

## Residential Mortgage Application Form

When completing this mortgage application form please ensure that you:

- Complete the form in BLOCK CAPITALS using black ink
- Answer all questions, or tick the appropriate box, please include postcodes where possible
- If a question does not apply, write N/A or not applicable
- If there is insufficient space for any answer, use the additional space provided in section 11 of the form
- Ensure that the Declaration is signed by all mortgage applicants

### Intermediary submission form

Mortgage Introducers must complete this form for all cases submitted to the Society to enable us to comply with the FCA's mortgage rules. Failure to do so will delay the application.

Advisor name	<input type="text"/>		
Company name	<input type="text"/>		
Company address	<input type="text"/>		<input type="text"/>
Telephone number	<input type="text"/>	Email address	<input type="text"/>
Company Status - <b>Independent</b>	<input type="checkbox"/>	Company FCA Registration number	<input type="text"/>
Mortgage club name (if applicable)	<input type="text"/>		
Company Status - <b>Appointed Rep</b>	<input type="checkbox"/>	Company FCA registration number	<input type="text"/>
Network name	<input type="text"/>	Network FCA Registration number	<input type="text"/>
Network address	<input type="text"/>		<input type="text"/>

Level of service: Applications are only accepted where full advice has been provided.

Confirm verbal disclosures issued  Yes      Confirm illustration issued  Yes

Please provide exact details of all parties who will receive a share of the procurement fee payment made by Marsden Building Society. This information is required for inclusion with the Society's offer documents and must be provided.

Company name	<input type="text"/>		
Company name	<input type="text"/>		
Please provide contact details for any complaint. This information is required for inclusion with the Society's offer documents and must be provided.			
Company name	<input type="text"/>		
Company address	<input type="text"/>		<input type="text"/>
Telephone	<input type="text"/>		
Company name	<input type="text"/>		
Company address	<input type="text"/>		<input type="text"/>
Telephone	<input type="text"/>		

Please list all fees to be charged to the customer. This information is required for inclusion with the Society's offer documents and must be provided. If none, please tick box

Type of fee	Payable to	Amount	Payable on	Refundable	
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

**Intermediary marketing consent**

If you'd like to be kept up to date with our product and criteria changes, please tick the box below. By confirming you'd like to join our e-newsletter, you're consenting to receive an e-newsletter from Marsden Building Society via email. To enable us to send the e-newsletter, we'll use your name, email address and FCA number. If you'd like to opt out at any time, please use the unsubscribe link in any of our emails or contact 01282 440583\*. Our Privacy Notice is available on our website [www.marsdenintermediaries.co.uk](http://www.marsdenintermediaries.co.uk) if you need more information about our use of your data.

Yes, I'd like to keep up to date with products and criteria via your e-newsletter

**Procuration fee bank details**

Procuration fees are paid via electronic payment in accordance with FCA registration.

Directly authorised - payment to Broker

Appointed representative - payment to Principal

We are unable to process your application for registration if you do not provide your bank account details below.

Sort code	<input type="text"/>
Account no.	<input type="text"/>
Account name	<input type="text"/>
Bank name and address	<input type="text"/>
	<input type="text"/>
	Postcode

**Checklist and declaration**

An incomplete form may delay the processing of this application. To help us to help you, please tick  all appropriate boxes before submitting your application.

- I have completed the application form and provided the necessary documentation in accordance with Marsden Building Society's underwriting and mortgage product criteria.
- Proof of identification/address verification has been provided as detailed below.
- The applicants have signed and dated the application form, declarations and Direct Debit mandate(s) as appropriate.
- I confirm that I/my company have/has the necessary permissions from the PRA/FCA to advise (where applicable), complete and submit this application to the Society on behalf of my/our clients.

Signature  Date

We reserve the right to request additional bank statements/additional proof for all cases. Please ensure that you have advised the customer of this.

**Confirmation of identity**

To be completed by Intermediaries only

**1st applicant**

**2nd applicant**

Applicant seen face-to-face Yes  No

Yes  No

Declaration I have verified the identity of each of the applicants detailed below:

	<b>1st applicant</b>	<b>2nd applicant</b>
Identity Verification		
Type of ID seen/Issued by	<input type="text"/>	<input type="text"/>
Reference/Serial Number	<input type="text"/>	<input type="text"/>
Address Verification		
Type of ID seen/Issued by	<input type="text"/>	<input type="text"/>
Reference/Serial Number	<input type="text"/>	<input type="text"/>

**Records:** Certified Copies of documents signed & dated original seen, must be submitted in support of this application. Information recorded must be sufficient to permit reproduction of the actual information should it be required in the future.

I declare that in relation to the evidence of identity and address documented above;

- a) I have seen the original documents;
- b) any documents bearing a signature were pre-signed; and
- c) any documents bearing a photograph bore a good likeness.

Signature of intermediary  Date

**What to send with your mortgage application**

In order to process the mortgage as quickly as possible please ensure the application form is fully completed and signed and all mandatory documentation is included.

**Fees**

- Relevant booking/arrangement/valuation fee enclosed
- To be paid by secure paylink

To help you, the documents required in support of the case are detailed below. Failure to enclose the required documents with the application will result in processing delays. Please ensure all documents are correct.

**Existing members:** If you are an existing member you do not need to provide ID. If we need further verification, we will get in touch.

- Application Form - FULLY completed and signed by ALL applicants.
- Proof of Identity - passport or driving licence
- Proof of Residency - recent utility bill
- Bank statements - 3 months showing income and outgoings as declared within the mortgage application form
- Evidence of deposit - if house purchase
- For a gifted deposit, please supply a letter from the donor confirming non-refundable gift, together with certified identification.
- For Shared Ownership - Memorandum of Sale or Memorandum of Sale Substitute form

<b>Employed applicant:</b>	<b>1st applicant</b>	<b>2nd applicant</b>
3 months' most recent payslips	<input type="checkbox"/>	<input type="checkbox"/>
Latest P60	<input type="checkbox"/>	<input type="checkbox"/>
<b>Retired applicant:</b>		
Latest pension statement(s)	<input type="checkbox"/>	<input type="checkbox"/>
<b>Self-employed applicant:</b>		
3 years' trading accounts	<input type="checkbox"/>	<input type="checkbox"/>
3 years' tax compilations/SA302s	<input type="checkbox"/>	<input type="checkbox"/>
<b>Applicant with current mortgage:</b>		
Latest mortgage statement - only required if not available by credit search	<input type="checkbox"/>	<input type="checkbox"/>
<b>Applicant currently renting:</b>		
3 months' bank statements showing evidence of rent payment	<input type="checkbox"/>	<input type="checkbox"/>
<b>Applicant with BTL properties:</b>		
Proof of 3 months' rental income and mortgage payments on bank statements	<input type="checkbox"/>	<input type="checkbox"/>

Please refer to the Society's Residential Lending Criteria for full details of property restrictions, credit requirements, affordability details etc. See [www.marsdenintermediaries.co.uk](http://www.marsdenintermediaries.co.uk)

Please enter your email address here, by providing your email address you are confirming that you wish to communicate this way. Where possible all future communication will be sent by email to this address.

Please return completed form to:  
**Lending Services, 6-20 Russell Street, Nelson, Lancashire BB9 7NJ**

**Customer credit history**

Have you personally, or as a company director, been bankrupt, insolvent or entered into any arrangement with your creditors?

**1st applicant**

**2nd applicant**

Yes  No

Yes  No

Have you or any member of your family or any person living with you ever been convicted or charged (but not yet tried) in respect of any criminal offence (excluding motoring convictions) or been given a police caution?

Yes  No

Yes  No

Have you ever been refused any credit including a mortgage or taken out any payday loans?

Yes  No

Yes  No

Have you ever had any property repossessed by a lender either voluntary or otherwise?

Yes  No

Yes  No

Have you ever had a Default or County Court Judgement registered against you or have you ever failed to keep up with payments?

Yes  No

Yes  No

Have you applied elsewhere for a loan on this property within the last 12 months?

Yes  No

Yes  No

If you have answered 'yes' to any of these questions, please provide additional information within section 11.

**1 Personal details**

**1st applicant**

**2nd applicant**

Title

First name(s)

Surname

Date of birth (minimum age 21)

National Insurance Number

If you have ever been known by another name, please state name, method of change e.g. Deed Poll, Marriage (evidence to be provided if by Deed Poll)

Date changed

Nationality

Are you currently a UK resident? Yes  No

Yes  No

If you are a non EEA citizen do you have permanent leave to reside in the UK? Yes  No

Yes  No

Sex

Marital status

Name of dependant(s)

Dependant(s) date of birth

Lasting Power of Attorney held Yes  No

Yes  No

Lasting Power of Attorney to be registered on completion Yes  No

Yes  No

Present address

Postcode

Postcode

Occupancy status

Owner

Tenant

Living with family/friends

Owner

Tenant

Living with family/friends

# 1 Personal details (continued)

## 1st applicant

Date you moved into this property

If less than 3 years please provide previous address history either below or within section 11.

Previous address   
  
  
Postcode

Date of occupation

Previous occupancy status  
Owner   
Tenant   
Living with family/friends

Daytime telephone number

Home telephone number

Mobile telephone number

Email address

Preferred contact method

Are you a first time buyer? Yes  No

Do you currently have a mortgage? Yes  No

If 'No', have you had a mortgage in the last 3 years? Yes  No

Name of current lender/ landlord   
Address of current lender/ landlord   
  
Postcode

Mortgage account number

Balance outstanding £

Account holders

Monthly repayment/rent £

Are you selling the property? Yes  No

If 'No', please confirm reason  
Will re-mortgage to a BTL   
Will consent to be obtained from your current lender   
Will remain my main residence   
Will retain as a second property

Selling price of property £

Expected sale date

## 2nd applicant

Postcode

Owner   
Tenant   
Living with family/friends

Yes  No

Yes  No

Yes  No

Postcode

£

£

Yes  No

Will re-mortgage to a BTL   
Will consent to be obtained from your current lender   
Will remain my main residence   
Will retain as a second property

£

### Previous Lender/Landlord within the last three years

#### 1st applicant

Name of previous lender/ landlord   
Address of previous lender/ landlord   
  
Postcode

#### 2nd applicant

Postcode

# 1 Personal details (continued)

	1st applicant	2nd applicant
Mortgage account number	<input type="text"/>	<input type="text"/>
Date started	Month <input type="text"/> Year <input type="text"/>	Month <input type="text"/> Year <input type="text"/>
Monthly payment	£ <input type="text"/>	£ <input type="text"/>
Date repaid	Month <input type="text"/> Year <input type="text"/>	Month <input type="text"/> Year <input type="text"/>
Selling price	£ <input type="text"/>	£ <input type="text"/>

# 2 Income - Employed

	1st applicant	2nd applicant
Employed status	Permanent contract <input type="checkbox"/> Temporary/agency <input type="checkbox"/>	Permanent contract <input type="checkbox"/> Temporary/agency <input type="checkbox"/>
	Renewable contract <input type="checkbox"/> Casual <input type="checkbox"/>	Renewable contract <input type="checkbox"/> Casual <input type="checkbox"/>
If contract worker, please state:		
Contract start date	<input type="text"/>	<input type="text"/>
Length of contract remaining	<input type="text"/>	<input type="text"/>
Has this been renewed previously?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Post held	<input type="text"/>	<input type="text"/>
Company name	<input type="text"/>	<input type="text"/>
Company address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Payroll/Employee number	<input type="text"/>	<input type="text"/>
Company telephone number	<input type="text"/>	<input type="text"/>
Employed there since	<input type="text"/>	<input type="text"/>
HR email address	<input type="text"/>	<input type="text"/>
Are you under a probationary period?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If 'Yes' when does your probation end	<input type="text"/>	<input type="text"/>
Are you under notice of termination or redundancy?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If 'Yes', please provide details in section 11.		
Are you contemplating securing alternative employment? If 'Yes', please provide details in section 11.	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Income Details</b>		
Gross annual income earned	£ <input type="text"/>	£ <input type="text"/>
Annual commission	£ <input type="text"/>	£ <input type="text"/>
Annual bonus	£ <input type="text"/>	£ <input type="text"/>
What is your average total monthly income less tax/NI	£ <input type="text"/>	£ <input type="text"/>
What currency is your salary paid in?	<input type="text"/>	<input type="text"/>
If Sterling, is this pegged to a foreign currency?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Please confirm currency	<input type="text"/>	<input type="text"/>
Are you employed by a relative?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Relationship	<input type="text"/>	<input type="text"/>

## 2 Income - Employed (continued)

If less than 6 months with employer, please state previous employer information

Company name	<input type="text"/>	<input type="text"/>
Company address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Payroll/Employee number	<input type="text"/>	<input type="text"/>
Company telephone number	<input type="text"/>	<input type="text"/>
Employed dates	<input type="text"/>	<input type="text"/>

## 3 Income - Self-Employed

For the purpose of this application you will be treated as self-employed if your shareholding is 25% or greater. Please note that if your annual turnover is £250,000 or over then your accountant must be chartered or certified.

	1st applicant	2nd applicant
Employment type	Limited company <input type="checkbox"/>	Limited company <input type="checkbox"/>
	Partnership <input type="checkbox"/>	Partnership <input type="checkbox"/>
	Sub-contract <input type="checkbox"/>	Sub-contract <input type="checkbox"/>
	Sole Trader <input type="checkbox"/>	Sole Trader <input type="checkbox"/>
	LLP <input type="checkbox"/>	LLP <input type="checkbox"/>
Trading name	<input type="text"/>	<input type="text"/>
Company address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Business trading since	Month <input type="text"/> Year <input type="text"/>	Month <input type="text"/> Year <input type="text"/>
Nature of business	<input type="text"/>	<input type="text"/>
Percentage owned	<input type="text"/>	<input type="text"/>
How long has the business been established?	Month <input type="text"/> Year <input type="text"/>	Month <input type="text"/> Year <input type="text"/>
Company telephone number	<input type="text"/>	<input type="text"/>
Net profit before tax (last 3 years)	£ <input type="text"/> Year <input type="text"/>	£ <input type="text"/> Year <input type="text"/>
	£ <input type="text"/> Year <input type="text"/>	£ <input type="text"/> Year <input type="text"/>
	£ <input type="text"/> Year <input type="text"/>	£ <input type="text"/> Year <input type="text"/>
Net profit this year (estimated)	£ <input type="text"/>	£ <input type="text"/>
Salary/Dividend received (only applicable for a limited company)	£ <input type="text"/>	£ <input type="text"/>
Accountants name	<input type="text"/>	<input type="text"/>
Accountants address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Qualification	Chartered <input type="checkbox"/> Certified <input type="checkbox"/>	Chartered <input type="checkbox"/> Certified <input type="checkbox"/>
	Other <input type="checkbox"/>	Other <input type="checkbox"/>
Accountants telephone number	<input type="text"/>	<input type="text"/>

## 4 Other income

Details of any other income e.g. working/child tax credits

	1st applicant	2nd applicant
Source	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Amount	£ <input style="width: 80%;" type="text"/>	£ <input style="width: 80%;" type="text"/>
Frequency (Annually, Monthly, Weekly)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Source	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Amount	£ <input style="width: 80%;" type="text"/>	£ <input style="width: 80%;" type="text"/>
Frequency (Annually, Monthly, Weekly)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

## 5 About finances

This section must be completed in all instances (where purchasing a new home, the Society will use ONS Data for Council tax and utilities - please leave blank). For remortgage cases please provide bank statements showing payments for Council Tax and Utilities.

Council Tax	£ <input style="width: 95%;" type="text"/>
Utilities (gas, electric, water)	£ <input style="width: 95%;" type="text"/>
Insurances (buildings & contents, car, MPPI, life cover, etc.)	£ <input style="width: 95%;" type="text"/>
Telephone/Mobiles	£ <input style="width: 95%;" type="text"/>
Pension	£ <input style="width: 95%;" type="text"/>
Rent (whilst working away from home)	£ <input style="width: 95%;" type="text"/>
Education & Childcare (school fees, university costs, nursery fees)	£ <input style="width: 95%;" type="text"/>
Service charges/Lease costs	£ <input style="width: 95%;" type="text"/>
Interest only repayment vehicle	£ <input style="width: 95%;" type="text"/>
BTL mortgage shortfall	£ <input style="width: 95%;" type="text"/>
Travel/Transport costs - connected with work (car park costs, rail card, petrol etc.)	£ <input style="width: 95%;" type="text"/>
Other - please detail	£ <input style="width: 95%;" type="text"/>

### Your financial commitments

Details of all secured and unsecured credit such as mortgages, loans, hire purchase, credit cards etc. (For credit cards use 3% of the balance for the monthly payment)

Applicant 1 Please tick	Applicant 2 Please tick	Lender/Recipient	Type (loan, hire purchase)	Balance outstanding	Monthly payment	Final payment date DD/MM/YY	Arrears (YES/NO)	Paid off at completion of mortgage (YES/NO)	Repaying with money from this mortgage (YES/NO)
				£	£				
				£	£				
				£	£				
				£	£				

### Overdrafts

Please provide amount(s) currently overdrawn:  
(Please note that on receipt of bank statements the Society will use 3% of the overdraft figure from the latest statement)

£ <input style="width: 95%;" type="text"/>	£ <input style="width: 95%;" type="text"/>
--	--

### Maintenance payments (if applicable)

To be evidenced by 12 months' bank statements

Payee	Date of final payment	Monthly payment
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	£ <input style="width: 80%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	£ <input style="width: 80%;" type="text"/>

Please advise if this is paid by Court Order    Yes     No     Total outgoings for both applicants per month    £

**If you are aware of any changes to your income/expenditure and/or circumstances that is likely to affect your ability to meet your future mortgage payments, please give details in section 11.**



## 6 About the mortgage security

### Your property details

Full address of property to be mortgaged

Postcode

Year built

Garage

Yes

No

What type of property is it?

Detached

Semi-detached

Terraced

Bungalow

Purpose built flat or maisonette

If flat, please state number of flats in block

Number of storeys

Is there a lift?

Yes

No

Number of bedrooms

Number of habitable rooms (excluding bathrooms)

What is the tenure of the property?

Freehold

Commonhold

Leasehold

If leasehold, remaining term

years\*

\*Remaining term on leasehold must be a minimum of 85 years at the start of the mortgage and 55 years at the end of the mortgage.

Is the property a new build?

Yes

No

If 'Yes', please indicate if:

NHBC certificate

Local Authority Building Control (LABC)

Premier Guarantee

Checkmate

Buildzone

Zurich

ICW (International Construction Warranties)

AHCI Ltd

Professional Consultants Certificate

Please note that the Society does not accept all new build warranties. If in doubt please refer.

Please provide the following details of any persons, other than the applicants, aged 17 or over who will be resident at the property.

Title	Full name	Date	Relationship
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

Is the adult occupier in receipt of salary/pension/benefit?

Yes

No

If 'Yes', what is the annual income?

Title

Full name

Date

Relationship

<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
---	---	---	---

Is the adult occupier in receipt of salary/pension/benefit?

Yes

No

If 'Yes', what is the annual income?

£

Will the property be occupied by you immediately after purchase?

Yes

No

Will the property be used by you or by your dependants wholly for residential purpose?

Yes

No

Please give full details in Section 11 if you have answered 'No' to either of the above questions and if there is to be any business and/commercial use of the property please indicate which floors and/or sites are involved.

Is the property over or adjacent to commercial premises?

Yes

No

Is the property subject to any Green Deal improvements where a charge is registered on household energy bills?

Yes

No

Don't know

Is the property constructed using an external wall cladding system?

Yes

No

Do you hold or require an EWS1 Fire Safety Assessment Certificate for the property?

Yes

No

## 7 Mortgage needs

Mortgage product

Purchase price/Approximate value of property

£

Total loan required

£

**Shared Ownership (please continue to next page if not applicable)**

Are you purchasing under a Shared Ownership scheme?

Yes

No

If yes, what percentage are you buying?

Housing association

Rent per annum

Service charge per annum

Please indicate which Model Lease is applicable

Pre 2010

Between 2010-2021

Model Lease 2021-2026

Does the lease allow you to buy the remaining shares in the property to 100% of the property's value?

Yes

No

Is the lease the current Homes & Communications agency lease?

Yes

No

Are there any restrictions in the lease relating to who can buy/live in the property?

Yes

No

## 7 Mortgage needs (continued)

Do you live in a property that is part owned/part rented?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Do you intend to run a business from any part of the property?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Is the property being purchased from a relative?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Is the property a self build?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

**Please complete for all mortgages (including Shared Ownership)**

Term of loan  years

What is your expected age at retirement  years (Applicant 1)  years (Applicant 2)

Payment method required  Repayment  Interest Only\*

Part/Part\* (please state each amount) Interest £  Repayment £

\*Please note a suitable repayment vehicle is required and the Society may limit the amount of advance. Please contact the Society for further details.

Please confirm how you intend to repay the capital and specify the type and value of any investments below:

Type	<input type="text"/>	Value	£ <input type="text"/>	Maturity date	<input type="text"/>
Type	<input type="text"/>	Value	£ <input type="text"/>	Maturity date	<input type="text"/>

If any investment/property is not a UK asset, please provide further details

Please provide details of any seller incentives i.e. cashback, discount, payment of stamp duty etc.

**Please complete ONE of the following loan purpose options:**

a) House Purchase b) Remortgage c) Additional Borrowing

**a) House Purchase**

Please confirm the source of your deposit:

Equity in current property £

Own savings £

Non refundable gift - only accepted from immediate family £

Capital raising on existing property £

Other - please provide details

**b) Remortgage**

Purpose of remortgage: Transfer of equity  Transfer from another lender  Mortgage free property

Original purchase price £

Date of purchase

Expiry date of current product

Present balance £

Amount of additional borrowing £

Total borrowing required £

Purpose of additional borrowing: (if home improvements please list works to be carried out)

## 7 Mortgage needs (continued)

Other secured lending (on the property to be mortgaged) - please detail if applicable

Name of Lender	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>
To be repaid	<input type="text"/>	<input type="text"/>
To be postponed	<input type="text"/>	<input type="text"/>

In a remortgage from another lender the Society will produce the offer of loan based on the figure in the application form. It is your responsibility to ensure that the mortgage balance with your existing lender has been reduced to below the offer amount before completion taking into account any early repayment charges, closure fees and daily interest charges. This avoids delay at the time of completion if the loan amount is not sufficient to cover redemption. Should a revised offer be required for an increased loan figure there will be a re-offer fee payable, please see Tariff of Charges for details of this cost. Any surplus monies will be returned to you upon completion.

In an existing Marsden borrower remortgage, the amount of loan will be adjusted at completion to replicate the amount used to redeem your existing mortgage.

### c) Additional Borrowing

Amount of additional borrowing	£ <input type="text"/>
Mortgage product required on additional borrowing	£ <input type="text"/>
Purpose of additional borrowing: (if home improvements please list works to be carried out)	<input type="text"/> <input type="text"/>

Other secured lending (on the property to be mortgaged) - please detail if applicable

Name of Lender	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>
To be repaid	<input type="text"/>	<input type="text"/>
To be postponed	<input type="text"/>	<input type="text"/>

## 8 Added fees

Is the fee below to be added to the loan on completion?

Arrangement fee    £     Yes     No

Please note: If the above fee is to be added to your loan, you should note that the interest on the fee will be payable from the date it is added to your loan. To avoid paying interest on this, you have the option of paying this in full. When applying for additional borrowing only, the additional borrowing fee has to be paid on application.

Please take care when adding fees that the loan to value does not go above your selected product rate loan to value.

## 9 Your Solicitor/Licensed Conveyancer

Please provide contact name - this is only to be completed if using your own solicitor.

Contact name	<input type="text"/>	
Company name and address	<input type="text"/> <input type="text"/>	
		Postcode <input type="text"/>
Telephone number	<input type="text"/>	
Email address	<input type="text"/>	Where the offer will be sent to

## 10 Assessing the property

### House Purchase

We will instruct a surveyor to prepare a Property Assessment Report. This report is for our sole use for valuation purposes and we recommend that you arrange a comprehensive survey for your own protection. Please note that the provision of such a report will be at your expense.

Do you wish to arrange a more comprehensive survey?    Yes     No

If yes, what type of survey do you require?    Homebuyers report     Full buildings survey  (If a full building survey is required please contact the Society for further information)



## 13 Mortgage application declaration

### Use of Personal Information and Declaration to be signed by all applicants.

The information which you provide or which we obtain in respect of your account will be retained by the Society electronically and in other formats for the purpose of administration of the mortgage and as detailed below. For more information please see our Privacy Policy which is available online.

I/We declare:

1. That I/we are over 18 years of age and that the information given in this application is true and correct and shall form the basis of any contract between me/us and Marsden Building Society. I/We also declare that if anything on this form was written by another person he or she acted as my/our agent for this purpose. I/We declare that I/we shall notify Marsden Building Society of any changes to the information given in support of this application prior to the completion of the mortgage applied for.

2. The Society may:

a)

i) Make such enquiries as it considers necessary whether of a Credit Reference Agency who will supply the Society with credit information including information from the electoral register or from my/our employers or accountants.

(1) Search the files of a Credit Reference Agency which will keep a record of that search and my/our application, whether or not the application proceeds. If you do not repay in full and on time, the Society will inform Credit Reference Agencies who will record the outstanding debt. This will be seen by other organisations carrying out later searches. Details about me/us and of how I/we conduct the account may also be disclosed to the agency, including recording the outstanding debt and if I/we do not pay on time. Records remain on file for six years after they are closed, whether settled by me/us or defaulted. The Society may use automated methods to verify my/our identity.

Note: An 'association' between 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 may 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.

ii) Contact HM Revenue & Customs, Department for Work & Pensions, relevant or current lender, landlord or employer/accountants to confirm any income received and payments made.

iii) If false or inaccurate information is provided and suspected fraud is identified, we will notify fraud prevention agencies accordingly, together with law enforcement agencies in the UK and other countries, who may access and use this information. The Society and other organisations including HMRC may also access and use any of this information to prevent fraud and money laundering for example when: checking details on applications for savings accounts and products, recovering debt, checking details on proposals and claims for all types of insurance and checking details of job applicants and employees. The Society and other organisations in the UK or other countries may access and use the information recorded by fraud prevention agencies.

You have a legal right to request details of those credit reference agencies and relevant fraud prevention agencies from whom we obtain and with whom we record information about you subject to payment of the relevant fee. The credit reference agencies that we currently use or may use in the future are as follows:

TransUnion UK - One Park Lane, Leeds, West Yorkshire, LS3 1EP

Experian - Landmark House, Experian Way, NG2 Business Park, Nottingham, NG80 1ZZ

Equifax - Capital House, 25 Chapel Street, London NW1 5DS

The identities of the Credit Reference Agencies, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the Credit Reference Agencies are explained in more detail at TransUnion - <https://www.transunion.co.uk/crain>; Equifax - <https://www.equifax.co.uk/crain>; Experian - <https://www.experian.co.uk/crain/>

For further information and to receive details as to how your data may be used please write to Principal Office, 6-20 Russell Street, Nelson BB9 7NJ or telephone us on 01282 440541\*.

b) The Society may also:

i) Disclose information to the Society's insurers or their authorised agents for the purpose of risk assessment

ii) Disclose information to Registered Social Landlords for the purpose of administering the mortgage account

iii) Use the information provided for the purposes of statistical analysis about credit, insurance and fraud

iv) Record and monitor all telephone calls between you and the Society to increase your security and for staff training purposes

3. a) The Society may obtain, use, process and disclose personal data about me/us (including any sensitive personal data) to enable it to administer and service the account and for other related purposes, including assessing my/our acceptability and that of the security offered, the arrangement and administration of any type of insurance and products regulated under the Financial Services and Markets Act 2000 (or alteration to, replacement for or re-enactment of it) provided by third parties, the arrangement by our carefully selected third party panel organisation of legal advice from a panel firm, the updating or enhancing of existing customer records, analysis for management purposes and statutory returns, in addition to those described in any other paragraph of these declarations or notified to the Information Commissioner under Data Protection Legislation. The Society may also disclose personal data (including sensitive personal data) to third parties for the purposes of crime prevention and legal and regulatory compliance.

## 13 Mortgage application declaration (continued)

- b) The Society may occasionally need to transfer the personal data to countries outside the European Economic Area (EEA) for any of the purposes described in this declaration. This will only be done under a contract that includes appropriate safeguards for the security and confidentiality of your personal data.
- c) I/We have a right of access, under Data Protection Legislation to the personal data the Society holds about me/us no fee. Please write to Data Protection Officer, Marsden Building Society, Principal Office, 6-20 Russell Street, Nelson BB9 7NJ or telephone us on 01282 440541\* for further information.
- d) For the purposes of the Data Protection Legislation, the 'Data Controller' in relation to any personal data supplied by me/us is Marsden Building Society.
4. I/We acknowledge that an assessment of the value of the property will be arranged by the Society which is intended solely for the purpose of the Society in considering this application and does not involve a detailed inspection of the property.
5. Neither the Society, any person in its employment or its valuer warrants the purchase price of the property is reasonable or accepts responsibility for the workmanship, construction or condition of the property.
6. I/We irrevocably authorise my/our conveyancer to send their entire file(s) relating to the purchase of the property intended to be secured by this loan and relating to the mortgage or remortgage transactions to the Society or its agent at the Society's /its agent's request. I/We expressly give up any right to assert legal privilege in relation to any part of the file(s). I/We also acknowledge that my/our giving up of this right and the right for the lender to receive the file(s) continues until the loan balance from time to time is repaid in full and remains in force in all other circumstances.
7. I/We declare that to the best of my/our knowledge and belief the information given on this form is true in every aspect and that the insurance cover will be based on this information. If I/we build any extension or carry out improvements to my/our house, I/we will advise that cost to you for insurance purposes. I/We consent to the information on this form and on any claim I/we may make being supplied to Insurance Database Services Ltd so that it can be made available to other insurers.
8. In signing this application I/we confirm that I/we will be responsible at all times for the buildings insurance on the mortgaged property and agree to the following conditions:
- a. That the buildings sum insured will at all times represent the full reinstatement value of the property.
- b. That I/we will be responsible for the future maintenance of adequacy of cover and payment of premiums
- c. That I/we have obtained the written consent of any Freeholders and subsequent mortgagees (if any) to the insurance arrangements and that their respective interests will be noted on the policy
- d. That in the event of a total/partial loss of the property, the outstanding mortgage debt will still be payable by me/us.
9. If any advance is made to joint applicants the first named applicant will be the 'Representative Joint Borrower' in accordance with the Rules of the Society. The Representative Joint Borrower alone will have the voting rights (if any) of joint borrowers as borrowers and alone will be entitled to receive certain communications from the Society. I/We understand that the order which the borrowers are named on this advance will be the same as on the original Mortgage Deed (if applicable).
10. The Society reserves the right to decline to proceed with the application at any time. If the Society declines to proceed with this application, any booking fee paid will not be refunded.
11. The Society may at any time at its discretion and without obtaining your consent or the consent of anyone else, transfer to any other person any or all of its rights and obligations in relation to any part or the whole mortgage debt and any related security. This will not serve to reduce your rights and guarantees under the mortgage, however borrowing membership may cease. You will be bound to the transferee in respect of the transferred obligations to the same extent as you were originally bound to the Society and it may release any information it holds about you, your mortgage and any related security to any such transferee.
12. As a member of the Marsden, we'd like to keep you up to date with our products, services and latest news. We'll always treat your personal data with care, to find out more about this, please visit our Privacy Policy which is available in branch or online. Please tick the boxes below to tell us all the ways you'd like to hear from us:

**A1 A2**

- Yes please,** I'd like to receive marketing communication by email
- Yes please,** I'd like to receive marketing communication by telephone
- Yes please,** I'd like to receive marketing communication by mobile (text message)
- Yes please,** I'd like to receive marketing communication by post

Where you have given us consent to process your information, you have the right to withdraw it at any point.

Signed  Date

Signed  Date

YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

**Remember to complete and sign the direct debit mandate over the page.**

**Instruction to your Bank or Building Society to pay by Direct Debit**



Please fill in the whole form using black ink and send it to:

Marsden Building Society 6-20 Russell Street Nelson Lancashire BB9 7NJ
--

Service User Number

8	5	0	2	5	6
---	---	---	---	---	---

Name(s) of account holder(s)


Reference Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Bank or Building Society Account Number

--	--	--	--	--	--	--	--	--	--

Branch Sort Code

--	--	--	--	--	--	--	--	--

Name and full postal address of your Bank or Building Society

To: The Manager
Postcode

**Instruction to your Bank or Building Society**

Please pay Marsden Building Society Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Marsden Building Society and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)


Date

--	--	--	--	--	--	--	--

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

Please note: The Society only offers the following 3 payment dates for Direct Debits

Please tick appropriate box applicable

I would prefer payments to be taken monthly on the  11th  16th  21st



**The Direct Debit Guarantee**



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Marsden Building Society will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Marsden Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Marsden Building Society or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
  - If you receive a refund you are not entitled to, you must pay it back when Marsden Building Society asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

