



MORTGAGE APPLICATION

HEAD OFFICE: SBS House 193 Dalry Road Edinburgh EH11 2EF Tel: 0131-313-7700 Fax: 0131-313-7711 E-mail: mail@scottishbs.co.uk Website: www.scottishbs.co.uk	AREA OFFICE ACCOUNT NO:
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IMPORTANT NOTE

This form should be completed either by you as the applicant(s) in your own handwriting or by your personal adviser.

TO BE COMPLETED AND SIGNED BY THE INTERMEDIARY (if appropriate)

Please read and sign the following declaration:

- I confirm that the application form submitted to the Society
 - * was completed and signed by the applicant(s).
 - * was completed by me according to answers received from the applicant(s) and signed by the applicant(s).
(* delete as appropriate)
- I agree that no advice from the Society has been received or influenced decisions taken by the applicant(s).
- I have provided the applicant with an Initial Disclosure Document (IDD) and Key Facts Illustration (KFI).
- I confirm that the following level of service was provided to the applicant(s):
 Advised Sale Non-Advised Sale
- I am charging the applicant(s) a fee of £ _____ I am not charging the applicant(s) a fee

Name of Introducer/Firm: _____ FRN: _____

Name of Principal: _____ AR Code: _____
(if Appointed Representative)

Signed: _____ Date: _____

PURPOSE OF MORTGAGE APPLICATION (Please tick appropriate box): House Purchase Remortgage

Section 1 - Personal Details

	<u>First Applicant:</u>	<u>Second Applicant:</u>
Are you a first time buyer?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do you have an existing mortgage with the Society?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Title (Mr/Mrs/Miss/Ms/Other)		
Forename(s) in full		
Surname		
Previous surname (including maiden name)		
Nationality		
How long have you been resident in the UK?	_____Years _____Months	_____Years _____Months
National Insurance Number		
Tax Office		
Tax Reference		
Date of birth		

Section 1 (continued) – Personal Details

First Applicant:

Second Applicant:

Marital Status

Married Single Divorced
 Separated Widow(er)

Married Single Divorced
 Separated Widow(er)

Contact telephone number (incl. STD code)

E-Mail Address

Number of dependants

Age(s) of dependant(s)

Section 2 – Current Address Details

First Applicant:

Second Applicant: (complete details if different to First Applicant)

Present Address, including postcode

How long have you lived at your current address?

_____ Years _____ Months

_____ Years _____ Months

Are you?

Owner Tenant Lodger
 Living with relatives/friends

Owner Tenant Lodger
 Living with relatives/friends

Name and address of present lender/landlord

Account Number

Monthly payment

£

£

Current balance outstanding

£

£

Start date of existing mortgage

Section 3 – Previous Address Details (if less than 2 years at current address *)

First Applicant:

Second Applicant: (complete details if different to First Applicant)

Previous Address, including postcode

How long did you live at your previous address?

_____ Years _____ Months

_____ Years _____ Months

Have you had any other lender/ landlord in the last 2 years?

YES NO

YES NO

Section 3 (continued) – Previous Address Details (if less than 2 years at current address *)

	<u>First Applicant:</u>	<u>Second Applicant:</u> (complete details if different to First Applicant)
If yes, name and address of previous lender/landlord		
Account Number		

(* Note: Please complete the details of any other previous addresses in the last 2 years on a separate sheet of paper and attach to this form)

Section 4 – Customer Bank Details *

Name of Bank	
Address of Bank	
Bank Sort Code (from the top right hand corner of your cheque)	
Name(s) of Account Holder(s)	
Account Number	

(* You should also complete the Direct Debit Mandate on the tear-off sheet at the end of this mortgage application form)

Section 5 – Employment Details

	<u>First Applicant:</u>	<u>Second Applicant:</u>
If employed enter name of employer (If self-employed, enter name of accountant) If employed enter address of employer (If self-employed, enter address of accountant)		
What is your job title / occupation?		
If employed, length of service (If self-employed, enter length of time business has been established)	_____Years _____Months	_____Years _____Months
Employee Number		
Name of person who can verify income		
Job title of person who can verify income		
Telephone number of person who can verify income (including STD code)		
Is your position?	<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Contract <input type="checkbox"/> Self-employed	<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Contract <input type="checkbox"/> Self-employed
If employed for less than 1 year, name and address of previous employer (Note: Please complete the details of any other previous employment in the last year on a separate sheet of paper and attach to this form)		

Section 6a – Income Details (Employed Applicants Only)

First Applicant:

Second Applicant:

Basic Annual Income (before tax)	£	£
<u>Guaranteed</u> Annual Overtime	£	£
<u>Guaranteed</u> Annual Bonus	£	£
<u>Guaranteed</u> Annual Commission	£	£
<u>Guaranteed</u> Annual Allowance(s)	£	£
Other <u>Guaranteed</u> Income from employment	£	£
<u>Regular</u> Annual Overtime	£	£
<u>Regular</u> Annual Bonus	£	£
<u>Regular</u> Annual Commission	£	£
<u>Regular</u> Annual Allowance(s)	£	£
Other <u>Regular</u> Income from employment	£	£
Total Annual Income	£	£

Section 6b – Income Details (Self-Employed Applicants Only)

First Applicant:

Second Applicant:

Taxable income for the last 3 years	Year	Amount	Year	Amount
		£		£
		£		£
		£		£
If self-employed are you?	<input type="checkbox"/> Sole Trader <input type="checkbox"/> Partner <input type="checkbox"/> Director		<input type="checkbox"/> Sole Trader <input type="checkbox"/> Partner <input type="checkbox"/> Director	
If Director, what is percentage shareholding?	%		%	
VAT number (if registered)				

Section 7 – Other Income Details

First Applicant:

Second Applicant:

Do you have any other income?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
If YES, state annual amount	£	£
Source of additional income		

Section 8 – Financial Commitments *

First Applicant:		Second Applicant:	
Do you have any other loans, hire purchase agreements, credit cards, maintenance payments, etc.		Do you have any other loans, hire purchase agreements, credit cards, maintenance payments, etc.	
<input type="checkbox"/> YES <input type="checkbox"/> NO If yes, please give details below (*):		<input type="checkbox"/> YES <input type="checkbox"/> NO If yes, please give details below (*):	
Lender		Lender	
Type of loan		Type of loan	
Amount outstanding	£	Amount outstanding	£
Monthly payment	£	Monthly payment	£
Lender		Lender	
Type of loan		Type of loan	
Amount outstanding	£	Amount outstanding	£
Monthly payment	£	Monthly payment	£
Lender		Lender	
Type of loan		Type of loan	
Amount outstanding	£	Amount outstanding	£
Monthly payment	£	Monthly payment	£
Lender		Lender	
Type of loan		Type of loan	
Amount outstanding	£	Amount outstanding	£
Monthly payment	£	Monthly payment	£

(* Note: Please complete any additional financial commitments on a separate sheet of paper and attach to this form)

Section 9a – Loan Requirements (House Purchase only)

a) Purchase price	£
b) Cost of proposed improvements to the property being purchased	£
c) Total Cost (a + b)	£
d) Personal Stake	£
Source of Deposit	
Loan Amount Required (= c – d)	£
Repayment Term	years

Section 9b – Loan Requirements (Remortgage of Existing Property only)

a) Current Balance	£
b) Additional amount required	£
Reason for additional borrowing	
Estimated Valuation	£
Loan Amount Required (= a + b)	£
Repayment Term	years

Section 9c – Loan Requirements (all applications)

Have you previously applied for a mortgage on this property?	<input type="checkbox"/> YES <input type="checkbox"/> NO
If YES, state to whom the application was made and the reason for refusal or not proceeding	
Which of the Society's mortgage products is being requested?	
What type of loan do you want?	<input type="checkbox"/> Repayment <input type="checkbox"/> Interest Only <input type="checkbox"/> Part Repayment/Part Interest Only
If Part Repayment/Part Interest Only how much do you want to borrow on each basis?	Repayment £ _____ Interest Only £ _____
If part or full interest only, how do you intend to repay the capital borrowed?	

Note: Monthly payments for Interest Only mortgages (including any interest-only element if part repayment/part interest-only) cover only the interest due and do not reduce the mortgage balance. You will have to plan how to repay the capital borrowed on this basis and you may wish to consult your solicitor or an independent financial advisor in this connection. **It is your responsibility to make suitable arrangements for repayment of the outstanding capital balance at the end of the mortgage term.**

Section 10 – Credit Information

	<u>First Applicant:</u>	<u>Second Applicant:</u>
Have you ever personally or as a company director been bankrupt or insolvent?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Have you ever failed to keep up payments under a mortgage or other loan?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Have you ever had a county court judgement or court decree registered against you?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Have you ever made arrangements with creditors?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Have you ever been refused a loan	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Have you ever defaulted on credit accounts?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
If you answered yes to any of the above questions, please provide full details		

Section 11 – Property Details

Address of Property to be Mortgaged, including postcode:

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Type of property

- Detached House Semi-detached House Terraced House
 Detached Bungalow: Semi-detached Bungalow Terraced Bungalow
 Purpose built Flat: Converted Flat

If property is a flat

No. of storeys: _____ Floor on which flat is located: _____

Year property was built

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If the property is new, or is less than 10 years old, is it being sold with the protection of any of the following?

- NHBC Buildmark Scheme
 Zurich Municipal NewBuild Scheme
 Architect/Surveyors Supervision Certificate
 NHBC Solo
 Other Please state type: _____

Will the property be your main residence and used solely for residential purposes from when the mortgage commences?

- YES NO

If NO, please give details:

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Section 12 - Valuation Details

Name and address of selling agents
(if applicable)

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Contact Name

--

Telephone Number of selling agents

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Name of seller

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Arrangements for Valuer to visit the property

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If property has already been valued, name and address of valuer

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Section 13 - Solicitors Details

Name of firm

--

Address of firm

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Solicitor Acting

--

Proposed Date of Settlement

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For Society use only: Valuer's Code: _____

Solicitor's Code: _____

Section 14 Insurance Arrangements

Home Insurance

It is a condition of the mortgage that the property, which forms the security for the loan, is adequately insured. The Society reserves the right to insure the property and collect the insurance premium by adding this to the mortgage payment if it does not receive details of buildings insurance arranged independently by you or on your behalf.

It would be helpful if you could confirm the following:

Has or will home insurance for the property be arranged by you or an intermediary acting on your behalf? YES NO

If **Yes**, please complete the following details if the insurance policy has been, or is in the process of being, arranged:

Name of Insurance Company:

Policy Number (if known):

(Important Note: Property Insurance arrangements are to be approved by the Society prior to release of the mortgage funds. Cover should be no less than the re-instatement value recommended by the valuer and should be linked to the RICS annual index of house-building costs. The policy should be endorsed with the Society's interest as Heritable Creditors primo loco. A £25 administration fee will be made and deducted from the loan cheque. The Society's written consent is required for any subsequent alteration to the terms of the policy.)

Mortgage Payment Protection Insurance

It would be helpful if you could also confirm the following:

Has or will mortgage payment protection insurance be arranged for the mortgage by you or an intermediary acting on your behalf? YES NO

If **Yes**, please complete the following details if the insurance policy has been, or is in the process of being, arranged:

Name of Insurance Company:

Policy Number (if known):

Monthly Benefit:

£	

Section 15 Your Information

- We will make searches about you at credit reference agencies who will supply us with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by the Society and associated companies if credit decisions are made about you, or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account.
- To prevent or detect fraud, or to assist in verifying your identity, we may make searches of our records and at fraud prevention agencies that will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We and other companies may use this information if decisions are made about you or others at your address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.
- By stating a financial association with another party, you are also declaring that you are entitled to:
 - disclose information about your joint applicant and/or anyone else referred to by you
 - authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you.
- Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records.
- Joint Applicants: An "association" between the joint applicants and/or any individual identified as your financial partner, will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a 'disassociation' at the credit reference agencies.
- **Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.**
- **We will use the information the information which you have given in this application, together with any other information obtained in connection with your mortgage, for the provision of products and services, administration, marketing and risk assessment (including analysis of your transactions). We may need to disclose your information to any Insurance Company providing cover connected to the mortgage and to other service providers for these purposes. You have a right to apply for a copy of your information (for which we may charge a small fee) and to have any inaccuracies corrected.**
- **You have the right of access to your personal records held by credit and fraud agencies. We will supply their names and addresses upon request to Freepost RLYC-AAGE-YURH, Scottish Building Society, SBS House, 193 Dalry Road, Edinburgh EH11 2EF.**
- **We will not share your information with any other organisation for marketing purposes, but occasionally we would like to tell you about new products or services or special offers introduced by the Society or an associated company. If you would prefer not to receive such information, please tick this box.**

Section 16 Declaration

- a) I/We hereby apply for an advance to be made in accordance with the Rules of the Society and the provisions of the Standard Security.
- b) I/We confirm that the statements made in this application (completed by me/us or by another on my/our behalf) are correct and that any changes that occur before completion of the advance will be advised to the Society.
- c) I/We understand that it may be a criminal offence to make a false statement.
- d) I am/We are over the age of 18 years.
- e) I/We authorise the Society to take up such references as it considers necessary and relevant to this application.
- f) I/We confirm that the difference between the mortgage obtained and the purchase price of the property will be found from my/our resources and that no additional borrowing will be required except as declared herein.
- g) I/We have never been party to a mortgage where the property has been taken into possession or given up by way of voluntary possession.
- h) I/We consent to a copy of this form being passed to anyone acting for the Society.
- i) I/We irrevocably authorise the Society's legal representatives to use our personal data, obtain our deeds and a redemption figure, where necessary, for the purpose of completing our proposed remortgage transaction.
- j) I/We authorise the Society to divulge the confidential financial information contained in this application to any person giving a personal Guarantee or other security for this loan or their legal advisor.
- k) I/We have been advised of the financial commitment being undertaken with this mortgage and I/we are satisfied that it can be afforded.
- l) I/We fully understand that the making of the advance will not imply any warranty by the Society as to the reasonableness of the purchase price or as to the soundness of construction or state of repair of the property.
- m) I/We fully understand that the payment of the valuation fee does not bind the Society to grant an advance and I/we fully understand that I am/we are liable for any valuation fee incurred by the Society irrespective of whether the mortgage application proceeds or not.
- n) I/We fully understand that the Society will retain any commission it receives on any insurance policies it arranges.
- o) I/We fully understand that a copy of the valuation report will be made available to me/us for my/our information and I/we accept the limitations of this report.
- p) I/We fully understand that any advice given by any other person in connection with any regulated investment product is completely independent and separate from the Society and, where an intermediary has introduced the mortgage to the Society, no advice or information on the type of mortgage required has been provided by the Society.
- q) I/We have read and understand section 15 entitled **Your Information** in this application form. By signing this application I/we agree that Scottish Building Society can use my/our information in this way.

SIGNATURE(S) OF APPLICANTS

First Applicant: _____ Date _____

Second Applicant: _____ Date _____

Section 17 Budgeting Aid for Mortgage Applicants

COMPARISON OF MONTHLY INCOME & EXPENDITURE

REGULAR MONTHLY EXPENSES	£	NET MONTHLY INCOME (i.e. after Tax & National Insurance)	£
Proposed Mortgage Repayment (at the current standard variable rate)		First Applicant	
Proposed Insurance Premiums: <ul style="list-style-type: none"> • Buildings/Contents • Endowment/Term Assurance • Pension Policy • Unemployment/Accident/Sickness 			
Continuing Commitments: <ul style="list-style-type: none"> • Car loans/unsecured loans • Bank Overdraft/Credit Cards • Hire Purchase agreements • Maintenance/Alimony • Childminding/Nursery/School Fees 			
Estimated Regular Bills: <ul style="list-style-type: none"> • Council Tax • Electricity • Gas • Other Fuel • Telephone 		Second Applicant	
Shopping: (eg Food, Household Items)		Other Income: Pension Investment Income Maintenance/Alimony (Court Order YES/NO)	
Car Expenses: (Petrol, Insurance, Road Tax, Servicing etc. - excluding Loan)			
Travel (Bus and/or Rail Fares)			
Clothes			
Any Other Commitments (Catalogues, TV Licence, TV/VCR Rental etc.)			
Entertainment/Leisure			
TOTAL	£	TOTAL	£

COMPARISON OF INITIAL COSTS AND FUNDS AVAILABLE

INITIAL COSTS	£	FUNDS AVAILABLE	£
Legal Costs		Savings	
Stamp Duty		Equity (from sale of existing property)	
Valuation Fee		Other	
Higher Lending Charge - if applicable (where not added to loan)			
Estate Agent's Fees			
Removal Costs			
Repairs/Home Improvements			
Furnishings & Decoration.			
Other			
TOTAL	£	TOTAL	£



INSTRUCTIONS TO YOUR BANK OR BUILDING SOCIETY

to pay by Direct Debit

Originator's Identification Number

9	8	4	3	8	0
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Please fill in the whole form using a ballpoint pen and send it to:

1. Name and full postal address of your Bank or Building Society branch from which payment is to be made

To: The Manager	
	Bank or Building Society
Address:	
	Postcode

2. Name(s) of Account Holder(s)

5. Scottish Building Society Account Number

**3. Branch Sort Code:
(from the top right hand corner of your cheque)**

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4. Bank or Building Society account number

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6. Instructions to your Bank or Building Society

Please pay Scottish Building Society Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee.

Signature(s):

Date: _____

Banks and Building Societies may not accept Direct Debit Instructions for some types of account

This guarantee should be detached and retained by the Payer

The Direct Debit Guarantee



- This Guarantee is offered by Banks and Building Societies that take part in the direct debit Scheme. The efficiency and the security of the Scheme is monitored and protected by your own Bank or Building Society
- If the amounts to be paid or the payment dates change Scottish Building Society will notify you seven working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Scottish Building Society or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.