

Buy to Let & Holiday Let Application Form



We are delighted...

that you have chosen Market Harborough to provide you with a mortgage. We can promise that we will do everything we can to make the application process as quick and efficient as possible. We have tried to make this form simple and easy to complete, however if you have any difficulties or require further information, please contact our Mortgage Team, who will be happy to help.

Market Harborough Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 206041. The Financial Conduct Authority is the independent watchdog that regulates financial services, including mortgage lending, however Holiday Let and Buy to Let loans may not always be formally regulated.

We are a mutual organisation offering competitive, innovative products delivered with professional personal service.

We welcome your opinion, so please contact us at customersfirst@mhbs.co.uk if you have a view which you would like to share.

Thanks again,

Mark Robinson, CEO

PLEASE NOTE

Please carefully read and complete this form fully in black ink using block capitals.

If there is insufficient space for some of your answers, please use the additional information sheets towards the back of this form.

Where there is a choice of answer, please tick the appropriate box.

All questions must be answered. However, where a question is not applicable state 'NO', 'NONE' or 'N/A'.

Please ensure that the declaration is **SIGNED BY ALL APPLICANTS** and submit all enclosures required.

Unfortunately delays can occur if the application form is incomplete.

UK Finance guidance on the responsibilities of being a landlord.

As a landlord you have a number of statutory duties and obligations to your tenant(s), these include the safety and integrity of the property, how any deposit is held and protected, appropriate buildings insurance cover and how you treat your tenant(s) along with many other matters.

We strongly recommend you take legal advice on your obligations and consult a letting agent and access the information available from the National Landlords Association, Residential Landlords Association and the Association of Residential Letting Agents. The "Right to Rent" code of practice and Landlord responsibilities can be found via www.gov.uk.

We will have regard to the expected sustainable monthly income from the letting of the property when assessing the affordability for mortgage purposes. The actual income generated may be different and can be influenced over time by changes within the rental market and the condition of your property.

You will remain responsible for meeting the costs of your mortgage and the additional costs associated with letting the property for the duration of your ownership.

What do you need to submit with your application form?

Please remember to enclose the following documentation as well as any fees due when returning this application form so that we can process your application as quickly as possible.

Each applicant must supply the required additional supporting information detailed below, together with proof of identity. Please refer to our separate leaflet 'Proving Your Identity' for further details. We require only original or certified documentation. For certification purposes we will accept the following types of signatory:

- Lawyer
- Banker
- Justice of the Peace
- Medical Practitioner
- Teacher
- Authorised Financial Intermediary
- Accountant
- Chartered Surveyor
- Minister of Religion
- Embassy/Government Official
- Notary Public

Additional Supporting Information

| Proof of earnings | Applicant 1 | Applicant 2 |
|--|--------------------------|--------------------------|
| <u>Employed</u> | | |
| Last 3 months' payslips | <input type="checkbox"/> | <input type="checkbox"/> |
| Last 3 months' bank statements | <input type="checkbox"/> | <input type="checkbox"/> |
| P60 | <input type="checkbox"/> | <input type="checkbox"/> |
| <u>Self Employed</u> | | |
| Last 3 years' accounts | <input type="checkbox"/> | <input type="checkbox"/> |
| Last 3 years' Tax calculations | <input type="checkbox"/> | <input type="checkbox"/> |
| Last 3 years' Tax year overview | <input type="checkbox"/> | <input type="checkbox"/> |
| Last 3 months' bank statements | <input type="checkbox"/> | <input type="checkbox"/> |
| <u>Proof of Mortgage payments</u> | | |
| Most recent mortgage statement plus proof of payments since last statement | <input type="checkbox"/> | <input type="checkbox"/> |
| <u>Proof of deposit</u> | | |
| Most recent savings account statement(s) | <input type="checkbox"/> | <input type="checkbox"/> |
| <u>Proof of any Buy to Let rental income</u> | | |
| Assured Shorthold Tenancy Agreement | <input type="checkbox"/> | <input type="checkbox"/> |

FEES

Certain fees may be payable during the course of this mortgage application such as a product fee, valuation fee and application fee. These will be detailed on the Illustration.

Please tick how you wish to pay these:

By debit / credit card

By cheque (payable to yourself)

If you want to use your debit / credit card we will phone you to collect the relevant card details.

Section 1

Personal Details

Applicant 1

Applicant 2

Surname

Title (Please circle)

Forenames (In full)

Date of birth (dd/mm/yy)

Planned date of retirement (dd/mm/yy)

Nationality

National Insurance Number

Marital status (Please circle)

If applicant 2 is acting as a guarantor, please state the relationship to applicant 1

Time at current address

Current address

Correspondence address if different to the above

Contact details

(Please include STD codes)

E-mail:(compulsory if outside the UK)

Current country of residence

(Note: This is where you are domiciled.)

Current residence

(Note: If "Owned outright" and a mortgage has been redeemed within the last 12 months, please give details in section 7.)

Name of your current lender

Mortgage account number

Will the current mortgage be repaid on or before commencement of this new loan?

Current rent repayment

Is life assurance in place?

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| Years | Months |
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| <input type="checkbox"/> Mortgaged | <input type="checkbox"/> Owned outright |
| <input type="checkbox"/> Rented | <input type="checkbox"/> Tied |
| <input type="checkbox"/> With parents | <input type="checkbox"/> With friends |
| <input type="checkbox"/> Other (specify)..... | |

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| Yes | No |
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|---|---|
| <input type="checkbox"/> Mortgaged | <input type="checkbox"/> Owned outright |
| <input type="checkbox"/> Rented | <input type="checkbox"/> Tied |
| <input type="checkbox"/> With parents | <input type="checkbox"/> With friends |
| <input type="checkbox"/> Other (specify)..... | |

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| Yes | No |
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| Yes | No |
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Section 1

Personal Details (cont'd)

If you have lived at your current address for less than two years, please provide proof of occupancy (please refer to our 'Proving Your Identity' leaflet for details).

If you have changed address or changed your surname in the last 3 years please complete the section below detailing ALL changes in this period:-

| | Applicant 1 | Applicant 2 |
|--|---|---|
| Previous surname | <input type="text"/> | <input type="text"/> |
| Previous address | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| | <small>Post code</small> | <small>Post code</small> |
| Date of change | <input type="text"/> | <input type="text"/> |
| Previous accommodation | <input type="checkbox"/> Mortgaged <input type="checkbox"/> Owned outright <input type="checkbox"/> Rented <input type="checkbox"/> Tied <input type="checkbox"/> With parents <input type="checkbox"/> With friends <input type="checkbox"/> Other (specify)..... | <input type="checkbox"/> Mortgaged <input type="checkbox"/> Owned outright <input type="checkbox"/> Rented <input type="checkbox"/> Tied <input type="checkbox"/> With parents <input type="checkbox"/> With friends <input type="checkbox"/> Other (specify)..... |
| Name of your previous lender | <input type="text"/> | <input type="text"/> |
| Previous mortgage account number | <input type="text"/> | <input type="text"/> |
| Time at this previous address | Years Months | Years Months |
| If you are currently living outside the UK please confirm your most recent address in the UK | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| | <small>Post code</small> | <small>Post code</small> |
| Time at this previous address | Years Months | Years Months |

Section 1

Personal Details (cont'd)

Please complete with your bank account details where your mortgage payments will be taken from.

YOUR BANK DETAILS

| | Applicant 1 | Applicant 2 |
|--------------------------|--|--|
| Bank Sort Code | <input type="text"/> | <input type="text"/> |
| Name and address of bank | <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> |
| | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> |
| Account name | <input type="text"/> | <input type="text"/> |
| Account number | <input type="text"/> | <input type="text"/> |

Please note the mortgage payments will need to be debited from a mainland UK bank account.

ASSET(S) SUMMARY

| | Applicant 1 | Applicant 2 |
|---------------------------------|------------------------|------------------------|
| Value of your current residence | £ <input type="text"/> | £ <input type="text"/> |
| Value of other properties owned | £ <input type="text"/> | £ <input type="text"/> |
| Cash deposits | £ <input type="text"/> | £ <input type="text"/> |
| Value of other investments | £ <input type="text"/> | £ <input type="text"/> |

LIABILITIES SUMMARY

| | Applicant 1 | | Applicant 2 | |
|---------------------------------|----------------------------------|--|----------------------------------|--|
| Mortgage on current residence | Amount £ <input type="text"/> | Cost per month £ <input type="text"/> | Amount £ <input type="text"/> | Cost per month £ <input type="text"/> |
| Mortgage(s) on other properties | Amount £ <input type="text"/> | Cost per month £ <input type="text"/> | Amount £ <input type="text"/> | Cost per month £ <input type="text"/> |
| Other secured loans | Amount £ <input type="text"/> | Cost per month £ <input type="text"/> | Amount £ <input type="text"/> | Cost per month £ <input type="text"/> |
| Other debts | Amount £ <input type="text"/> | Cost per month £ <input type="text"/> | Amount £ <input type="text"/> | Cost per month £ <input type="text"/> |

FINANCIAL COMMITMENTS

Please give details of any current financial commitments - (exclude other mortgage commitments as this information will be completed in sections 3 & 4) eg. car loans/finance, bank loans/overdrafts, credit cards and maintenance.

Please also provide details for any loan, mortgage or other financial commitment where you are a guarantor (if applicable).

FINANCIAL COMMITMENTS TO BE REPAID AS PART OF THIS MORTGAGE LOAN

| | | | |
|-----------------------------|--|--------------------|---|
| Name of lender | | Account number | |
| Name of applicant(s) liable | | Amount outstanding | £ |
| Purpose of loan | | Monthly payment | £ |

| | | | |
|-----------------------------|--|--------------------|---|
| Name of lender | | Account number | |
| Name of applicant(s) liable | | Amount outstanding | £ |
| Purpose of loan | | Monthly payment | £ |

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|-----------------------------|--|--------------------|---|
| Name of lender | | Account number | |
| Name of applicant(s) liable | | Amount outstanding | £ |
| Purpose of loan | | Monthly payment | £ |

| | | | |
|-----------------------------|--|--------------------|---|
| Name of lender | | Account number | |
| Name of applicant(s) liable | | Amount outstanding | £ |
| Purpose of loan | | Monthly payment | £ |

If you have more commitments to be repaid as part of this mortgage loan please supply details in section 7.

FINANCIAL COMMITMENTS WHICH WILL REMAIN AFTER THIS MORTGAGE LOAN COMPLETES

| | | | |
|-----------------------------|--|--------------------|---|
| Name of lender | | Account number | |
| Name of applicant(s) liable | | Amount outstanding | £ |
| Purpose of loan | | Monthly payment | £ |

| | | | |
|-----------------------------|--|--------------------|---|
| Name of lender | | Account number | |
| Name of applicant(s) liable | | Amount outstanding | £ |
| Purpose of loan | | Monthly payment | £ |

| | | | |
|-----------------------------|--|--------------------|---|
| Name of lender | | Account number | |
| Name of applicant(s) liable | | Amount outstanding | £ |
| Purpose of loan | | Monthly payment | £ |

| | | | |
|-----------------------------|--|--------------------|---|
| Name of lender | | Account number | |
| Name of applicant(s) liable | | Amount outstanding | £ |
| Purpose of loan | | Monthly payment | £ |

If you have more commitments which will remain after this mortgage loan completes please supply details in section 7.

FOR EMPLOYED APPLICANTS OR SELF-EMPLOYED APPLICANTS WITH A SHAREHOLDING OF LESS THAN 25%

We will use this information to contact your employer for confirmation of your employment and income. Please make sure the details are correct for the person / department.

| | Applicant 1 | Applicant 2 |
|--|--|--|
| Name and address of employer | <div style="border: 1px solid black; height: 15px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; height: 15px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; height: 15px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; display: flex; justify-content: space-between; align-items: center;"> Post code <input style="width: 80%; height: 15px;" type="text"/> </div> | <div style="border: 1px solid black; height: 15px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; height: 15px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; height: 15px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; display: flex; justify-content: space-between; align-items: center;"> Post code <input style="width: 80%; height: 15px;" type="text"/> </div> |
| Contact name/position of employer | <input style="width: 95%; height: 15px;" type="text" value=" /"/> | <input style="width: 95%; height: 15px;" type="text" value=" /"/> |
| Phone number (Including STD code) | <input style="width: 95%; height: 15px;" type="text"/> | <input style="width: 95%; height: 15px;" type="text"/> |
| Email <small>(The Society will email an employment reference enquiry to your employer)</small> | <input style="width: 95%; height: 15px;" type="text"/> | <input style="width: 95%; height: 15px;" type="text"/> |
| Your present job title | <input style="width: 95%; height: 15px;" type="text"/> | <input style="width: 95%; height: 15px;" type="text"/> |
| Is the employment:- <small>(Please tick)</small> | <div style="border: 1px solid black; padding: 5px;"> <input type="checkbox"/> Contract <div style="display: flex; align-items: center; margin-left: 20px;"> <input style="width: 20px; height: 15px;" type="text"/> <input style="width: 20px; height: 15px;" type="text"/> <input style="width: 20px; height: 15px;" type="text"/> <i>Date contract ends</i> </div> <input type="checkbox"/> Probationary <div style="display: flex; align-items: center; margin-left: 20px;"> <input style="width: 20px; height: 15px;" type="text"/> <input style="width: 20px; height: 15px;" type="text"/> <input style="width: 20px; height: 15px;" type="text"/> <i>Date probation ends</i> </div> <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> On commission basis only </div> | <div style="border: 1px solid black; padding: 5px;"> <input type="checkbox"/> Contract <div style="display: flex; align-items: center; margin-left: 20px;"> <input style="width: 20px; height: 15px;" type="text"/> <input style="width: 20px; height: 15px;" type="text"/> <input style="width: 20px; height: 15px;" type="text"/> <i>Date contract ends</i> </div> <input type="checkbox"/> Probationary <div style="display: flex; align-items: center; margin-left: 20px;"> <input style="width: 20px; height: 15px;" type="text"/> <input style="width: 20px; height: 15px;" type="text"/> <input style="width: 20px; height: 15px;" type="text"/> <i>Date probation ends</i> </div> <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> On commission basis only </div> |
| Are you under notice of termination of employment or redundancy? | <div style="display: flex; gap: 10px;"> <input style="width: 40px; height: 15px;" type="text" value="Yes"/> <input style="width: 40px; height: 15px;" type="text" value="No"/> </div> | <div style="display: flex; gap: 10px;"> <input style="width: 40px; height: 15px;" type="text" value="Yes"/> <input style="width: 40px; height: 15px;" type="text" value="No"/> </div> |

Section 2

Occupation (cont'd)

| | Applicant 1 | Applicant 2 |
|---|--|--|
| Are you a UK tax payer? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Annual Gross Basic Income | £ <input type="text"/> Annual | £ <input type="text"/> Annual |
| Guaranteed overtime/ bonus/ commission | £ <input type="text"/> Annual | £ <input type="text"/> Annual |
| Regular overtime/bonus/commission | £ <input type="text"/> Annual | £ <input type="text"/> Annual |
| Allowances | £ <input type="text"/> Annual | £ <input type="text"/> Annual |
| Time with employer | <input type="text"/> Years <input type="text"/> Months | <input type="text"/> Years <input type="text"/> Months |
| Percentage shareholding <small>(if you are employed by a Limited Company, or are a Director/Partner)</small> | <input type="text"/> % | <input type="text"/> % |

Note: Please supply Accountant details if your shareholding is 25% or more and complete section below.

FOR SELF-EMPLOYED AND APPLICANTS WITH A SHAREHOLDING OF 25% OR MORE

| | Applicant 1 | Applicant 2 | | | | | | | | | | | | |
|---|---|---|------------|---|------------|---|------------|--|---|------------|---|------------|---|------------|
| Is your Business:- | <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Company <input type="checkbox"/> Sole trader <input type="checkbox"/> Sub-contractor | <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Company <input type="checkbox"/> Sole trader <input type="checkbox"/> Sub-contractor | | | | | | | | | | | | |
| What percentage is your shareholding? | <input type="text"/> % | <input type="text"/> % | | | | | | | | | | | | |
| Name of company/partnership | <input type="text"/> | <input type="text"/> | | | | | | | | | | | | |
| Type of business | <input type="text"/> | <input type="text"/> | | | | | | | | | | | | |
| In what year was the business established? | <input type="text"/> | <input type="text"/> | | | | | | | | | | | | |
| How long have you been with the business? | <input type="text"/> | <input type="text"/> | | | | | | | | | | | | |
| Registered business address | <input type="text"/> <input type="text"/> <input type="text"/> Post code | <input type="text"/> <input type="text"/> <input type="text"/> Post code | | | | | | | | | | | | |
| Phone number (including STD code) | <input type="text"/> | <input type="text"/> | | | | | | | | | | | | |
| VAT number (if registered) | <input type="text"/> | <input type="text"/> | | | | | | | | | | | | |
| Company registration number <small>(if applicable)</small> | <input type="text"/> | <input type="text"/> | | | | | | | | | | | | |
| Your last 3 years' income derived from the business | <table border="1"> <tr><td>£</td><td>Year ended</td></tr> <tr><td>£</td><td>Year ended</td></tr> <tr><td>£</td><td>Year ended</td></tr> </table> | £ | Year ended | £ | Year ended | £ | Year ended | <table border="1"> <tr><td>£</td><td>Year ended</td></tr> <tr><td>£</td><td>Year ended</td></tr> <tr><td>£</td><td>Year ended</td></tr> </table> | £ | Year ended | £ | Year ended | £ | Year ended |
| £ | Year ended | | | | | | | | | | | | | |
| £ | Year ended | | | | | | | | | | | | | |
| £ | Year ended | | | | | | | | | | | | | |
| £ | Year ended | | | | | | | | | | | | | |
| £ | Year ended | | | | | | | | | | | | | |
| £ | Year ended | | | | | | | | | | | | | |

Section 2

Occupation (cont'd)

Name and address of Accountant

Phone number (including STD code)

Email

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| Applicant 2 | |
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OTHER INCOME (excluding rental income)

Description and source of income
(eg. investment income)

Amount of other income

How long have you been receiving
this income?

| | | |
|---|-------|--------|
| | | |
| £ | | Annual |
| | Years | Months |

| | | |
|---|-------|--------|
| | | |
| £ | | Annual |
| | Years | Months |

Section 2

Occupation (cont'd)

To enable us to fully assess the affordability of your mortgage application, we need to understand what your future income and expenditure would be (and in what currencies) once this mortgage has been agreed and is complete.

Please carefully complete the budget planner indicating the currencies in which you spend and receive money.

MONTHLY BUDGET PLANNER

| | | | |
|---|--|---|--|
| Family Size | Number of Adults <input style="width: 40px;" type="text"/> | Number and age of Dependent Children <input style="width: 100px;" type="text"/> | |
| (#) Monthly expenditure once this mortgage has been agreed and is complete | | | |
| (If you make no payment please insert 0.00) | | | |
| Please Specify | (1) Expenditure in the UK once this mortgage is agreed and complete | (2) Expenditure in your country of residence once this mortgage is agreed and complete Currency in country of Residence (please specify): | (3) Expenditure in any other currency once this mortgage is agreed and complete Other [if different to (2)] (please specify): |
| | Sterling (£) | | |
| Mortgage/Rent | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| Buy To Let Mortgage Repayments | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| Other Loan Commitments (that will not be paid off by the new mortgage) | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| Maintenance Payments (CSA or court order) | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| Grocery Costs | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| Household Energy Costs (eg. gas, oil, electricity) | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| Water | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| Telephone (including mobile) | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| Television Licence / Subscriptions (eg. broadband, SKY etc) | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| Household Goods | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| Council Tax (or equivalent for foreign property) | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| Ground Rent / Service Charge | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| Buildings / Building and Contents Insurance / Landlord Insurance | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| School Fees / Child Care Costs | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| Car Costs (eg. tax, insurance, repairs etc) | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| Travel Costs (eg. petrol, rail season ticket) | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| Clothing | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| Personal Goods (eg. toiletries etc) | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| Private Pension Contributions | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| Insurance Premiums (eg. life assurance, critical illness & payment protection) | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| Repayment Strategy On Interest Only Loans (eg. endowment premiums, ISA subscriptions etc) | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| Holidays / Entertainment | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| Pet Costs (eg. food, insurance, vet fees) | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| Credit Card Payments (exclude any expenditure already included above) | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| Other Expenditure (please provide details in the additional information section) | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |
| MONTHLY TOTAL: | £ | <input style="width: 100px;" type="text"/> | <input style="width: 100px;" type="text"/> |

(#) for single applicants please insert ALL household expenditure even if paid by another person.

Section 2

Occupation (cont'd)

Net monthly income

Please insert the amount of pay (*) **after tax** and any other deductions

| APPLICANT 1 | (1) | (2) | (3) |
|---|---------------------|---|---|
| Currency | Sterling (£) | Non-Sterling Currency (please specify): | Additional Non-Sterling Currency [if different to (2)] (please specify): |
| Basic Salary | £ | | |
| Other earned income (please specify type) | £ | | |
| <div style="border: 1px solid black; height: 20px; width: 100%;"></div> | | | |
| Other State Benefits | £ | | |
| Pension Income | £ | | |
| TOTAL: | £ | | |

Net monthly income

Please insert the amount of pay (*) **after tax** and any other deductions

| APPLICANT 2 | (1) | (2) | (3) |
|---|---------------------|---|---|
| Currency | Sterling (£) | Non-Sterling Currency (please specify): | Additional Non-Sterling Currency [if different to (2)] (please specify): |
| Basic Salary | £ | | |
| Other earned income (please specify type) | £ | | |
| <div style="border: 1px solid black; height: 20px; width: 100%;"></div> | | | |
| Other State Benefits | £ | | |
| Pension Income | £ | | |
| TOTAL: | £ | | |

If a Buy to Let purchase or remortgage, what is the approximate gross monthly income being received or to be received?

Are you aware of any changes to your expenditure or income likely to affect your ability to meet your mortgage payment? (If "yes" please give details in the additional information section).

| | |
|-----|----|
| Yes | No |
|-----|----|

(*) for applicants who own 25% or more of their own business, please insert the average monthly income taken from it.

Section 3

Property to be Mortgaged

Address of property to be mortgaged to the Society

| | |
|--|-----------|
| | |
| | Post code |

Mortgage amount required
(include fees you wish to add to the mortgage)

£

Product required

What type or mix of mortgage do you require?

Interest only £ Repayment £

Length of Mortgage

Years Months

If you are buying the property

Please give details regarding the source of the deposit being provided (eg. from savings, inheritance, surplus from sale of existing property or incentives being provided to you on a new build property.)

Purchase price £ Amount of your deposit £

Do you have any business connections with the owner?

YES NO (if 'yes' please supply details in section 7)

Is the property being purchased from a relative?

YES NO (if 'yes' please supply details in section 7)

Is a deed of gift involved?

YES NO (if 'yes' please supply details in section 7)

If this is a remortgage

Enter details of your existing mortgage on this property

Lender Account number

Borrower(s) names

Balance outstanding £ Monthly payment £

Estimated Property Value £

List from the following options the amounts you wish to borrow:

Sum to repay outstanding mortgage

£

Sum to repay any existing debt used for other reasons (eg. credit cards, car loans, other charges etc. Give details in section 6)

£

Sum to pay for proposed home improvements (please enclose estimates with this form)

£

Sum to buy the interest of an existing owner

£

Total
(this sum must equal the amount of loan applied for)

£

Section 3

Property to be mortgaged (Cont'd)

Description of property
(please tick applicable options)

(For multiple units of Holiday Let complex, complete section 4)

| | | | | | |
|---------------|--------------------------|--------------------|--------------------------|---------------------------------|--------------------------|
| House | <input type="checkbox"/> | Terraced | <input type="checkbox"/> | If flat, no. of flats in block | <input type="checkbox"/> |
| Detached | <input type="checkbox"/> | Studio Flat | <input type="checkbox"/> | If flat, no. of floors in block | <input type="checkbox"/> |
| Bungalow | <input type="checkbox"/> | Purpose Built Flat | <input type="checkbox"/> | Ex local authority | <input type="checkbox"/> |
| Semi-detached | <input type="checkbox"/> | Converted Flat | <input type="checkbox"/> | | |

Construction type

Type of walls

Type of roof

Number of bedrooms

Tenure (tick applicable option)

Freehold?

Commonhold?

Leasehold? For a term of years from

Annual ground rent Annual service charge

Year built

If new build purchase, please provide details of any incentives offered by the builder

If the property is a new build or has been built within the last 10 years, does or will it have the benefit of:

NHBC Premier Guarantee Architects' Certificate Other (please provide details in section 7)

General

If answering "yes" to any of the following questions, please provide details on the Additional Information Sheet in section 7.

What is the Energy Performance Certificate (EPC) rating for this property?

Do you intend to carry out any immediate improvements?
(please provide estimates with this form)

Yes

No

Are you aware of any occupancy/planning/covenant restrictions that the property has?

Yes

No

Is the property's principal use for holiday letting by persons who are not connected with you (the borrower)?

Definition of connected with borrower(s) is "Spouse, civil partner, sibling, child, grandparent or grandchild, or a person whose relationship with the Borrower has the characteristics of the relationship between husband and wife".

Yes

No

Will the property be used by yourself or your family at any time?

Yes

No

Will you or your family live in the property in the future?

Yes

No

Have you ever lived in the property?

Yes

No

Have you previously made an application elsewhere for a loan on this property or any other property in the last 6 months?

Yes

No

Are you aware of any defects to the property (eg. subsidence) ?

Yes

No

Will you have any other loans secured against the property being mortgaged?

Yes

No

Will you have any other loans secured against any **other** property at the commencement of this mortgage?

Yes

No

Section 4

Additional questions only for Holiday Let

Holiday Let Business Plan

Description of Holiday Let including facilities available.

| |
|--|
| |
|--|

Number of Units in development

| |
|--|
| |
|--|

Method of letting and advertising

| |
|--|
| |
|--|

What duties will letting agents undertake? (eg. adverts, booking, cleaning etc)

| |
|--|
| |
|--|

Year 1

Financial Projections

(based on 12 months' projections from a specialist letting agent)

| | |
|--------------------|--|
| Letting Income (£) | |
|--------------------|--|

| | |
|-------------------------|--|
| (less agents' fees) (£) | |
|-------------------------|--|

| | |
|---------------------------|--|
| Net income (A) (£) | |
|---------------------------|--|

Estimated Costs

| | |
|--------------|--|
| Cleaning (£) | |
|--------------|--|

| | |
|-----------------|--|
| Advertising (£) | |
|-----------------|--|

| | |
|-----------|--|
| Rates (£) | |
|-----------|--|

| | |
|-----------------|--|
| Electricity (£) | |
|-----------------|--|

| | |
|---------|--|
| Gas (£) | |
|---------|--|

| | |
|-----------|--|
| Water (£) | |
|-----------|--|

| | |
|---------------|--|
| Gardening (£) | |
|---------------|--|

| | |
|---------------|--|
| Insurance (£) | |
|---------------|--|

| | |
|-------------------|--|
| Miscellaneous (£) | |
|-------------------|--|

| | |
|----------------------------|--|
| Total Costs (B) (£) | |
|----------------------------|--|

| | |
|--|--|
| Projected profit for the year (A) - (B) (£) | |
|--|--|

Year 2

Financial Projections

(based on 12 months' projections)

| | |
|--------------------|--|
| Letting Income (£) | |
|--------------------|--|

| | |
|-------------------------|--|
| (less agents' fees) (£) | |
|-------------------------|--|

| | |
|---------------------------|--|
| Net income (A) (£) | |
|---------------------------|--|

Estimated Costs

| | |
|--------------|--|
| Cleaning (£) | |
|--------------|--|

| | |
|-----------------|--|
| Advertising (£) | |
|-----------------|--|

| | |
|-----------|--|
| Rates (£) | |
|-----------|--|

| | |
|-----------------|--|
| Electricity (£) | |
|-----------------|--|

| | |
|---------|--|
| Gas (£) | |
|---------|--|

| | |
|-----------|--|
| Water (£) | |
|-----------|--|

| | |
|---------------|--|
| Gardening (£) | |
|---------------|--|

| | |
|---------------|--|
| Insurance (£) | |
|---------------|--|

| | |
|-------------------|--|
| Miscellaneous (£) | |
|-------------------|--|

| | |
|----------------------------|--|
| Total Costs (B) (£) | |
|----------------------------|--|

| | |
|--|--|
| Projected profit for the year (A) - (B) (£) | |
|--|--|

Existing Holiday/Buy to Let Properties not to be mortgaged to the Society

| | Property 1 | Property 2 |
|--|--|--|
| Full names on existing Holiday / Buy To Let Mortgage | <input type="text"/> | <input type="text"/> |
| Property address | <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> |
| | <input style="width: 80%;" type="text"/> Post code | <input style="width: 80%;" type="text"/> Post code |
| Annual gross rental income received (Buy to Let) / Annual Profit (Holiday Let) | £ <input type="text"/> | £ <input type="text"/> |
| Name and address of current lender | <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> |
| | <input style="width: 80%;" type="text"/> Post code | <input style="width: 80%;" type="text"/> Post code |
| Account number | <input type="text"/> | <input type="text"/> |
| Balance outstanding | £ <input type="text"/> | £ <input type="text"/> |
| Monthly payment | £ <input type="text"/> | £ <input type="text"/> |
| Current valuation | £ <input type="text"/> | £ <input type="text"/> |

| | Property 3 | Property 4 |
|--|--|--|
| Full names on existing Holiday / Buy To Let Mortgage | <input type="text"/> | <input type="text"/> |
| Property address | <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> |
| | <input style="width: 80%;" type="text"/> Post code | <input style="width: 80%;" type="text"/> Post code |
| Annual gross rental income received (Buy to Let) / Annual Profit (Holiday Let) | £ <input type="text"/> | £ <input type="text"/> |
| Name and address of current lender | <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> |
| | <input style="width: 80%;" type="text"/> Post code | <input style="width: 80%;" type="text"/> Post code |
| Account number | <input type="text"/> | <input type="text"/> |
| Balance outstanding | £ <input type="text"/> | £ <input type="text"/> |
| Monthly payment | £ <input type="text"/> | £ <input type="text"/> |
| Current valuation | £ <input type="text"/> | £ <input type="text"/> |

Section 5

General (Cont'd)

| | Applicant 1 | Applicant 2 |
|---|--|--|
| Are you party to any other mortgage not already disclosed in this application form? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| | | |
| If yes to above question, is this to remain in force after commencement of this loan? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| | | |
| Are you a guarantor for any other mortgage, loan or financial commitment? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| | | |
| If yes to above question, is this to remain in force after commencement of this loan? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| | | |
| Have your mortgage/rent repayments ever been in arrears? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| | | |
| Have you ever been insolvent, bankrupt or made an arrangement with your creditors or is there any unsatisfied statutory demand in bankruptcy outstanding against you? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| | | |
| Has a County Court/High Court judgement or default relating to debt ever been made against you? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| | | |
| Have you ever had any criminal convictions? (excluding any motoring offence) | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| | | |
| Have you had a payday loan in the past 12 months? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| | | |

Note: If the answer is 'YES' to any of the questions above, please give details on Additional Information Sheet in Section 7.

SOLICITOR'S DETAILS

Name, address and reference of your Solicitor/
Licensed Conveyancer

We have certain criteria that must be met for them to be acceptable. If they do not meet our criteria you may have to choose an alternative who does, otherwise we will instruct a further Solicitor to act on our behalf and you will be liable for both Solicitor's costs. Please ask to speak to a member of the Mortgage Team who will provide guidance. By completing this we can check whether your Solicitor meets our criteria so you do not experience any unnecessary delay.

| | |
|-----------------------------------|----------------------|
| | |
| | |
| | |
| | |
| | |
| | |
| Postcode | <input type="text"/> |
| Phone number (including STD code) | <input type="text"/> |
| Email | <input type="text"/> |

VALUATION REPORT

1. Valuation Report: The Society needs to obtain a Valuation Report on the property on which you request a loan. A copy of the Report will be given to you, purely for information. This Report is solely to enable the Society to decide how much to lend on the security of the property and on what terms and is not to be used for third party purposes without the express permission of the Valuer and the Society. The Society strongly recommends that you obtain a more detailed report on the condition, value and suitability of the property.

There are two options available for your own Report and these are detailed below. The prices vary and will include the cost of the required Valuation Report. If you require either of these we can provide a quotation.

2. Home Buyer Report: I/We authorise the Society to request on your behalf a qualified surveyor to undertake an RICS Home Buyer Report. The inspection will cover all readily accessible or visible parts of the property; and uses a traffic light rating system on various parts of the property. It is not as thorough as a Building Survey, but more comprehensive than the Valuation Report.

3. Building Survey: This report is the most thorough and will go into more detail to identify defects, but the scope of the report will vary dependent upon the property itself. The cost of this report can be obtained on application. You may discuss the limitations and/or your requirements of the report with the surveyor.

Please indicate the valuation options you wish to choose and sign here:

| |
|---|
| <input type="checkbox"/> 1. Valuation Report |
| <input type="checkbox"/> 2. Home Buyer Report <input type="checkbox"/> 3. Building Survey |
| |
| |

| |
|-------------------------|
| 1st Applicant Signature |
|-------------------------|

| |
|-------------------------|
| 2nd Applicant Signature |
|-------------------------|

ARRANGEMENTS FOR VALUER TO VISIT THE PROPERTY

| | | | |
|---|----------------------|-----------------------------------|----------------------|
| Sellers Name (if applicable) | <input type="text"/> | Phone number (including STD code) | <input type="text"/> |
| Selling agent's name, address and phone number (including STD code) | <input type="text"/> | | |
| | | Post Code | Tel. number |

Who should the Valuer contact to arrange access to the property?
.....
.....

The valuation will be instructed by the Society once the valuation fee has been paid, unless you advise as otherwise below.

This means that valuation fees will not be refunded once your valuation has been instructed if the application does not proceed.

| | |
|---|--------|
| <input type="checkbox"/> No please don't instruct the Valuation | Reason |
|---|--------|

Declaration to be completed by all applicants

Please read carefully

It is important that the whole of this document, including this declaration, is read and understood fully before it is completed, signed and returned to the Society. If you are unsure or confused on any point, please consult the Society or your solicitor. This declaration must be read and signed by each applicant.

1. I/We have personally completed this Mortgage Application Form or, if completed by another (eg. broker or partner), have read every answer, and confirm it to be accurate.
2. I am/We are 18 years of age or over.
3. The information given in this Mortgage Application Form is true to the best of my/our knowledge and belief, and I/we have disclosed any other information material to my/our application. I/We acknowledge that the information that I/we have provided shall be regarded as forming part of the terms of the Mortgage or other contract. If any of the information is incorrect or incomplete I/we will indemnify the Society against all loss that we may suffer and repay our fees, costs and expenses, in connection with this Application and any resulting mortgage advance.
4. I/We undertake to notify the Society of any changes in my/our circumstances (which does or may affect the information given) prior to any mortgage advance being made.
5. I/We accept and agree that the Interest Rate or monthly payment for any Mortgage granted may be varied from time to time in accordance with the terms and conditions of the loan/rules of the Society.
6. I/We confirm that no charges exist over the property other than those that have been notified by me/us, and I/we will not enter into any charge over the property before completion of the Mortgage without the Society's prior written consent.
7. I/We have not arranged any other loan/mortgage or received financial assistance by way of Local Authority or other grant unless already disclosed.
8. I/We confirm that unless otherwise stated in my/our application, I/we have made all payments due under any previous or existing mortgage to which I/we have been a party on the date and in the manner required by the Lender and that no arrears have arisen there under.
9. I/We accept that the Society may at any time before the loan offered to me/us is completed, withdraw, revise or cancel such offer without stating a reason. If the Application is successful the provisions of this declaration will continue to apply after the completion of the Mortgage.
10. All payments made in respect of any Mortgage granted are made for and on behalf of the applicants detailed in this Application, irrespective of the originator of such payments. I/ We understand that where a loan is made to joint applicants, we will be made jointly and severally liable to the Society for the amount of the loan. This means each borrower is liable for the whole debt.
11. I/We authorise the Society, when appropriate, to instruct a Valuer to prepare a Valuation report at my/our cost for the Society's own purposes. I/We understand and accept that no warranty, representation or assurance is given by the Society that the statements, comments or conclusions expressed in any valuation report are accurate or reliable. I/We understand that the Valuation Report is not a market valuation or building survey and it is in my/our best interest to arrange a survey of the property prior to entering into a commitment to purchase or raise finance on the security.
12. I/We accept that any valuation fee is payable in advance and is not returnable once the valuation has been arranged.
13. I/We accept that where a product or other fee is paid to secure funds under a limited issue product, then the fee paid is not refundable. I/We confirm that I/we have been made aware of any potential product fees and/or redemption interest that may be payable on redeeming all or part of the Mortgage.
14. I/We acknowledge that the application fee paid at the outset will go towards the cost of initial assessment of my/our Mortgage Application and that, in the event that my/our Application is declined or does not proceed the application fee will not be refunded.
15. I/We authorise my/our Solicitor/Licensed Conveyancer to disclose to the Society, and the Society is authorised to disclose to the Solicitor or Licensed Conveyancer, any information relating to this Application and to any property referred to in this Application. I/We give up any right to claim Solicitor/client confidentiality or legal privilege in respect of such information.
16. I/We agree to be bound by the rules of the Society.
17. I/We acknowledge that for joint applications the first named will be the Representative Joint Borrower in accordance with the Society's rules.
18. I/We understand that and acknowledge that any person with whom I/we deal in connection with the Mortgage applied for, or any related insurance or investment (apart from an employee of the Society), is not authorised to make any representation or give any undertaking on behalf of the Society whether in relation to the Mortgage, related insurance, investment, or otherwise.
19. I/We have had the terms and conditions of my/our mortgage product explained to me/us and I/we are satisfied with the same.
20. I/We agree that any contract with the Society will be based solely on the terms of this application form, offer mortgage conditions, rules or other literature provided to me/us by the Society. I/We understand the Society does not accept any responsibility or liability to me/us in relation to the suitability or advice and information provided by any third party.

MORTGAGE TRANSFERS BY THE SOCIETY

21. Market Harborough Building Society may look to raise funds or otherwise act in the interests of its members and business generally by transferring mortgages to special subsidiary companies or other third parties and you give your consent to this. Such a transfer could be done in a number of ways such as an outright sale, securitisation, an assignment by way of security or other methods. In some instances Market Harborough Building Society may continue to administer the mortgage afterwards and deal with setting interest rates and charges and other matters. In cases where the Society is no longer involved and notice has been given of the transfer, mortgage customers may no longer be a member of the Society unless they continue to hold a savings account or otherwise qualify.

Section 6

Declaration (cont'd)

22. I/We agree that the Society shall be entitled to pass the particulars contained in this Application together with any documentation relating to the title to the property being mortgaged, the Mortgage entered into, the history of my/our Mortgage account and any other information or documents relating to me/us or the property to any actual or potential transferee, assignee, provider of funds, or other interested or contracting party. I/We further agree that any such person, company or provider may rely on the truth and accuracy of the information contained in this Application.

INFORMATION ABOUT YOU

23. Before you open an account with the Society, we are required by law to check your identity. In order to verify the information you provide we may make searches about you with a credit reference or Fraud Prevention Agency; this will include information from the Electoral Roll. The agencies will record the details of the search whether or not your application proceeds. Other organisations may share these searches in order to prevent fraud. Scoring methods may be used as part of this process. We may ask you to supply at least one original document of confirmation of your identity, address, or both which we will use along with any electronic checks we may perform. Any documents provided to us will be recorded and copied for audit purposes as part of our Anti Money Laundering requirements.

24. The Society is authorised by me/us to take up references and/or enquiries from my/our previous or existing employers, mortgagees, landlords, accountants, bankers, Land Registry or HM Revenue and Customs, searches from credit reference and fraud prevention agencies, and may undertake any other enquiries considered necessary in connection with this Application to confirm the truth and accuracy of the above information and for credit reference. Any costs incurred in doing so will be my/our responsibility.

I/We acknowledge and agree that whether or not a loan is granted, a record of the enquiry will be recorded against my/our file by the agencies concerned. I/We understand that these agencies will link together information in the financial records of my/our financial partner. I/We understand that such linked information may be taken into account in all future applications made by me/us and that this linking will continue until a notice confirming separation (known as "disassociation") is successfully filed at these agencies.

For sole applicants only - I understand that information held about me by credit reference agencies may already be linked to records relating to one or more financial partners. I understand that my application may be assessed with reference to any linked information. Where I borrow or may borrow from the Society, I understand the Society may 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, I understand the Society may tell credit reference agencies who will record the outstanding debt.

25. I/We authorise the Society to disclose any information provided by me/us in this Application to a collective mortgage data checking system so that it can be made available to other financial institutions in the interest of fraud prevention. In the event of a breach of any of the agreements or obligations on my/our part under the loan or other borrowings with the Society which results in me/us obtaining possession of the property, I/we authorise the Society to make available information regarding the account and its conduct to the Council of Mortgage Lenders Possessions Register and HM Revenue and Customs. Information on the conduct of my/our mortgage, loan account and borrowing will be disclosed to credit reference agencies or such other corporate bodies as deemed appropriate.

Marketing Preferences

From time to time we would like to provide you with information about our products and services that may be of interest to you. If you agree to being contacted in this way, please select from the following:

| | | | | | | |
|---------------|-------|--------------------------|-----------|--------------------------|------|--------------------------|
| 1st Applicant | Email | <input type="checkbox"/> | Telephone | <input type="checkbox"/> | Post | <input type="checkbox"/> |
| 2nd Applicant | Email | <input type="checkbox"/> | Telephone | <input type="checkbox"/> | Post | <input type="checkbox"/> |

If you change your mind at any time, simply contact us and we'll update your marketing preferences.

Market Harborough Building Society may process, transfer or disclose your personal information to meet contractual, legal & regulatory obligations. For further details on how your personal information is used and how we maintain the security of your personal information, please refer to our Privacy Policy http://www.mhbs.co.uk/privacy_policy.aspx, or contact the Society's Data Protection Officer at CustomersFirst@mhbs.co.uk or by calling 01858 412250.

The above declaration sets out why the Society requires information about you and how such information will be processed. You should read it carefully as you will be giving your consent to the use of your personal information for all the purposes referred to above. If there is any part of the declaration that you do not understand please ask for further information.

As a last resort, this property may be repossessed if you do not keep up with payments.

I/We confirm that I/we have personally completed this Mortgage Application Form or, if completed by a third party, have read every answer and confirm that the information provided is complete, accurate and true to the best of my/our knowledge.

ALL APPLICANTS PLEASE SIGN AND DATE HERE

1st Applicant signature

2nd Applicant signature

| | | | | | |
|----------------------|----------------------|---|----------------------|---|----------------------|
| <input type="text"/> | <input type="text"/> | / | <input type="text"/> | / | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | / | <input type="text"/> | / | <input type="text"/> |

To be completed by the Introducer (if applicable):

| | | |
|---|--|-----------|
| Introduced by Name and Address | | |
| | | Post code |
| PRA/FCA reference number for individual, firm & network (if applicable) | | |
| Phone number (including STD code) | | |
| E-mail | | |

I confirm that I/my company have/has the necessary permissions from the FCA to advise (where applicable), complete and submit this application on behalf of my/our clients, and that this introduction is not being made as a consequence of the activity of another person which contravenes Section 19 of the Financial Services and Markets Act 2000.

I confirm that the mortgage product and its terms have been fully explained to the applicant(s).

I am acting on my own behalf*/as an appointed representative of * _____

*Please delete whichever is not applicable.

(The level of service provided must be advised, if the sale is a regulated loan. If it is an unregulated loan then information only service is acceptable).

Please list any fee charged by you to your client:

| TYPE OF FEE | AMOUNT (£) | REFUNDABLE TO CLIENT? (Y/N) |
|-------------|------------|-----------------------------|
| | | |
| | | |

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

Evidence of identity has been obtained and certified of one of the following for each applicant:

| | |
|---|--------------------------|
| 1. Full UK driving licence | <input type="checkbox"/> |
| 2. Identity card (Including photograph) | <input type="checkbox"/> |
| 3. Other (Please specify) | <input type="text"/> |

(CERTIFIED copy of relevant identification to be obtained by Introducer and submitted with application papers).

| | | |
|--------|----------------------|------|
| Signed | <input type="text"/> | |
| Name | <input type="text"/> | Date |

Traditional values in a changing world

The Market Harborough is an independent and mutual Building Society, owned and run for the benefit of its members.

We have a wide range of competitive products to suit everyone, in mortgages, savings and insurance. You can be sure we have something to offer you, whatever your life-stage, circumstance or age.

Pop into a branch or pick up the phone and find out how pleasant arranging your finances can be.

mhbs.co.uk

01858 412250

customersfirst@mhbs.co.uk



This information can be made available in Braille, Large Print and Audio Format.

Market Harborough Building Society, The Square, Market Harborough, Leicestershire, LE16 7PD.
Established in 1870, Member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference no.206041

As a last resort, this property may be repossessed if you do not keep up with payments.

Full product details are available upon request. Products may be withdrawn at any time and without notice.