

MORTGAGE GUARANTOR FORM

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:

IMPORTANT NOTE

This form should be completed either by you as the guarantor(s) in your own handwriting or by your personal adviser. ALL questions must be answered - enter N/A if not applicable. The Society requires that any person proposing to act as the guarantor for a mortgage obtains independent legal advice prior to entering into the guarantee.

Section 1: Details of Loan Being Guaranteed

Name(s) of Applicant(s)	1 st	2 nd
Property Address (of property to be mortgaged)		
Loan Amount	£	Important Note: The liability of the guarantor(s) will be limited to the loan amount.

Section 2: Personal Details

First Guarantor:

Second Guarantor:

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
Tax Office		
Tax Reference		
Date of birth		
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widow(er)	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widow(er)
Contact telephone number (incl. STD code)		
E-Mail Address		
Number of dependants		
Age(s) of dependant(s)		

Section 3: Current Address Details

	<u>First Guarantor:</u>	<u>Second Guarantor:</u> (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?	5 Owner 5 Tenant 5 Lodger 5 Living with relatives/friends	5 Owner 5 Tenant 5 Lodger 5 Living with relatives/friends
Name and address of present lender/landlord		
Account Number		
Monthly payment	£	£
Current balance outstanding	£	£
Start date of existing mortgage		

Section 4: Previous Address Details (if less than 2 years at current address *)

	<u>First Guarantor:</u>	<u>Second Guarantor:</u> (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?	5 YES 5 NO	5 YES 5 NO
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 5: Employment Details

First Guarantor:

Second Guarantor:

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?

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If employed, length of service
(If self-employed, enter length of time business
has been established)

_____ Years _____ Months

_____ Years _____ Months

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Employee Number

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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)

<p>5 Full-time 5 Part-time</p> <p>5 Contract 5 Self-employed</p>	<p>5 Full-time 5 Part-time</p> <p>5 Contract 5 Self-employed</p>
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Is your position?

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)

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Section 6a: Income Details (Employed Guarantors Only)

First Guarantor:

Second Guarantor:

Basic Annual Income (before tax)

£	£
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Guaranteed Annual Overtime

£	£
---	---

Guaranteed Annual Bonus

£	£
---	---

Guaranteed Annual Commission

£	£
---	---

Guaranteed Annual Allowance(s)

£	£
---	---

Other Guaranteed Income from employment

£	£
---	---

Regular Annual Overtime

£	£
---	---

Regular Annual Bonus

£	£
---	---

Regular Annual Commission

£	£
---	---

Regular Annual Allowance(s)

£	£
---	---

Other Regular Income from employment

£	£
---	---

Total Annual Income

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

First Guarantor:

Second Guarantor:

Taxable income for the last 3 years

Year	Amount	Year	Amount
	£		£
	£		£
	£		£
<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)			

If self-employed are you?

If Director, what is percentage shareholding?

VAT number (if registered)

Section 7: Other Income Details

First Guarantor:

Second Guarantor:

Do you have any other income?

<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
£	£
Source of additional income	

If YES, state annual amount

Source of additional income

Section 8: Financial Commitments

First Guarantor:

Second Guarantor:

Do you have any other loans, hire purchase agreements, credit cards, maintenance payments, etc?

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YES NO If yes, please give details below (*):

YES 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 9: Credit Information

	<u>First Guarantor:</u>		<u>Second Guarantor:</u>	
Have you ever personally or as a company director been bankrupt or insolvent?	5 YES	5 NO	5 YES	5 NO
Have you ever failed to keep up payments under a mortgage or other loan?	5 YES	5 NO	5 YES	5 NO
Have you ever had a county court judgement or court decree registered against you?	5 YES	5 NO	5 YES	5 NO
Have you ever made arrangements with creditors?	5 YES	5 NO	5 YES	5 NO
Have you ever been refused a loan	5 YES	5 NO	5 YES	5 NO
Have you ever defaulted on credit accounts?	5 YES	5 NO	5 YES	5 NO
If you answered yes to any of the above questions, please provide full details				

Section 10 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 the mortgage application. 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 the mortgage 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 guarantor 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 the mortgage application you may be treated as financially linked and the application will be assessed with reference to any "associated" records.
- Joint Guarantors: An "association" between the joint guarantors 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.
- We will use the information the information which you have given in this form, together with any other information obtained in connection with the mortgage application, 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 11: Declaration

I/We

- a) hereby agree to act as guarantor(s) for an advance to be made in accordance with the Rules of the Society and the provisions of the Standard Security.
- b) confirm that the statements made in this form (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) understand that it may be a criminal offence to make a false statement.
- d) am/are over the age of 18 years.
- e) authorise the Society to take up such references as it considers necessary and relevant.
- f) have never been party to a mortgage where the property has been taken into possession or given up by way of voluntary possession.
- g) consent to a copy of this form being passed to anyone acting for the Society.
- h) authorise the Society to search the files of a credit reference agency which will keep a record of that search.
- i) have been advised of the financial commitment being undertaken with this mortgage and I/we are satisfied that it can be afforded.
- j) understand that by signing the form of guarantee I/we may become liable instead of or as well as the borrower(s).
- k) understand that it is important that I/we carefully read section 10 entitled **Your Information** in this form. By signing this application I/We agree that Scottish Building Society can use my/our information in this way.

I/We fully understand that I/we must seek independent legal advice before signing the form of Guarantee.

SIGNATURE(S) OF GUARANTOR(S)	First Guarantor: _____	Date _____
	Second Guarantor: _____	Date _____