

# Residential Bridging Application Form (Interest Roll Up)



# 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 on 01858 412610, we'll 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.

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

We welcome your opinion, so please contact us at [customersfirst@mhbs.co.uk](mailto: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 any 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.**

# 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

<b>Proof of earnings</b>	<b>Applicant 1</b>	<b>Applicant 2</b>
<b>Employed</b>		
Last month's payslips	<input type="checkbox"/>	<input type="checkbox"/>
Last month's bank statement	<input type="checkbox"/>	<input type="checkbox"/>
<b>Self employed</b>		
Last year's accounts	<input type="checkbox"/>	<input type="checkbox"/>
Last year's tax calculations	<input type="checkbox"/>	<input type="checkbox"/>
Last year's tax year overview	<input type="checkbox"/>	<input type="checkbox"/>
<b>Proof of mortgage payments</b>		
Most recent mortgage statement plus proof of payments since last statement	<input type="checkbox"/>	<input type="checkbox"/>
<b>Proof of deposit</b>		
Most recent savings account statement(s)	<input type="checkbox"/>	<input type="checkbox"/>

## Development/renovation finance requirements

- Planning permissions including any conditions
- Building regulation approvals
- Copies of all architects drawings
- Detailed dated schedule of works/costings
- Details of architects/project manager/builders
- Warranty provider
- Buildings insurance for the site
- Professional/public liability insurance for the build

## 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)

Day:

Evening:

Mobile:

Email: (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.)

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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	Post code

	Post code


<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).....	



Yes	No
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£
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Yes	No
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	Years	Months
--	-------	--------

	Post code

	Post code


<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).....	



Yes	No
-----	----

£
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Yes	No
-----	----

# 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 three 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"/>
	Post code	Post code
Date of change	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <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).....
Time at this previous address	Years: <input type="text"/> Months: <input type="text"/>	Years: <input type="text"/> Months: <input type="text"/>
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"/>
	Post code	Post code
Time at this previous address	Years: <input type="text"/> Months: <input type="text"/>	Years: <input type="text"/> Months: <input type="text"/>

## 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

Give details of any current financial commitments e.g. car loans/finance, bank loans/overdrafts, credit cards and maintenance. Please exclude other mortgage commitments as this information will be completed in section 4.

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	£

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 6.

### 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 6.

Are you aware of any changes to your expenditure or income likely to affect your ability to repay your loan at the end of the term.

Yes	No
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# Section 3

# Property to be mortgaged

Address of property to be mortgaged to the Society

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

Product required

What type of mortgage do you require?

Length of mortgage

Details of any other person(s) who is not an applicant who will be living in the property

		Post code
£		
<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 on page 8
Years	Months	
Name	Date of birth	Relationship with applicant(s)

### If this is a remortgage

Enter details of your existing mortgage on this property

Date of purchase (dd/mm/yy)

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 (e.g. 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)

Lender	Account number
Borrower(s) names	
Balance outstanding £	Monthly payment £
Estimated property value £	
£	
£	
£	
£	
£	

### If you are buying this property

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

Do you have any business connections with the owner?

Is the property being purchased from a relative?

Is a deed of gift involved?

Purchase price £	Amount of your deposit £ Please provide full details in section 6
<input type="checkbox"/> YES <input type="checkbox"/> NO (if 'yes' please supply details in section 6)	
<input type="checkbox"/> YES <input type="checkbox"/> NO (if 'yes' please supply details in section 6)	
<input type="checkbox"/> YES <input type="checkbox"/> NO (if 'yes' please supply details in section 6)	

# Section 3

# Property to be mortgaged (cont'd)

Description of property  
(please tick applicable options)

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
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Tenure (tick applicable option)

Freehold? <input type="checkbox"/>	Commonhold? <input type="checkbox"/>
Leasehold? <input type="checkbox"/>	For a term of <input type="text"/> years from <input type="text"/>
Annual ground rent <input type="text"/>	Annual service charge <input type="text"/>

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 it or will it have the benefit of:

<input type="checkbox"/> NHBC	<input type="checkbox"/> Premier Guarantee	<input type="checkbox"/> Architects' Certificate	<input type="checkbox"/> Other (please provide details in section 6)
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Within one month of completion, will the property be used wholly as the main residence of you and/or your family and as a private dwelling only? (Note: If 'No' please provide details of use, room by room, in section 6)

Yes	No
-----	----

Is the property being purchased as a result of a Right to Buy option? If so, please state the District Valuer's figure and provide the Right to Buy documents.

Yes	No
-----	----

District Valuer's figure (if applicable)

£ <input style="width: 80%;" type="text"/>
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## General

If answering "yes" to any of the following questions, please provide details on the Additional Information Sheet in section 6.

Do you intend to sell the property to a third party immediately on completion?

Yes	No
-----	----

Do you intend to let any part of the property?

Yes	No
-----	----

Are you aware of any defects in the property (e.g. Subsidence)?

Yes	No
-----	----

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
-----	----

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

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 3

# Property to be mortgaged (cont'd)

### Details of repayment strategy.

### Second property (Onward purchase / additional security)

#### Address of the property

		Post code

.....  
Details of any other person(s) who is not an applicant who will be living in the property

Name	Date of birth	Relationship with applicant(s)

#### If this is a remortgage

Enter details of your existing mortgage on this property

Lender	Account number
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Borrower(s) names

Balance outstanding £	Monthly payment £
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Estimated property value £
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Date of purchase (dd/mm/yy)

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Sum to repay outstanding mortgage

£
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#### If you are buying this property

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

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Purchase price £	Amount of your deposit £ Please provide full details in section 6
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Do you have any business connections with the owner?

<input type="checkbox"/> YES	<input type="checkbox"/> NO	(if 'yes' please supply details in section 6)
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Is the property being purchased from a relative?

<input type="checkbox"/> YES	<input type="checkbox"/> NO	(if 'yes' please supply details in section 6)
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Is a deed of gift involved?

<input type="checkbox"/> YES	<input type="checkbox"/> NO	(if 'yes' please supply details in section 6)
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Is this property being taken as security by the Society?

<input type="checkbox"/> YES	<input type="checkbox"/> NO	(if 'yes' please complete page 9)
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# Section 3

# Second property (cont'd)

Description of property  
(please tick applicable options)

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? <input type="checkbox"/>	Commonhold? <input type="checkbox"/>
Leasehold? <input type="checkbox"/>	For a term of <input type="text"/> years from <input type="text"/>
Annual ground rent <input type="text"/>	Annual service charge <input type="text"/>

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:

<input type="checkbox"/> NHBC	<input type="checkbox"/> Premier Guarantee	<input type="checkbox"/> Architects' Certificate	<input type="checkbox"/> Other (please provide details in section 6)
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Within one month of completion, will the property be used wholly as the main residence of you and/or your family and as a private dwelling only? (Note: If 'No' please provide details of use, room by room, in section 6)

Yes	No
-----	----

Is the property being purchased as a result of a Right to Buy option? If so, please state the District Valuer's figure and provide the Right to Buy documents.

Yes	No
-----	----

District Valuer's figure (if applicable)

£ <input style="width: 100%;" type="text"/>
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## General

If answering "yes" to any of the following questions, please provide details on the Additional Information Sheet in section 6.

Do you intend to sell the property to a third party immediately on completion?

Yes	No
-----	----

Do you intend to let any part of the property?

Yes	No
-----	----

Are you aware of any defects in the property (e.g. Subsidence)?

Yes	No
-----	----

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
-----	----

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

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

	Property 1	Property 2
Full owner's names on other property	<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: 100%;" type="text"/> Post code	<input style="width: 100%;" type="text"/> Post code
Annual gross rental income received	£ <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: 100%;" type="text"/> Post code	<input style="width: 100%;" 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 owner's names on other property	<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: 100%;" type="text"/> Post code	<input style="width: 100%;" type="text"/> Post code
Annual gross rental income received	£ <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: 100%;" type="text"/> Post code	<input style="width: 100%;" 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 4

# General (cont'd)

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

Yes	No
-----	----

Yes	No
-----	----

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

Yes	No
-----	----

Yes	No
-----	----

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

Yes	No
-----	----

Yes	No
-----	----

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

Yes	No
-----	----

Yes	No
-----	----

Have your mortgage/rent repayments ever been in arrears?

Yes	No
-----	----

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
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Yes	No
-----	----

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

Yes	No
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Yes	No
-----	----

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

Yes	No
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Yes	No
-----	----

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

Yes	No
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Yes	No
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Note: If the answer is 'YES' to any of the questions above, please give details on Additional Information Sheet in Section 6.

## SOLICITOR'S DETAILS

As this is a bridging application, the Society requires the use of an additional firm of solicitors to act on our behalf. They will be appointed by the Society to act as separate representation. You will be liable for their costs.

Post code	<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 our 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:

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

## ARRANGEMENTS FOR VALUER TO VISIT THE PROPERTY

Seller's 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"/>		
	<input type="text"/>		
	<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 Residential Bridging Application Form or, if completed by another (e.g. 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 Residential Bridging 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.
  22. We will not let the property or otherwise part with the possession or occupation of the whole property or any part of it without the Society's prior written consent.



## Section 5

## Declaration (cont'd)

23. 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

24. 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.

25. 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.

### 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 [mhbs.co.uk/privacy-policy](http://mhbs.co.uk/privacy-policy) or contact the Society's Data Protection Officer at [DPO@mhbs.co.uk](mailto:DPO@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 Residential Bridging 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.**

1st Applicant signature

2nd Applicant signature

<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)		
Email		

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

mhbs.co.uk

01858 412250

customersfirst@mhbs.co.uk



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

Market Harbourough Building Society, The Square, Market Harbourough, 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.