borrowers for the administration fee to be charged when arranging your own insurance.)

- A copy of a current policy schedule which satisfies the Society's property insurance requirements.
- Written or faxed confirmation from an Insurance Company or Broker that cover is in place, or will be in place at completion, which satisfies the Society's property insurance requirements.

Please note that if your mortgage is being transferred to Marsden Building Society from another lender and buildings insurance has been arranged through that lender, it is your responsibility to establish whether such insurance will be cancelled on redemption of your current mortgage.

Mortgage payment protection insurance

The Government strongly recommends that all borrowers make arrangements to protect their mortgage payments if they are unable to work. By obtaining independent financial advice regarding mortgage payment protection insurance you can ensure that mortgage and related payments continue to be paid if you lose your income due to accident sickness or unemployment.

I/We understand that there are strict eligibility criteria to qualify for state assistance and for those who do qualify there is up to a nine month waiting period before benefits are paid. I/We fully understand that I/we will still be responsible for making monthly mortgage payments if I/we are unable to work

16) MORTGAGE APPLICATION DECLARATION

Use of Personal Information and Declaration to be signed by all applicants.

The information which you provide or which we obtain in respect of your account will be retained by the Society electronically and in other formats for the purpose of administration of the mortgage and as detailed below.

I/We declare:

1. That I/we are over 18 years of age and that the information given in this application is true and correct and shall form the basis of any contract between me/us and Marsden Building Society. I/We also declare that if anything on this form was written by another person he or she acted as my/our agent for this purpose. I/We declare that I/we shall notify Marsden Building Society of any changes to the information given in support of this application prior to the completion of the mortgage applied for.

2. The Society may:

a)

i) Make such enquiries as it considers necessary whether of a Credit Reference Agency who will supply the Society with credit information including information from the electoral register or from my/our employers.

(1) Search the files of a Credit Reference Agency which will keep a record of that search and my/our application, whether or not the application proceeds. If you do not repay in full and on time, the Society will inform Credit Reference Agencies who will record the outstanding debt. This will be seen by other organisations carrying out later searches. Details about me/us and of how I/we conduct the account may also be disclosed to the agency, including recording the outstanding debt and if I/we do not pay on time. Records remain on file for six years after they are closed, whether settled by me/us or defaulted. The Society may use automated methods to verify my/our identity.

Note: An 'association' between joint applicants and/or any individual identified as your financial partner will be created at credit reference agencies which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information may be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a 'disassociation' at the credit reference agencies.

ii) Contact HM Revenue & Customs, Department for Work & Pensions, relevant or current lender, landlord or employer to confirm any income received and payments made.

iii) If false or inaccurate information is provided and suspected fraud is identified, we will notify fraud prevention agencies accordingly, together with law enforcement agencies in the UK and other countries, who may access and use this information. The Society and other organisations including HMRC may also access and use any of this information to prevent fraud and money laundering for example when: checking details on applications for savings accounts and products, recovering debt, checking details on proposals and claims for all types of insurance and checking details of job applicants and employees. The Society and other organisations in the UK or other countries may access and use the information recorded by fraud prevention agencies.

You have a legal right to request details of those credit reference agencies and relevant fraud prevention agencies from whom we obtain and with whom we record information about you subject to payment of the relevant fee. The credit reference agencies that we currently use or may use in the future are as follows:

CallCredit One Park Lane, Leeds, West Yorkshire, LS3 1EP
Experian Landmark House, Experian Way, NG2 Business Park, Nottingham, NG80 1ZZ
Equifax Capital House, 25 Chapel Street, London NW1 5DS

For further information and to received details as to how your data may be used please write to Principal Office, 6-20 Russell Street, Nelson BB9 7NJ or telephone us on 01282 440500.

b) The Society may also:

i) Disclose information to the Society's insurers or their authorised agents for the purpose of risk assessment

ii) Use the information provided for the purposes of statistical analysis about credit, insurance and fraud.

iii) Record and monitor all telephone calls between you and the Society to increase your security and for staff training purposes

3. a) The Society may obtain, use, process and disclose personal data about me/us (including any sensitive personal data) to enable it to administer and service the account and for other related purposes, including assessing my/our acceptability and that of the security offered, the arrangement and administration of any type of insurance and products regulated under the Financial Services and Markets Act 2000 (or alteration to, replacement for or re-enactment of it) provided by third parties, the arrangement by our carefully selected third party panel organisation of legal advice from a panel firm, the updating or enhancing of existing customer records, analysis for management purposes and statutory returns, in addition to those described in any other paragraph of these declarations or notified to the Information Commissioner under the Data Protection Act 1998. The Society may also disclose personal data (including sensitive personal data) to third parties for the purposes of crime prevention and legal and regulatory compliance.

b) The Society may occasionally need to transfer the personal data to countries outside the European Economic Area (EEA) for any of the purposes described in this declaration. This will only be done under a contract that includes appropriate safeguards for the security and confidentiality of your personal data.

c) I/We have a right of access, under data protection legislation to the personal data the Society holds about me/us on payment of a fee. Please write to Principal Office, 6-20 Russell Street, Nelson BB9 7NJ or telephone us on 01282 440500 for further information.

d) For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data supplied by me/us is Marsden Building Society.

16) DECLARATION (continued)

Mortgage Application Declaration

4. I/We acknowledge that an assessment of the value of the property will be arranged by the Society which is intended solely for the purpose of the Society in considering this application and does not involve a detailed inspection of the property.
5. Neither the Society, any person in its employment or its valuer warrants the purchase price of the property is reasonable or accepts responsibility for the workmanship, construction or condition of the property.
6. I/We irrevocably authorise my/our conveyancer to send their entire file(s) relating to the purchase of the property intended to be secured by this loan and relating to the mortgage or remortgage transactions to the Society or its agent at the Society's /its agent's request. I/We expressly give up any right to assert legal privilege in relation to any part of the file(s). I/We also acknowledge that my/our giving up of this right and the right for the lender to receive the file(s) continues until the loan balance from time to time is repaid in full and remains in force in all other circumstances.
7. I/We declare that to the best of my/our knowledge and belief the information given on this form is true in every aspect and that the insurance cover will be based on this information. If I/we build any extension or carry out improvements to my/our house, I/we will advise that cost to you for insurance purposes. I/We consent to the information on this form and on any claim I/we may make being supplied to Insurance Database Services Ltd so that it can be made available to other insurers. I/We also agree that in response to any searches you may make in connection with this application or any claim, Insurance Database Services Ltd may supply information it has received from other insurers about other claims I /we have made.
8. In signing this application I/we confirm that I/we will be responsible at all times for the buildings insurance on the mortgaged property and agree to the following conditions:
 - a. That any buildings insurance policy covering the mortgaged property will be endorsed with the name and address of Marsden Building Society as mortgagee.
 - b. That the buildings sum insured will at all times represent the full reinstatement value of the property.
 - c. That I/we will be responsible for the future maintenance of adequacy of cover and payment of premiums
 - d. That I/we have obtained the written consent of any Freeholders and subsequent mortgagees (if any) to the insurance arrangements and that their respective interests will be noted on the policy
 - e. That in the event of a total/partial loss of the property, the outstanding mortgage debt will still be payable by me/us.
9. If any advance is made to joint applicants the first named applicant will be the 'Representative Joint Borrower' in accordance with the Rules of the Society. The Representative Joint Borrower alone will have the voting rights (if any) of joint borrowers as borrowers and alone will be entitled to received certain communications from the Society. I/We understand that the order which the borrowers are named on this advance will be the same as on the original Mortgage Deed (if applicable).
10. The Society reserves the right to decline to proceed with the application at any time. If the Society declines to proceed with this application, any booking fee paid will not be refunded.
11. The Society may at any time at its discretion and without obtaining your consent or the consent of anyone else, transfer to any other person any or all of its rights and obligations in relation to any part or the whole mortgage debt and any related security. This will not serve to reduce your rights and guarantees under the mortgage, however borrowing membership may cease. You will be bound to the transferee in respect of the transferred obligations to the same extent as you were originally bound to the Society and it may release any information it holds about you, your mortgage and any related security to any such transferee.
12. By signing below, I/we **agree** to the Society contacting me/us by telephone, email, post or other electronic media for marketing purposes to provide details about the Society's products **unless** I/we have indicated an objection to receiving such messages by ticking this box.

Applicant 1 Applicant 2

Signed

Date

Signed

Date

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

17) INTERMEDIARY SUBMISSION FORM

Mortgage Introducers must complete this form for all cases submitted to the Society to enable us to comply with the FCA’s mortgage rules. Failure to do so will delay the application.

Advisor name

Company name

Company address
 Postcode

Telephone Fax

E-mail

Company status Appointed representative Independent

Company FCA registration number Network FCA registration number

Network name and address

Telephone

Level of service provided Advised

The Society's normal practice is not to accept execution only sales via intermediaries.

Confirm verbal disclosures issued Yes No

Confirm KFI issued Yes No

Is the mortgage a distance contract under MCOB 1.3? Yes No

Please provide exact details of all parties who will receive a share of the procuracy fee payment made by Marsden Building Society. This information is required for inclusion with the Society's offer documents and must be provided.

Company name

Company name

Please provide contact details for any complaint. This information is required for inclusion with the Society’s offer documents and must be provided.

Company name

Company address
 Postcode

Telephone

Company name

Company address
 Postcode

Telephone

Please list all fees to be charged to the customer. This information is required for inclusion with the Society’s offer documents and must be provided. If none, please tick box

Type of fee	To whom payable	£	Paid	
Introducer arrangement fee	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No* <input type="checkbox"/>

*** If no, please provide details of how and when this will be paid in additional information within section 14.**

The Society does not automatically add introducer arrangement fees to the loan amount requested and is unable to forward introducer arrangement fees direct to Brokers on completion.

Other (please state)

<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

If private buildings insurance is being arranged please include the borrowers own insurance fee in the above list. Please tick to confirm you have explained this fee to your client



marsden
BUILDING SOCIETY

Principal Office 6-20 Russell Street Nelson Lancashire BB9 7NJ

t (01282) 440500 **f** (01282) 440550 **e** info@themarsden.co.uk **w** www.themarsden.co.uk

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.
A member of the Financial Ombudsman Service.

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

To help maintain service quality, all telephone calls will be recorded and may be monitored.



INVESTOR IN PEOPLE