

Mortgage Application

For use by intermediaries only



Always with your interest at heart

Please ensure all sections of the application forms are fully completed.

PLEASE NOTE If they are not fully completed this could result in delays being encountered in the processing of the application and it may be necessary to return the form to you.

THIS SECTION MUST BE COMPLETED BY THE INTERMEDIARY TO ENABLE THE SOCIETY TO COMPLY WITH THE FSA MORTGAGE RULES. FAILURE TO COMPLETE THE SECTION FULLY COULD RESULT IN DELAYS BEING ENCOUNTERED.

UNDER FSA RULES YOU ARE RESPONSIBLE FOR ISSUING THE INITIAL DISCLOSURE DOCUMENT (IDD) AND KEY FACTS ILLUSTRATION (KFI) FOR THE PRODUCT WHICH THIS APPLICATION RELATES TO.

YOU MUST NOT SUBMIT THIS APPLICATION UNTIL YOU HAVE ISSUED THE IDD AND THE KFI.

1. Contact Name

2. Company Name

3. Phone Number

4. Fax Number

5. E-mail Address

6. Address & Postcode

7. Are you directly authorised by the Financial Services Authority If YES please state your FSA registration number Yes No

8. Are you an appointed representative of a network or principal who is authorised by the FSA If YES please state the name and address of the principal and the FSA registration number of the principal Yes No

Postcode FSA Registration No

9. What level of service has been provided i.e advised or non advised

10. What fee have you charged the customer for advising or arranging this mortgage £

11. Have you charged the customer any other fees in connection with this transaction. If YES please provide full details below Yes No

12. Are the fees payable up front OR at commencement of the mortgage. If a combination of fees are payable please provide full details below Up front At commencement

13. Are any of the fees you charge the customer or the procurement fee you may receive from the Furness Building Society being refunded or rebated to the customer, in any circumstances e.g. if the application does not proceed. If YES please provide full details Yes No

14. Do any of the fees change if the amount of the mortgage changes. If YES please provide full details Yes No

15. Are any of the fees you charge the customer or procurement fee you may receive from Furness Building Society being paid to another 3rd party e.g. Network, Mortgage Club or another individual apart from the customer themselves If YES please provide full details Yes No

DECLARATION
I confirm that I/my Company have/has the necessary permissions from the FSA to advise (where applicable) complete and submit this application to the Society on behalf of my/our client.

Signed _____ Dated _____

FOR OFFICE USE ONLY Application No. Scheme

HLC Acceptance Date Regulated Amount

Amount Premium Application Approved Non Regulated

Please complete all relevant sections of this form. Please use black ink and write in block capitals or tick the appropriate box.

A. NAMES Please note the first applicant will be the person named first in the Society's records in respect of the mortgage. Only the first named will be entitled to voting rights in respect of the mortgage subject to being a borrowing member. Please note that corporate bodies cannot be borrowing members.

Title	Forename(s)	Surname	Date of Birth
1			
2			
3			
4			

Mortgage Product Required

Present Address If you have been less than 3 years at present address, please give former address(es) sufficient to cover the last 3 years using the Additional Notes section if necessary

First Applicant

Marital status: eg married, civil partnership, single, divorced etc.

Telephone No. Home Work

Present address

Town

County Post Code

Number of years at present address Years Months

Do you have an existing account with the Society? Yes No

Previous address

Town

County Post Code

Number of years at previous address Years Months

Second Applicant

Marital status: eg married, civil partnership, single, divorced etc.

Telephone No. Home Work

Present address

Town

County Post Code

Number of years at present address Years Months

Do you have an existing account with the Society? Yes No

Previous address

Town

County Post Code

Number of years at previous address Years Months

B. LOAN DETAILS (HOUSE PURCHASE)

Purchase price of property you are buying £

HOUSE PURCHASE. Amount of loan required £

Are you providing the balance of purchase monies from your own funds? If no, please provide further details using the Additional Notes section. Yes No

Are the funds applied for being used for the benefit of all borrowers? If no please provide a full explanation using the Additional Notes section. Yes No

Loan period required years

Will at least 40% of the property and land be used for residential purposes and occupied by the borrower(s) or a member of their immediate family Yes No

Will the property or any portion of it be let or sub-let? Yes No

If Yes please give details and confirm if the tenant will be a member of your immediate family

C. LOAN DETAILS (RE-MORTGAGE)

Estimated current value of your property

Amount of loan required

Please give a breakdown of how the Re-Mortgage monies will be used

Amount	Purpose

Are the funds applied for being used for the benefit of all borrowers? If no please provide a full explanation using the Additional Notes section. Yes No

Are you wanting to repay other debts by raising the extra money necessary on your mortgage? Yes No

If you have answered yes, is it then your intention to obtain further funds on credit cards, H.P. accounts etc? Yes No
If yes, please give details using the Additional Notes section.

By consolidating your existing debt and adding the amount to a loan secured on your property you are spreading the borrowing over the full term of your mortgage. Although this may reduce your monthly outgoings it may result in you paying a larger total sum. In addition, the debt will be secured against your property which means that your home is at risk of repossession should you fail to keep up repayments on the mortgage. If you have experienced repayment difficulties you may wish to consider entering into an arrangement with your creditors, as opposed to borrowing money secured on your property.

I/we understand the implications of consolidating existing debts Yes No N/A

Have you re-mortgaged this property before? Yes No

If so, when

Name of Lender

Will at least 40% of the property and land be used for residential purposes occupied by the borrower(s) or a member of their immediate family? If no please give details. Yes No

Date of purchase

Amount owing to current lender

Loan period required years

Original purchase price

Original loan for purchase

Has your property been used as security for any other existing loan? Yes No

If so give details using the Additional Notes section.

Will the property or any portion of it be let or sub-let? Yes No

If yes, please give details and confirm if the tenant will be a member of your immediate family

D. LOAN DETAILS (FURTHER ADVANCE)

Estimated current value Amount of Further Advance required Term

Will at least 40% of the property and land be used for residential purposes and occupied by the borrower(s) or a member of their immediate family? If no, please provide details. Yes No

Please give a breakdown of how the Further Advance monies will be used.

Will the property or any portion of it be let or sub-let? Yes No

If yes, please give details and confirm if the tenant will be a member of your immediate family.

Are the funds applied for being used for the benefit of all borrowers? If no, please provide a full explanation using the Additional Notes section Yes No

Are you wanting to repay other debts by raising the extra money necessary on your mortgage?

Yes No

If you have answered yes, is it then your intention to obtain further funds on credit cards, H.P. accounts etc?

If yes, please give details using the Additional Notes section.

Yes No

By consolidating your existing debt and adding the amount to a loan secured on your property you are spreading the borrowing over the full term of your mortgage. Although this may reduce your monthly outgoings it may result in you paying a larger total sum. In addition, the debt will be secured against your property which means that your home is at risk of repossession should you fail to keep up repayments on the mortgage. If you have experienced repayment difficulties you may wish to consider entering into an arrangement with your creditors, as opposed to borrowing money secured on your property.

I/we understand the implications of consolidating existing debts Yes No N/A

Local Authority Declaration: I/We hereby declare that to the best of my/our knowledge and belief the Local Authority has not registered, nor intends to register, any charges in respect of repair works or a Compulsory Purchase Order against the mortgaged property

Signature of First Applicant

Signature of Second Applicant

E. INCOME & EMPLOYMENT DETAILS

First Applicant

Please attach payslips covering last 4 payment periods and P60

Present occupation

Present employer's name

Address

Town

County Post Code

Employer's Phone No.

Employer's Fax No.

Second Applicant

Please attach payslips covering last 4 payment periods and P60

Present occupation

Present employer's name

Address

Town

County Post Code

Employer's Phone No.

Employer's Fax No.

Please note: To assist the processing of your application if an employer's reference is needed this will be faxed to your employer

How long with present employer?

Years	Months
-------	--------

What is your employee number/dept?

What is your National Insurance No?

--	--	--

Do you have notice of pending redundancy?

Yes	No
-----	----

Annual Income before tax

Basic salary

£		p.a.
---	--	------

Other overtime, bonuses, allowances etc.

£		p.a.
---	--	------

Total Income

£		p.a.
---	--	------

Previous occupation

If less than 3 years with present employer, please provide details of previous employment during the past 3 years using the Additional Notes section.

Please note: To assist the processing of your application if an employer's reference is needed this will be faxed to your employer

How long with present employer?

Years	Months
-------	--------

What is your employee number/dept?

What is your National Insurance No?

--	--	--

Do you have notice of pending redundancy?

Yes	No
-----	----

Annual Income before tax

Basic salary

£		p.a.
---	--	------

Other overtime, bonuses, allowances etc.

£		p.a.
---	--	------

Total Income

£		p.a.
---	--	------

Previous occupation

If less than 3 years with present employer, please provide details of previous employment during the past 3 years using the Additional Notes section.

F. INCOME & SELF-EMPLOYED DETAILS

Name of First Applicant

We require full certified accounts covering the last 3 years. If your latest accounts are made up to a date more than nine months before the date of the application, further details may be required from your accountant.

Trading name

Nature of business

Sole Trader / Partnership / Limited Company **(delete as appropriate)**

Company name and address

Registered Address

Town

County Post Code

Please give details of your pre tax/net profit for the last three years

Year Ending	Pre Tax Net Profit
<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"/>

National Insurance No.

How long established?

Are you the sole proprietor entitled to profits?

Yes	No
-----	----

If no, please state your % share of profit

May the Society refer to your accountant?

Yes	No
-----	----

Please give details of your accountant

Name

Address

Town

County Post Code

Tel Number:

Do you have a company pension?

Yes	No
-----	----

Do you have a personal pension plan?

Yes	No
-----	----

INCOME & SELF-EMPLOYED DETAILS

Name of Second Applicant

We require full certified accounts covering the last 3 years. If your latest accounts are made up to a date more than nine months before the date of the application, further details may be required from your accountant.

Trading name

Nature of business

Sole Trader / Partnership / Limited Company **(delete as appropriate)**

Company name and address

Registered Address

Town

County Post Code

Please give details of your pre tax/net profit for the last three years

Year Ending	Pre Tax Net Profit
<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"/>

National Insurance No.

How long established?

Are you the sole proprietor entitled to profits?

Yes	No
-----	----

If no, please state your % share of profit

May the Society refer to your accountant?

Yes	No
-----	----

Please give details of your accountant

Name

Address

Town

County Post Code

Tel Number:

Do you have a company pension?

Yes	No
-----	----

Do you have a personal pension plan?

Yes	No
-----	----

Please give details of recent accommodation

At present are you (please tick) Home owner Tenant

Living with parents Living with relatives Other

If other please specify

How long have you lived there? years

If less than 3 years please advise of addresses and the dates at those addresses to cover the last 3 years together with names and addresses of landlords where applicable.

Please give details of recent accommodation

At present are you (please tick) Home owner Tenant

Living with parents Living with relatives Other

If other please specify

How long have you lived there? years

If less than 3 years please advise of addresses and the dates at those addresses to cover the last 3 years together with names and addresses of landlords where applicable.

Maintenance payments Do you have to make any maintenance/alimony payments? Yes No

If yes, please state amount per month in box below

Do you hold any current credit agreement or other borrowings?

Applicant 1
Yes No

Applicant 2
Yes No

If yes, please provide details of all current credit and hire purchase agreements (including bank overdrafts & credit cards) involving regular monthly payments and indicate whether they are held by Applicant 1 or 2.

	Name of company	Loan amount £	Monthly payment £	Approx balance £	Date of final payment			Is the loan secured against your property?		Applicant 1	Applicant 2	Is the loan to be fully repaid prior to obtaining this mortgage?	
					Day	Month	Year	Yes	No			Yes	No
1													
2													
3													
4													
5													
6													
7													
8													
9													
10													
	Total												

J. CREDIT HISTORY If your answer is yes to any of the questions below, please give full details using the Additional Notes section

- Have you ever been in arrears with your mortgage payment/rental payment or any other loan?
- Have you ever been refused a mortgage?
- Have you ever had a judgement for bad debt recorded against you?
- Have you any pending or imminent court proceedings against you?
- Have you ever been declared bankrupt or had a bankruptcy petition presented against you?
- Have you ever made an arrangement with creditors?
- Have you ever been refused credit?
- Have you ever been convicted of, or are currently being charged with any offence other than a driving offence?
- Have you ever had any property re-possessed by a lender whether voluntary or otherwise?
- Have you applied elsewhere for a loan on this or other properties within the last 12 months? If yes, please give full details.

	1st Applicant		2nd Applicant	
Have you ever been in arrears with your mortgage payment/rental payment or any other loan?	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 had a judgement for bad debt recorded against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you any pending or imminent court proceedings against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever been declared bankrupt or had a bankruptcy petition presented against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever made an arrangement with creditors?	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 been convicted of, or are currently being charged with any offence other than a driving offence?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever had any property re-possessed by a lender whether voluntary 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 or other properties within the last 12 months? If yes, please give full details.	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

K. PROPERTY DETAILS (PURCHASE/RE-MORTGAGES)

Property to be mortgaged/re-mortgaged

Address

Town

County Post Code

Property Description House Bungalow Flat

Property Style Detached Semi Detached

Mid Terrace End Terrace

No. of bedrooms Approx age of property Years

If the property is new or less than 10 years old does it have the benefit of NHBC, Zurich Municipal, Foundation 15 or Architect's Certificate (delete as appropriate) Yes No

Thatched Timber framed Concrete

Converted flat Maisonette Studio flat

Flat over shop Flying freehold

Property construction Standard

Property type Standard property Purpose built flat

Does the property have a flat roof? Yes No
 Please note that the Society does not normally offer mortgages on properties with a flat roof, if this is the case please refer to your mortgage adviser

Tenure Freehold

Lease remaining (if applicable) Years

If buying under a shared ownership scheme please provide details

What is the expected completion date?

Is the property to be occupied as your main residence? Yes No

If commercial, please enter details together with approximate percentage of property used for commercial use.

If the property is a flat, please confirm number of storeys (maximum 5)

If leasehold, confirm the ground rent £

Leasehold Other If 'Other' please give details in the comments section

Purchasing under 'right-to-buy' legislation? Yes No

If 'Yes', 'right-to-buy' purchase price £

Have you applied elsewhere for a mortgage on this property? If yes, give name and address of lender, details of the application and reason why the application did not proceed. Yes No

L. ESTATE AGENT/SOLICITOR DETAILS

Estate Agent's or Vendor's name and address purchases

Person dealing	
Firm's name	
Address	
Town	County
Post Code	Tel. no.

Your Solicitor's name and address

Person dealing	
Firm's name	
Address	
Town	County
Post Code	Tel. no.

The Society will attempt to process a further advance application without the need to involve your solicitor. If however this is not possible please indicate the solicitor of your choice.

M. PROPERTY DETAILS

Property to be mortgaged

Address	
Town	
County	Post Code

How during office hours may the valuer obtain access to the property

--

N. OCCUPANCY

The Society's mortgage provides that the property may not be let wholly or partly, or furnished or unfurnished, without the prior written consent of the Society.

The Society's loan must be secured by a mortgage over the property and the Society will be concerned to ensure that no prior rights can adversely affect that security. In certain circumstances, the rights of any actual or potential occupier of the property who will not be a party to the mortgage could adversely affect the security, thus preventing the Society being able to enforce its security should that need arise. Accordingly the solicitor instructed to act for the Society will need to protect the Society's interest in this regard and information concerning other occupiers is sought to assist the solicitor in this task.

Please provide details of all person/s who will occupy the property (including the applicants)

Full Name(s)	Date of birth	Relationship to applicants

The Society has adopted an equal opportunities policy to ensure that no person or group of persons applying for mortgage/financial services from the Society will be treated unjustifiably less favourably than any other person or group of persons because of their race, colour, ethnic or national origin.

O. MORTGAGE PRODUCTS AND METHOD OF REPAYMENT

The main types of mortgages we offer are repayment, or interest only

1. Do you feel you will move in the future? Yes No If yes, within what timescale yrs
2. Will you possibly move permanently abroad? Yes No If yes, within what timescale yrs
3. Do you intend to pay off your mortgage early? Yes No If yes, within what timescale yrs

Do you have any dependents Yes No If yes please provide details below:

Name	Age	Name	Age

Type of Mortgage Required - please complete fully for all mortgage/further advance applications including Buy to Let

Repayment Mortgage Interest only Mortgage Part Repayment/Part Interest Only Mortgage (See below)

Please indicate how the loan is to be split: Repayment basis £

Interest only basis £

If you require any of your mortgage to be conducted on the interest only basis, please provide details below of plans/policies you wish to use to repay any interest only part of your mortgage. **Please also complete this section if you are applying for a further advance and you require your further advance or any part of your existing mortgage to be conducted on the interest only basis.**

Type of plan	Company Name	Plan/account number	Name(s) of policy/plan holder	Monthly premium	Maturity date (if applicable)	Current value	Projected maturity value
Total							

Are your chosen repayment vehicles on track to repay your mortgage? Yes No
(If no, please confirm in writing how the balance of the mortgage will be repaid at the end of the term)

If you propose to repay part or all of your mortgage by any other means, please provide details below: Please note that the Society may not accept certain proposals for repaying interest only mortgages.

PLEASE NOTE

If you are submitting this application partly or wholly on the interest only basis you are confirming that:

- You accept it is your responsibility to make and review arrangements to ensure the full amount of the mortgage is repaid at the end of the mortgage term.
- You accept it is your responsibility to ensure an adequate means of repaying the mortgage exists and to review arrangements on a regular basis.
- You accept it will be your responsibility to repay the outstanding debt should the chosen method of repayment not be sufficient and/or should there be insufficient funds to repay the capital at the end of the mortgage term.

Signature of First Applicant

Signature of Second Applicant

P. HOME INSURANCE & MORTGAGE PAYMENT PROTECTION INSURANCE

In order for your mortgage to complete, the building needs to be fully insured. The Society is able to provide an excellent range of standard covers including buildings, contents, home assistance and family legal protection. Additional options are also available including accidental damage, travel insurance and personal possessions.

Your mortgage is likely to be the largest financial transaction you make and it is therefore important to consider carefully how you would pay your mortgage in the event of accident, sickness or unemployment. In order to protect Mortgage customers, the Society has arranged a specialist scheme and our mortgage payment protection insurance is paid for by the Society for the first 3 months. You should therefore consider carefully your arrangements for protecting these key areas.

R. VALUATION REPORT & DECLARATIONS

The Society is required to obtain a valuation report on the property and will instruct a suitably qualified person to furnish such a report. The report will not be detailed and will be based on a limited inspection. This limited inspection may be an external market appraisal (drive-by-valuation), where appropriate. The Society's interest in the property is as security for your obligation to repay the advance with interest. We therefore need a much less thorough and detailed advice about the property, to enable us to decide how much (if anything) we are prepared to advance, than you need as prospective owner and occupier of the property. There may be serious defects in the property which are not revealed by the valuation report or there may be omissions or inaccuracies in it, which do not matter to the Society, but which would matter to you. It is important that you should not rely in any way on the Society's valuation report in deciding whether to proceed with the purchase. The Society strongly recommends that you obtain your own more detailed report on the condition and value of the property, based on a fuller inspection, to enable you to decide whether the property is suitable for your purposes both as an investment and as a residence.

The Society will be pleased to help you to get a report suitable for your needs; details of the Society's Homebuyers Valuation and Report and Structural Survey are set out in the Society's leaflet MORTGAGE VALUATIONS.

The fees for a fuller report are, of course, higher than the Society's valuation report, because the surveyor will spend more time both inspecting the property and preparing a fuller report suitable for your needs, and also because the fee covers the cost of insurance against the risk of liability to you in damages.

You may of course make your own arrangements for obtaining a suitable report on the property. If you do so the Society will still require a valuation report for its own purposes.

Please indicate below whether you require just a Basic Mortgage Valuation and Report or wish to take advantage of the Society's services and obtain a fuller Homebuyer's Valuation and Report or a Full Structural Survey. As explained in the Society's Leaflet, all mortgage applicants must defray the Society's costs of getting a valuation report for mortgage purposes.

Type of Report

- Basic Mortgage Valuation and Report
 Homebuyers Valuation and Report
 Full Structural Survey

(If no selection is made a basic Mortgage Valuation and Report will be prepared.)

VALUATION: I have read the previous section headed VALUATION REPORT, concerning the Society's valuation report for mortgage purposes, and also the Society's leaflet MORTGAGE VALUATIONS, and I understand that I should not rely on that report in any way in deciding whether or not to buy the property.

I understand that if, contrary to the Society's recommendation, I do not request or obtain a fuller report for my own purposes, I run the risk that the property may suffer from serious defects which are not mentioned in the report obtained by the Society and that the report may be defective, or may be inadequate for my purposes. I also understand and agree that the Society and the valuer accept no responsibility to me or to anyone else for the contents or adequacy of the report made to the Society, even if the valuer is at fault in his inspection or his report.

I understand that where an external market appraisal or further advance re-valuation or re-inspection report is obtained, I will not receive a copy.

Important - Please read carefully before signing below

- a) I hereby declare that I am of full age and that all the foregoing answers are true and correct. I am satisfied that the total outgoings in connection with the property and the proposed advance are within my means and the mortgage payments and other costs will not cause me hardship.
- b) I give permission to Furness Building Society to apply for any references and income confirmation considered necessary in connection with this application. I authorise my bankers to provide any necessary details and my employers to provide Furness Building Society with all information relating to my service and terms and conditions of employment including wages or salary received.
- c) I give permission to the Furness Building Society to apply to the Inland Revenue if felt necessary for details relating to salary confirmation.
- d) I give permission for the Furness Building Society to disclose to an Insurance Company any details contained in the Application Form, if a Higher Lending Charge has to be incurred whether paid for by Furness Building Society or ourselves.
- e) i) We will make searches about you at credit reference agencies who will supply us with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. We may use credit scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by Furness Building Society and other companies if credit decisions are made about you, or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account.
- ii) We may make searches about you at credit reference agencies who will supply us with information, including information from the Electoral Register, for the purpose of verifying your identity. The agencies will record details of the search whether or not this application proceeds. The searches will not be seen or used by lenders to assess your ability to obtain credit. We may use scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by Furness Building Society and other companies if you, or other members of your household, apply for other facilities including insurance applications and claims. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account. Alternatively, we may ask you to provide physical forms of identification.

iii) To prevent or detect fraud, or to assist in verifying your identity, we may make searches of Group records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We, members of the Group, and other companies may use this information if decisions are made about you or others at your address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.

- iv) By stating a financial association with another party, you are also declaring that you are entitled to:
- disclose information about your joint applicant and/or anyone else referred to by you
 - authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you.
- v) Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any 'associated' records.
- vi) Where you borrow or may borrow from us, we will give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.
- vii) You have the right of access to your personal records held by credit and fraud agencies. We will supply their names and addresses upon request to Furness Building Society 51-55 Duke Street Barrow-in-Furness Cumbria LA14 1RT.
- viii) An 'association' between the 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 will 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.
- ix) We may make periodic searches of Group records, credit reference and fraud prevention agencies to manage your account with us, to take decisions regarding credit, including whether to make credit available or to continue or extend existing credit. The searches will not be seen or used by lenders to assess your ability to obtain credit.
- x) It is important that you read and understand all sections particularly e i) to e x) Please Note: By signing this application, you agree that we can use your information in this way.
- f) I accept that the Society may at any time before any mortgage offered to me is completed, withdraw, revise or cancel such offer.
- g) I understand that the Society does not warrant the purchase price is reasonable and that the payment of a valuation fee shall not bind the Society to grant an advance.
- h) I have received a copy of the MORTGAGE VALUATION leaflet.
- i) Where a HOMEBUYERS VALUATION AND REPORT has been chosen, I agree to a valuer being instructed to prepare the report and valuation and accept the terms and condition of engagements.
- j) I understand that the information given in the Application Form will form the basis of any mortgage advance awarded and agree to immediately inform the society of any changes in the information given.
- k) I authorise the Society, where applicable, to charge premiums to my mortgage account in respect of insurances arranged with this application.
- l) I authorise Furness Building Society to make such enquiries, where this is done in the interests of fraud prevention, as it considers necessary in relation to my application, mortgage or other requirements and to disclose information provided by me on this application form to other organisations and public bodies.
- m) I consent to the Society using the information contained in this form and analysing the operation of my account for marketing purposes to allow it to provide details of products or services it may believe to be of interest to me. I understand that I can request not to receive any details about the Society's products and services by writing to Furness Building Society, 51-55 Duke Street Barrow-in-Furness Cumbria LA14 1RT or by ticking this box. Applicant 1: Applicant 2:
- n) I consent to the information provided being shared by the Society with other companies within the Furness Building Society Group, a list of which is available from the address below, and companies with which the Society has a business relationship, for marketing purposes. I understand that I can request that the Society does not share my personal details with these companies by writing to Furness Building Society 51-55 Duke Street Barrow-in-Furness Cumbria LA14 1RT, or by ticking this box. Applicant 1: Applicant 2:
- o) I consent to the Society contacting me by telephone, for marketing purposes to provide details about its products. I understand that I can request not to be contacted by these means by writing to Furness Building Society 51-55 Duke Street Barrow-in-Furness Cumbria LA14 1RT or by ticking this box. Applicant 1: Applicant 2:
- p) I consent to the Society contacting me by e-mail or other electronic media, for marketing purposes to provide details about its products. I understand that I can request not to be contacted by these means by writing to Furness Building Society 51-55 Duke Street Barrow-in-Furness Cumbria LA14 1RT or by ticking this box. Applicant 1: Applicant 2:
- q) For the purposes of the Data Protection Act 1998 the Society is the Data Controller responsible for the processing of your personal data. Under Data Protection Legislation you have the right of access to your personal records held on file. A charge may be made by the Society for the administration involved in providing this information.

Your personal details will only be released to third parties where the Society is legally compelled to provide this information, where there is a duty to the public to disclose or where the interest of the Society requires disclosure. In other cases, disclosure will only be made at your request or with your consent.

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

Signature of First Applicant

Signature of Second Applicant

Date

Date

IMPORTANT

Please carefully check your answers in each section to ensure that you have given us all the information we need (please tick)

- | | | | | |
|---|-----------------------|--------------------------|--|--------------------------|
| Check that you have completed | Last 4 payslips & P60 | <input type="checkbox"/> | Last 3 years accounts if applicable | <input type="checkbox"/> |
| | Valuation Fee | <input type="checkbox"/> | Application Fee (where applicable) | <input type="checkbox"/> |
| Current lenders latest annual statements
(for all mortgages and secured loans) | | <input type="checkbox"/> | Identification address, verification
(eg passport, driving licence) | <input type="checkbox"/> |

Please see separate leaflet

Please ensure that you have enclosed these forms, where appropriate, with your application.

Date of entry (Scotland only)

FOR OFFICE USE ONLY

Initial Valuation Fee

Date Paid

Rec. No.

Other Fee(s)







Head Office:
51-55 Duke Street, Barrow-in-Furness, Cumbria LA14 1RT
Telephone: (01229) 824560
Facsimile: (01229) 837043