

Buy to Let & Holiday Let Additional Borrowing Application Form



We are delighted...

that you have chosen Market Harborough to provide you with additional borrowing. 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
Employed		
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"/>
Self Employed		
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 overviews	<input type="checkbox"/>	<input type="checkbox"/>
Last 3 months' bank statements	<input type="checkbox"/>	<input type="checkbox"/>

FEES

Certain fees may be payable during the course of this additional borrowing 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

Mortgaged address
(If resident less than three years, please provide all previous addresses within this period in the Additional Information section)

Correspondence address if different to the above

Contact details
(Please include STD codes)

Day:

Evening:

Mobile:

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 6.)

Current rent repayment (if applicable)

Is life assurance in place?

Mr/Mrs/Miss/Ms/Other

Mr/Mrs/Miss/Ms/Other

Married/Single/Divorced/Separated/Widow(er)

Married/Single/Divorced/Separated/Widow(er)

Years

Months

Years

Months

Post code

Post code

Post code

Post code

Mortgaged Owned outright

Rented Tied

With parents With friends

Other (specify).....

Mortgaged Owned outright

Rented Tied

With parents With friends

Other (specify).....

£

£

Yes

No

Yes

No

Section 1

Personal Details (cont'd)

ASSET(S) SUMMARY

	Applicant 1	Applicant 2
Value of your current residence	£	£
Value of other properties owned	£	£
Cash deposits	£	£
Value of other investments	£	£

LIABILITIES SUMMARY

	Applicant 1		Applicant 2	
Mortgage on current residence	Amount £	Cost per month £	Amount £	Cost per month £
Mortgage(s) on other properties	Amount £	Cost per month £	Amount £	Cost per month £
Other secured loans	Amount £	Cost per month £	Amount £	Cost per month £
Other debts	Amount £	Cost per month £	Amount £	Cost per month £

FINANCIAL COMMITMENTS

Please give details of any current financial commitments - (exclude other mortgage commitments as this information will be completed in section 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 REPAYED AS PART OF THIS ADDITIONAL BORROWING

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 to be repaid as part of this additional borrowing please supply details in section 6.

FINANCIAL COMMITMENTS WHICH WILL REMAIN AFTER THIS ADDITIONAL BORROWING 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	£

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	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Post code	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Post code
Contact name/position of employer	<input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/>
Phone number (Including STD code)	<input type="text"/>	<input type="text"/>
Email (The Society will email an employment reference enquiry to your employer)	<input type="text"/>	<input type="text"/>
Your present job title	<input type="text"/>	<input type="text"/>
Is the employment:- (Please tick)	<input type="checkbox"/> Contract <input type="text"/> <input type="text"/> <input type="text"/> Date contract ends <input type="checkbox"/> Probationary <input type="text"/> <input type="text"/> <input type="text"/> Date probation ends <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	<input type="checkbox"/> Contract <input type="text"/> <input type="text"/> <input type="text"/> Date contract ends <input type="checkbox"/> Probationary <input type="text"/> <input type="text"/> <input type="text"/> Date probation ends <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
Are you under notice of termination of employment or redundancy?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
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 (if you are employed by a Limited Company, or are a Director/Partner)	<input type="text"/> %	<input type="text"/> %

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

Section 2

Occupation (cont'd)

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 (if applicable)	<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													
Name and address of Accountant	<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"/>												
Email	<input type="text"/>	<input type="text"/>												

OTHER INCOME (excluding rental income)

Description and source of income (eg. investment income)	<input type="text"/>	<input type="text"/>
Amount of other income	£ <input type="text"/> Annual	£ <input type="text"/> Annual
How long have you been receiving this income?	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months

Section 2

Occupation (cont'd)

To enable us to fully assess the affordability of your additional borrowing application, we need to understand what your future income and expenditure would be (and in what currencies) once this additional borrowing 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 type="text"/>	Number and age of Dependent Children	<input type="text"/>
(#) Monthly expenditure once this additional borrowing has been agreed and is complete				
(If you make no payment please insert 0.00)				
Please Specify	(1)	Expenditure in the UK once this additional borrowing is agreed and complete	(2)	Expenditure in your country of residence once this additional borrowing is agreed and complete
			Currency in country of Residence (please specify):	Other [if different to (2)] (please specify):
		Sterling (£)
Mortgage/Rent	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
Buy To Let Mortgage Repayments	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other Loan Commitments (that will not be paid off by the additional borrowing)	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maintenance Payments (CSA or court order)	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
Grocery Costs	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
Household Energy Costs (eg. gas, oil, electricity)	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
Water	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
Telephone (including mobile)	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
Television Licence / Subscriptions (eg. broadband, SKY etc)	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
Household Goods	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
Council Tax (or equivalent for foreign property)	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
Ground Rent / Service Charge	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
Buildings / Building and Contents Insurance / Landlord Insurance	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
School Fees / Child Care Costs	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
Car Costs (eg. tax, insurance, repairs etc)	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
Travel Costs (eg. petrol, rail season ticket)	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
Clothing	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
Personal Goods (eg. toiletries etc)	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
Private Pension Contributions	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
Insurance Premiums (eg. life assurance, critical illness & payment protection)	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
Repayment Strategy On Interest Only Loans (eg. endowment premiums, ISA subscriptions etc)	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
Holidays / Entertainment	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
Pet Costs (eg. food, insurance, vet fees)	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit Card Payments (exclude any expenditure already included above)	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other Expenditure (please provide details in the additional information section)	£	<input type="text"/>	<input type="text"/>	<input type="text"/>
MONTHLY TOTAL:	£	<input type="text"/>	<input type="text"/>	<input 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			
Currency	(1) Sterling (£)	(2) Non-Sterling Currency (please specify):	(3) 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%; margin-top: 5px;"></div>	£		
Other State Benefits	£		
Pension Income	£		
TOTAL:	£		

Net monthly income

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

APPLICANT 2			
Currency	(1) Sterling (£)	(2) Non-Sterling Currency (please specify):	(3) 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%; margin-top: 5px;"></div>	£		
Other State Benefits	£		
Pension Income	£		
TOTAL:	£		

If a Buy to Let, 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 section 6).

Yes	No
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(*) for applicants who own 25% or more of their own business, please insert the average monthly income taken from it.

Section 3

Additional Borrowing Details

<p>Additional Borrowing Details amount required (include fees you wish to add to the additional borrowing details)</p>	<input style="width: 90%;" type="text"/> £				
<p>Product required</p>	<input style="width: 95%; height: 20px;" type="text"/>				
<p>What type of additional borrowing do you require?</p>	<table border="1" style="width: 100%;"> <tr> <td style="width: 33%;"><input type="checkbox"/> Interest only £</td> <td rowspan="2" style="width: 33%; vertical-align: top;"> How do you intend to repay the capital on an interest only loan? </td> <td rowspan="2" style="width: 33%; vertical-align: top;"> You must give details of your repayment strategy section 6. </td> </tr> <tr> <td><input type="checkbox"/> Repayment £</td> </tr> </table>	<input type="checkbox"/> Interest only £	How do you intend to repay the capital on an interest only loan?	You must give details of your repayment strategy section 6.	<input type="checkbox"/> Repayment £
<input type="checkbox"/> Interest only £	How do you intend to repay the capital on an interest only loan?	You must give details of your repayment strategy section 6.			
<input type="checkbox"/> Repayment £					
<p>Length of additional borrowing</p>	<table border="1" style="width: 100%;"> <tr> <td style="width: 33%; text-align: center;">Years</td> <td style="width: 33%; text-align: center;">Months</td> <td style="width: 33%;"><input type="checkbox"/> Or match existing term</td> </tr> </table>	Years	Months	<input type="checkbox"/> Or match existing term	
Years	Months	<input type="checkbox"/> Or match existing term			
<p>For what purpose is the additional borrowing required? (If purpose of loan is home improvements, estimate/quotes together with plans, specifications, planning permission/building regulations approvals - if applicable - are required)</p>	<input style="width: 100%; height: 100%;" type="text"/>				

Section 4

General

Other properties owned but not to be mortgaged to the Society.

	Property 1	Property 2
Full names on other property	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
Property address	<input style="width: 95%; height: 20px;" type="text"/> <input style="width: 95%; height: 20px;" type="text"/> <input style="width: 95%; height: 20px;" type="text"/> <div style="display: flex; justify-content: flex-end; margin-top: 5px;"> <input style="width: 60px; height: 20px;" type="text"/> Post code </div>	<input style="width: 95%; height: 20px;" type="text"/> <input style="width: 95%; height: 20px;" type="text"/> <input style="width: 95%; height: 20px;" type="text"/> <div style="display: flex; justify-content: flex-end; margin-top: 5px;"> <input style="width: 60px; height: 20px;" type="text"/> Post code </div>
Annual gross rental income received	<input style="width: 95%; height: 20px;" type="text"/> £	<input style="width: 95%; height: 20px;" type="text"/> £
Name and address of current lender	<input style="width: 95%; height: 20px;" type="text"/> <input style="width: 95%; height: 20px;" type="text"/> <input style="width: 95%; height: 20px;" type="text"/> <div style="display: flex; justify-content: flex-end; margin-top: 5px;"> <input style="width: 60px; height: 20px;" type="text"/> Post code </div>	<input style="width: 95%; height: 20px;" type="text"/> <input style="width: 95%; height: 20px;" type="text"/> <input style="width: 95%; height: 20px;" type="text"/> <div style="display: flex; justify-content: flex-end; margin-top: 5px;"> <input style="width: 60px; height: 20px;" type="text"/> Post code </div>
Account number	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
Balance outstanding	<input style="width: 95%; height: 20px;" type="text"/> £	<input style="width: 95%; height: 20px;" type="text"/> £
Monthly payment	<input style="width: 95%; height: 20px;" type="text"/> £	<input style="width: 95%; height: 20px;" type="text"/> £
Current valuation	<input style="width: 95%; height: 20px;" type="text"/> £	<input style="width: 95%; height: 20px;" type="text"/> £

If you have any other properties, please provide details in the Additional Information section.

Section 4

General (Cont'd)

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

Applicant 1

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

Do you have any other loans secured against the current mortgaged property?

 Yes No

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

 Yes No

Are you party to any other mortgage not already disclosed in this application form?

 Yes No

If yes to above question, is this to remain in force after commencement of this additional borrowing?

 Yes No

Are you a guarantor for any other mortgage, loan or financial commitment?

 Yes No

If yes to above question, is this to remain in force after commencement of this additional borrowing?

 Yes No

Have your mortgage/rent repayments ever been in arrears?

 Yes No

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 No

Has a County Court/High Court judgement or default relating to debt ever been made against you?

 Yes No

Have you ever had any criminal convictions? (excluding any motoring offence)

 Yes No

Have you had a payday loan in the past 12 months?

 Yes No

Applicant 2

 Yes No

 Yes No

 Yes No

 Yes No

 Yes No

 Yes No

 Yes No

 Yes No

 Yes No

 Yes No

 Yes No

 Yes No

 Yes No

 Yes No

Note: If the answer is 'YES' to any of the questions above, please give details on Additional Information Sheet in Section 6.

Do you require re-valuation instructions to be issued immediately? (If yes-valuation fee will become due and non-refundable, and must be paid prior to completion)

 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 (£)	<input style="width: 100%;" type="text"/>
(less agents' fees) (£)	<input style="width: 100%;" type="text"/>
Net income (A) (£)	<input style="width: 100%;" type="text"/>
Estimated Costs	
Cleaning (£)	<input style="width: 100%;" type="text"/>
Advertising (£)	<input style="width: 100%;" type="text"/>
Rates (£)	<input style="width: 100%;" type="text"/>
Electricity (£)	<input style="width: 100%;" type="text"/>
Gas (£)	<input style="width: 100%;" type="text"/>
Water (£)	<input style="width: 100%;" type="text"/>
Gardening (£)	<input style="width: 100%;" type="text"/>
Insurance (£)	<input style="width: 100%;" type="text"/>
Miscellaneous (£)	<input style="width: 100%;" type="text"/>
Total Costs (B) (£)	<input style="width: 100%;" type="text"/>
Projected profit for the year (A) - (B) (£)	<input style="width: 100%;" type="text"/>

Year 2

Financial Projections	
(based on 12 months' projections)	
Letting Income (£)	<input style="width: 100%;" type="text"/>
(less agents' fees) (£)	<input style="width: 100%;" type="text"/>
Net income (A) (£)	<input style="width: 100%;" type="text"/>
Estimated Costs	
Cleaning (£)	<input style="width: 100%;" type="text"/>
Advertising (£)	<input style="width: 100%;" type="text"/>
Rates (£)	<input style="width: 100%;" type="text"/>
Electricity (£)	<input style="width: 100%;" type="text"/>
Gas (£)	<input style="width: 100%;" type="text"/>
Water (£)	<input style="width: 100%;" type="text"/>
Gardening (£)	<input style="width: 100%;" type="text"/>
Insurance (£)	<input style="width: 100%;" type="text"/>
Miscellaneous (£)	<input style="width: 100%;" type="text"/>
Total Costs (B) (£)	<input style="width: 100%;" type="text"/>
Projected profit for the year (A) - (B) (£)	<input style="width: 100%;" type="text"/>

Section 4

SOLICITOR'S DETAILS

Note

In most cases it will not be necessary to instruct Solicitors to act. However, if you have (a) charged your property by the way of Second Charge to a third party, such as a bank, then Solicitors will need to prepare a Deed of Postponement, or (b) the original Mortgage was completed prior to August 1986 and no additional borrowings have been made since that date then Solicitors will need to prepare a Further Charge Deed which varies the terms of the Mortgage.

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.

Form with fields for Name, address, reference, Postcode, Phone number, and Email.

Section 5

Declaration

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.

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:

Form for marketing preferences with checkboxes for 1st and 2nd Applicant for Email, Telephone, and Post.

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.

I/We hereby make Application for the above mentioned Additional Borrowing in accordance with the Rules of the Society and I/we certify that the foregoing particulars are true and correct to the best of my/our knowledge and belief. I/We authorise the Society to make any queries or obtain references as it deems necessary and permit any third parties so requested to release such information to the Society.

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.

Form for declaration confirmation with signature lines for 1st and 2nd Applicant.

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		
Name		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.