

# Buy to Let Additional Borrowing Application Form

This form must be completed in black pen.

Please refer to the checklist on the back cover when complete.

Please ensure you have completed the details on page 2 and 3.

This application form should be completed for clients who:

- Require additional borrowing against a UCBHL Buy to Let mortgage

Our Buy to Let mortgages are available to all types of clients including:

- Retired persons, (with pension) or in receipt of investment income
- Employed
- Self-Employed

Our Buy to Let mortgages are **not** available for:

- Properties that will be let to immediate family members (i.e. Spouse/Civil partner\*/Partner - including same sex partner, parent, brother, sister, child, grandparent, grandchild) \*Couples registered under the Civil Partnership Act 2004
- Residential mortgages
- New properties



Please note that a credit search will be made for each individual application made to UCB Home Loans (see use of my information on page 15).

Click [www.ucbhomeloans.co.uk](http://www.ucbhomeloans.co.uk)

**UCB Home Loans**

**For Intermediary use only**

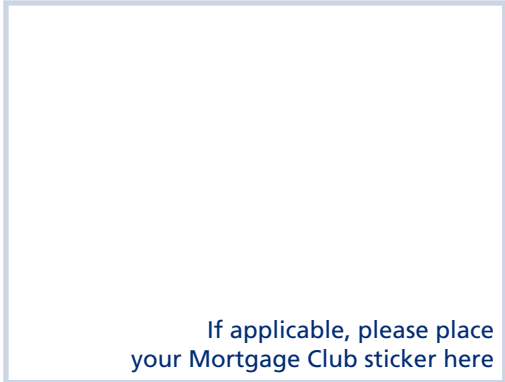
To prevent any delay in processing, please ensure that:

- All sections of the form are completed (sections that do not apply must be marked 'not applicable')
- Any alterations are initialled and dated by all applicants
- Third and fourth applicants complete a separate application form

It is a serious offence to make a false declaration and could result in a criminal prosecution for fraud. Please therefore ensure that you have answered the questions correctly.

**SECTION 1A**

FOR COMPLETION BY THE INTERMEDIARY/CONSULTANT CONDUCTING THE ADDITIONAL BORROWING INTERVIEW WITH THE APPLICANT(S).



Title Mr  Mrs  Miss  Ms  Other

Gender Male  Female

Intermediary Name

Intermediary Company

Intermediary Address

Intermediary Postcode

Intermediary Tel. No.  Fax No.

Intermediary Business E-mail

Please tick one of the following: Appointed Representative  Directly Authorised

Firm's/Principal's FSA reference number  Appointed Representative FSA No.

Name of Mortgage Network/Club, if any

Network/Agency/ Adviser number if any

**SECTION 1B – CHARGES**

Are you charging the applicant(s) any other fees excluding UCBHL fees/charges Yes  No  If yes, please complete below (Tick all that are applicable).

| Type of fee/charge                      | Amount                 | To whom payable      |
|---|------------------------|----------------------|
| Valuation <input type="checkbox"/>      | £ <input type="text"/> | <input type="text"/> |
| Arrangement <input type="checkbox"/>    | £ <input type="text"/> | <input type="text"/> |
| Administration <input type="checkbox"/> | £ <input type="text"/> | <input type="text"/> |
| Advice <input type="checkbox"/>         | £ <input type="text"/> | <input type="text"/> |
| Other <input type="checkbox"/>          | £ <input type="text"/> | <input type="text"/> |

For each fee that is charged please tick one box to indicate when the fee is payable.

|   | On application           | Before mortgage starts   | On completion of mortgage | On redemption of mortgage | Immediately              |
|---|--------------------------|--------------------------|---------------------------|---------------------------|--------------------------|
| Valuation <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>  | <input type="checkbox"/>  | <input type="checkbox"/> |
| Arrangement <input type="checkbox"/>    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>  | <input type="checkbox"/>  | <input type="checkbox"/> |
| Administration <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>  | <input type="checkbox"/>  | <input type="checkbox"/> |
| Advice <input type="checkbox"/>         | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>  | <input type="checkbox"/>  | <input type="checkbox"/> |
| Other <input type="checkbox"/>          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>  | <input type="checkbox"/>  | <input type="checkbox"/> |

Are any of these fees refundable? (Tick either 'Yes' or 'No' box for each fee/charge). For each fee that is refundable please tick one box to indicate when refund is payable.

|   | Yes                      | No                       | If Yes, amount         | If application doesn't proceed | When the offer is issued | When the loan starts     | Following completion     | On redemption            |
|---|--------------------------|--------------------------|------------------------|--------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Valuation <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> | £ <input type="text"/> | <input type="checkbox"/>       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Arrangement <input type="checkbox"/>    | <input type="checkbox"/> | <input type="checkbox"/> | £ <input type="text"/> | <input type="checkbox"/>       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Administration <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | £ <input type="text"/> | <input type="checkbox"/>       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Advice <input type="checkbox"/>         | <input type="checkbox"/> | <input type="checkbox"/> | £ <input type="text"/> | <input type="checkbox"/>       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Other <input type="checkbox"/>          | <input type="checkbox"/> | <input type="checkbox"/> | £ <input type="text"/> | <input type="checkbox"/>       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

**SECTION 1C – TO BE COMPLETED BY THE INTERMEDIARY**

Has the applicant(s) agreed to a Credit Search and have you discussed the implications of this with them?

Yes  No

Have you (the Intermediary) given advice on this application?

Yes  No

**Declaration**

I confirm that all relevant statutory provisions including requirements under the Financial Services & Markets Act 2000 have been satisfied. I confirm that all customer information will be treated in confidence and that the provisions of the Data Protection Act 1998 will be adhered to. I confirm that no applicant credit/debit card details will be retained in any format in relation to this application. I confirm that any third party who may have arranged, advised on or introduced this mortgage is authorised to advise/arrange/introduce the business or is exempt from authorisation. I am fully aware that quality checks will be carried out on the validity of the information contained in this application form. I am also aware that the product(s) applied for will only be reserved if the correct fee accompanies the application form and the product(s) is/are available on the day the application is received by UCB Home Loans. I also authorise UCB Home Loans to release my details to the third party appointed to carry out the legal work on the mortgage so that they can contact me regarding the case. I confirm that all documents enclosed are genuine copies of the original documents that have been seen by me.

Intermediary Signature  
Please sign within white box

Date Day   Month   Year

**PLEASE COMPLETE ALL SECTIONS**

- Additional Borrowing product applied for:  Rate  .   %
- Repayment Method Interest Only  Capital & Repayment  Part & Part
- Amount of Interest Only £       • Amount of Capital & Interest £
- When any part of the loan is on Interest Only, please state how you intend to repay the loan

**WHERE ALL OR PART OF THE LOAN IS ARRANGED ON INTEREST ONLY, IT IS YOUR RESPONSIBILITY TO ENSURE ADEQUATE FUNDS ARE AVAILABLE TO REPAY THE LOAN AT THE END OF THE TERM.**

**If 'Interest Only' or 'Part & Part', please state how you intend to repay the capital element of the mortgage. Please note that we accept a combination of repayment vehicles.**

- ISA (including previous PEP's)  Endowment  Pension
- Sale of second/investment property  Sale of only residence

Confirm intended living arrangements at maturity of the loan. Please use the Additional Notes page if you require more space

- Inheritance  Savings/Investments  Convert to repayment at a later stage  Adopt a repayment vehicle at a later stage

**2: About you**

|   | Primary Applicant   | Secondary Applicant   |
|---|---|---|
| Title   | Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>   | Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>   |
| Gender  | Male <input type="checkbox"/> Female <input type="checkbox"/>   | Male <input type="checkbox"/> Female <input type="checkbox"/>   |
| Forenames   | <input type="text"/><br><input type="text"/>  | <input type="text"/><br><input type="text"/>  |
| Surname   | <input type="text"/>  | <input type="text"/>  |
| Date of birth   | <input type="text"/> <input type="text"/> <input type="text"/> Age <input type="text"/>   | <input type="text"/> <input type="text"/> <input type="text"/> Age <input type="text"/>   |
| Marital status  | Married/Civil Partnership* <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/><br>Engaged <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced/Dissolved Civil Partnership* <input type="checkbox"/><br><small>*Couples registered under the Civil Partnership Act 2004</small> | Married/Civil Partnership* <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/><br>Engaged <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced/Dissolved Civil Partnership* <input type="checkbox"/><br><small>*Couples registered under the Civil Partnership Act 2004</small> |
| Do you smoke?   | Yes <input type="checkbox"/> No <input type="checkbox"/>  | Yes <input type="checkbox"/> No <input type="checkbox"/>  |
| Nationality (required for regulatory reasons)   | <input type="text"/>  | <input type="text"/>  |
| State any other name you have been known by in the past 3 years   | <input type="text"/>  | <input type="text"/>  |
| Reason for name change  | Deed Poll <input type="checkbox"/> Divorced or Dissolved Civil Partnership* <input type="checkbox"/> Marriage or Civil Partnership* <input type="checkbox"/><br><small>*Couples registered under the Civil Partnership Act 2004</small>   | Deed Poll <input type="checkbox"/> Divorced or Dissolved Civil Partnership* <input type="checkbox"/> Marriage or Civil Partnership* <input type="checkbox"/><br><small>*Couples registered under the Civil Partnership Act 2004</small>   |
| Date of change  | <input type="text"/> <input type="text"/> <input type="text"/>  | <input type="text"/> <input type="text"/> <input type="text"/>  |
| Do you pay into a pension?  | Personal <input type="checkbox"/> Company <input type="checkbox"/> None <input type="checkbox"/>  | Personal <input type="checkbox"/> Company <input type="checkbox"/> None <input type="checkbox"/>  |
| What is your anticipated retirement age?  | <input type="text"/>  | <input type="text"/>  |
| Should you retire during the term of your mortgage, will you have sufficient provisions to repay your mortgage? | Yes <input type="checkbox"/> No <input type="checkbox"/>  | Yes <input type="checkbox"/> No <input type="checkbox"/>  |
| Number of financial dependants?   | <input type="text"/>  | <input type="text"/>  |

### 3a: Present accommodation

|                          | Primary Applicant  | Secondary Applicant  |
|--------------------------|--|--|
| Current address          | <input type="text"/><br><input type="text"/><br><input type="text"/>   | <input type="text"/><br><input type="text"/><br><input type="text"/>   |
| Postcode                 | <input type="text"/><br><input type="text"/>   | <input type="text"/><br><input type="text"/>   |
| Telephone number         | Home <input type="text"/><br>Work <input type="text"/><br>Mobile <input type="text"/>  | Home <input type="text"/><br>Work <input type="text"/><br>Mobile <input type="text"/>  |
| At this address are you? | Owner <input type="checkbox"/> Living with parents <input type="checkbox"/> Assoc. tenant <input type="checkbox"/><br>Managing agent tenant <input type="checkbox"/> Private tenant <input type="checkbox"/> Council tenant <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/><br>If tenant state monthly rent £ <input type="text"/> & complete section 13 | Owner <input type="checkbox"/> Living with parents <input type="checkbox"/> Assoc. tenant <input type="checkbox"/><br>Managing agent tenant <input type="checkbox"/> Private tenant <input type="checkbox"/> Council tenant <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/><br>If tenant state monthly rent £ <input type="text"/> & complete section 13 |
| When did you move in?    | DD <input type="text"/> MM <input type="text"/> YY <input type="text"/>  | DD <input type="text"/> MM <input type="text"/> YY <input type="text"/>  |

### 3b: Previous accommodation: Please list all other addresses held in the last 3 years

|                          | Primary Applicant  | Secondary Applicant  |
|--------------------------|--|--|
| Address                  | <input type="text"/><br><input type="text"/><br><input type="text"/>   | <input type="text"/><br><input type="text"/><br><input type="text"/>   |
| Postcode                 | <input type="text"/><br><input type="text"/>   | <input type="text"/><br><input type="text"/>   |
| At this address are you? | Owner <input type="checkbox"/> Living with parents <input type="checkbox"/> Housing Assoc. tenant <input type="checkbox"/><br>Managing agent tenant <input type="checkbox"/> Private tenant <input type="checkbox"/> Council tenant <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/><br>If tenant state monthly rent £ <input type="text"/> | Owner <input type="checkbox"/> Living with parents <input type="checkbox"/> Housing Assoc. tenant <input type="checkbox"/><br>Managing agent tenant <input type="checkbox"/> Private tenant <input type="checkbox"/> Council tenant <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/><br>If tenant state monthly rent £ <input type="text"/> |
| When did you move in?    | DD <input type="text"/> MM <input type="text"/> YY <input type="text"/>  | DD <input type="text"/> MM <input type="text"/> YY <input type="text"/>  |

Please note that mortgage/rent payments must have been paid by you personally for at least 12 months.

If the above addresses do not cover the last 3 years, please use the Additional Notes page to provide us with details of any other addresses.

### 4: Occupation Details

|                                  |  |  |
|----------------------------------|--|--|
| Status                           | Employment <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Other <input type="checkbox"/> | Employment <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Other <input type="checkbox"/> |
| Occupation                       | <input type="text"/>   | <input type="text"/>   |
| Trading or employer name         | <input type="text"/>   | <input type="text"/>   |
| Trading or Company Address       | <input type="text"/><br><input type="text"/><br><input type="text"/>   | <input type="text"/><br><input type="text"/><br><input type="text"/>   |
| Postcode                         | <input type="text"/><br><input type="text"/>   | <input type="text"/><br><input type="text"/>   |
| State % shareholding in business | None <input type="checkbox"/> or <input type="text"/> %  | None <input type="checkbox"/> or <input type="text"/> %  |

#### 4: Occupation Details (continued)

|  | Primary Applicant  | Secondary Applicant  |
|--|--|--|
| Personnel dept./business   | Tel <input type="text"/>   | Tel <input type="text"/>   |
|  | Fax <input type="text"/>   | Fax <input type="text"/>   |
| Nature of business   | <input type="text"/>   | <input type="text"/>   |
| Length of service in this business   | <input type="text"/> years <input type="text"/> months               | <input type="text"/> years <input type="text"/> months               |
| Length of time trading under your control. If less than two years, please give details of previous trading/occupation in section 15<br>Is this business currently solvent and trading as a going concern | <input type="text"/> years <input type="text"/> months               | <input type="text"/> years <input type="text"/> months               |
|  | Yes <input type="checkbox"/> No <input type="checkbox"/>             | Yes <input type="checkbox"/> No <input type="checkbox"/>             |
| Name and address of accountant   | <input type="text"/><br><input type="text"/><br><input type="text"/> | <input type="text"/><br><input type="text"/><br><input type="text"/> |
| Postcode   | <input type="text"/> <input type="text"/>                            | <input type="text"/> <input type="text"/>                            |
| Emai address   | <input type="text"/>   | <input type="text"/>   |
| Accountants qualification  | <input type="text"/>   | <input type="text"/>   |
| How long has your accountant acted for you?  | <input type="text"/> years <input type="text"/> months               | <input type="text"/> years <input type="text"/> months               |
| Basic annual income  | £ <input type="text"/>   | £ <input type="text"/>   |
| Overtime   | £ <input type="text"/>   | £ <input type="text"/>   |
| Commission   | £ <input type="text"/>   | £ <input type="text"/>   |
| Bonus  | £ <input type="text"/>   | £ <input type="text"/>   |
| Net Rental Income  | £ <input type="text"/> *do not include rent from security property   | £ <input type="text"/> *do not include rent from security property   |
| Investment Income  | £ <input type="text"/>   | £ <input type="text"/>   |
| Pension Income (not state pension)   | £ <input type="text"/>   | £ <input type="text"/>   |
| Dividends  | £ <input type="text"/>   | £ <input type="text"/>   |
| Income from 2nd job  | £ <input type="text"/>   | £ <input type="text"/>   |
| Occupation   | <input type="text"/>   | <input type="text"/>   |
| Nature of Business   | <input type="text"/>   | <input type="text"/>   |
| Please state length of service in this business  | <input type="text"/> years <input type="text"/> months               | <input type="text"/> years <input type="text"/> months               |
| <b>Total annual income</b>   | £ <input type="text"/>   | £ <input type="text"/>   |

I/We confirm that my/our total annual income, as stated above, is accurate. I/We understand that my/our stated income may be taken into account as part of the overall lending decision.

Signature of Primary Applicant

Date

Signature of Secondary Applicant

Date

## 5: Property to be mortgaged

|  |   |
|--|---|
| Address of property  | <input type="text"/><br><input type="text"/>  |
| Postcode   | <input type="text"/> <input type="text"/>   |
| Telephone number   | <input type="text"/>  |
| Description of property  | House <input type="checkbox"/> Bungalow <input type="checkbox"/> state type: Detached <input type="checkbox"/> Semi-detached <input type="checkbox"/> Terrace <input type="checkbox"/><br>Flat <input type="checkbox"/> Maisonette <input type="checkbox"/> state type: Studio <input type="checkbox"/> Purpose built <input type="checkbox"/> Converted <input type="checkbox"/> |
| If the property is a flat  | How many floors does the whole building have? <input type="text"/> Floor number of flat <input type="text"/> Is it served by a lift? Yes <input type="checkbox"/> No <input type="checkbox"/>   |
| Number of rooms<br>Other information e.g. outbuildings, above commercial premises etc. | Receptions <input type="text"/> Kitchens <input type="text"/> Bedrooms <input type="text"/> Bathrooms <input type="text"/> Garages <input type="text"/><br><input type="text"/>   |
| Is the property  | Freehold <input type="checkbox"/> Feuhold (Scotland) <input type="checkbox"/> Leasehold <input type="checkbox"/> If leasehold, state unexpired term <input type="text"/> years Commonhold <input type="checkbox"/>  |
| Rental Income  | Anticipated actual rental income £ <input type="text"/> per month for the security property.<br>Please note, any variation between the anticipated rental income and the verified rental income may affect the advance.   |
| Is the property a House of Multiple Occupancy  | Yes <input type="checkbox"/> No <input type="checkbox"/> Please note, we are unable to offer additional borrowing on properties which are subject to mandatory or additional licensing.   |
| Is the property, or do you intend to let the property to:                              | To a private tenant <input type="checkbox"/> To a Housing Association/Local Authority <input type="checkbox"/> To a corporate tenant <input type="checkbox"/>   |

## 6: Your mortgage requirements

|              |  |
|--------------|--|
| Loan details | Original purchase price £ <input type="text"/> Expected valuation £ <input type="text"/>   |
|              | Additional Borrowing Amount required £ <input type="text"/> Term of mortgage <input type="text"/> years* Must be repaid no later than existing main loan |
|              | If the mortgage term extends beyond normal retirement age (65), please confirm how you plan to cover the repayments<br><input type="text"/>              |
|              | Date of original purchase DD <input type="text"/> MM <input type="text"/> YY <input type="text"/> Main loan account number <input type="text"/>          |
|              | Reason for Additional Borrowing application <input type="text"/>   |

\*If your mortgage extends into your retirement, it is your responsibility to consider how you will continue to pay your mortgage.

**7: Bank details**

|   | Primary Applicant  | Secondary Applicant  |
|---|--|--|
| Please provide details of your account into which your income is paid         |  |  |
| Name & address of Bank/<br>Building Society                                   | <input type="text"/><br><input type="text"/><br><input type="text"/> | <input type="text"/><br><input type="text"/><br><input type="text"/> |
| Postcode  | <input type="text"/> <input type="text"/>                            | <input type="text"/> <input type="text"/>                            |
| Name(s) in which account(s) held  | <input type="text"/>   | <input type="text"/>   |
| Account Number  | <input type="text"/>   | <input type="text"/>   |
| Sort Code   | <input type="text"/> <input type="text"/> <input type="text"/>       | <input type="text"/> <input type="text"/> <input type="text"/>       |
| How long have you been with<br>this Bank/Building Society?                    | <input type="text"/> years <input type="text"/> months               | <input type="text"/> years <input type="text"/> months               |
| Please tick this box if you require the<br>funds to be paid into this account | <input type="checkbox"/>   |  |

**8: Please provide current main residence mortgage details (or any main residence mortgage held within the past 3 years)**

|   |  |  |
|---|--|--|
| Lender's name   | <input type="text"/>   | <input type="text"/>   |
| Lender's address  | <input type="text"/><br><input type="text"/><br><input type="text"/> | <input type="text"/><br><input type="text"/><br><input type="text"/> |
| Postcode  | <input type="text"/> <input type="text"/>                            | <input type="text"/> <input type="text"/>                            |
| Lender's Roll No./<br>Account No.                                       | <input type="text"/>   | <input type="text"/>   |
| Address of mortgaged<br>property (if different from<br>current address) | <input type="text"/><br><input type="text"/><br><input type="text"/> | <input type="text"/><br><input type="text"/><br><input type="text"/> |
| Postcode  | <input type="text"/> <input type="text"/>                            | <input type="text"/> <input type="text"/>                            |

**8: (continued)**

|                                 | Primary Applicant   | Secondary Applicant   |
|---------------------------------|---|---|
| If the mortgage is current      | Amount outstanding £ <input type="text"/>   | Amount outstanding £ <input type="text"/>   |
|                                 | Original advance £ <input type="text"/>   | Original advance £ <input type="text"/>   |
| If the mortgage has been repaid | Date of original house purchase DD <input type="text"/> MM <input type="text"/> YY <input type="text"/> | Date of original house purchase DD <input type="text"/> MM <input type="text"/> YY <input type="text"/> |
|                                 | Original purchase price £ <input type="text"/>  | Original purchase price £ <input type="text"/>  |
|                                 | Current monthly payment £ <input type="text"/>  | Current monthly payment £ <input type="text"/>  |
|                                 | Date loan was taken out DD <input type="text"/> MM <input type="text"/> YY <input type="text"/>         | Date loan was taken out DD <input type="text"/> MM <input type="text"/> YY <input type="text"/>         |
|                                 | Balance outstanding at redemption £ <input type="text"/>  | Balance outstanding at redemption £ <input type="text"/>  |
|                                 | Date redeemed DD <input type="text"/> MM <input type="text"/> YY <input type="text"/>                   | Date redeemed DD <input type="text"/> MM <input type="text"/> YY <input type="text"/>                   |

**9: Financial details**

Give details of all secured or unsecured loans, student loans, HP, lease arrangements, credit cards, store cards, mail order etc.

**Please note:**  
Outstanding commitments may affect the amount we are able to lend.

|   |   |
|---|---|
| Lender <input type="text"/>   | Account No. <input type="text"/>  |
| Type of loan <input type="text"/>   | Monthly payment £ <input type="text"/>  |
| Date loan or agreement began DD <input type="text"/> MM <input type="text"/> YY <input type="text"/>                              | Balance outstanding £ <input type="text"/>  |
| Tick as appropriate<br>To be repaid on completion of this application<br>Yes <input type="checkbox"/> No <input type="checkbox"/> | Secured on property Yes <input type="checkbox"/> No <input type="checkbox"/><br>Financed by business Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Lender <input type="text"/>   | Account No. <input type="text"/>  |
| Type of loan <input type="text"/>   | Monthly payment £ <input type="text"/>  |
| Date loan or agreement began DD <input type="text"/> MM <input type="text"/> YY <input type="text"/>                              | Balance outstanding £ <input type="text"/>  |
| Tick as appropriate<br>To be repaid on completion of this application<br>Yes <input type="checkbox"/> No <input type="checkbox"/> | Secured on property Yes <input type="checkbox"/> No <input type="checkbox"/><br>Financed by business Yes <input type="checkbox"/> No <input type="checkbox"/> |

**IF YOU HAVE MORE THAN 2 LOANS, OR CREDIT COMMITMENTS, PLEASE USE THE ADDITIONAL NOTES PAGE TO GIVE DETAILS.**

## 9: Financial details (continued)

|   | Primary Applicant  | Secondary Applicant  |
|---|--|--|
| Do you own any other property(ies)?   | Yes* <input type="checkbox"/> No <input type="checkbox"/>  | Yes* <input type="checkbox"/> No <input type="checkbox"/>  |
| Do you have a mortgage on any other property(ies)?                            | Yes* <input type="checkbox"/> No <input type="checkbox"/>  | Yes* <input type="checkbox"/> No <input type="checkbox"/>  |
| Are the properties let?   | Yes <input type="checkbox"/> No <input type="checkbox"/>   | Yes <input type="checkbox"/> No <input type="checkbox"/>   |
| If Yes, are they self-funding?  | Yes <input type="checkbox"/> No <input type="checkbox"/>   | Yes <input type="checkbox"/> No <input type="checkbox"/>   |
|   | *If Yes, please provide details below  | *If Yes, please provide details below  |
| Address   | <input type="text"/><br><input type="text"/><br><input type="text"/>   | <input type="text"/><br><input type="text"/><br><input type="text"/>   |
| Postcode  | <input type="text"/> <input type="text"/>  | <input type="text"/> <input type="text"/>  |
| If the mortgage(s) are held with UCBHL or Nationwide, enter account number(s) | Account No. <input type="text"/><br>Account No. <input type="text"/><br>Account No. <input type="text"/>   | Account No. <input type="text"/><br>Account No. <input type="text"/><br>Account No. <input type="text"/>   |
| Do you have more than three accounts?   | Yes <input type="checkbox"/> No <input type="checkbox"/><br>If Yes, please provide details below   | Yes <input type="checkbox"/> No <input type="checkbox"/><br>If Yes, please provide details below   |
| If the mortgage is current  | Amount outstanding £ <input type="text"/><br>Current monthly payment £ <input type="text"/><br>Date loan was taken out DD <input type="text"/> MM <input type="text"/> YY <input type="text"/> | Amount outstanding £ <input type="text"/><br>Current monthly payment £ <input type="text"/><br>Date loan was taken out DD <input type="text"/> MM <input type="text"/> YY <input type="text"/> |
| Do you pay maintenance for an ex-spouse or children?                          | Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, state monthly payment £ <input type="text"/>  | Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, state monthly payment £ <input type="text"/>  |

Please provide full details of any other properties on the Additional Notes page if necessary.

## 10: Your building and contents insurance requirements

Your home must be adequately protected by a Buildings Insurance policy. Nationwide also provides 5-Star home insurance (Defaqto 2010). Discounts are available on our 5-Star cover if you buy buildings and contents insurance together (conditions apply). Nationwide will contact you to discuss buildings insurance unless you have confirmed that you will be arranging it elsewhere.

### Buildings Insurance

I confirm that I have arranged my buildings insurance elsewhere  Yes  No   
If you have answered Yes, please confirm the following:

|                    |                        |
|--------------------|------------------------|
| Insurance provider | <input type="text"/>   |
| Policy number      | <input type="text"/>   |
| Renewal month      | <input type="text"/>   |
| Sum insured        | £ <input type="text"/> |

### Contents Insurance

Would you like Nationwide to contact you at this time to discuss contents insurance? Yes  No




### 11: Your Solicitor's/Licensed Conveyancer's details

|   |                      |                      |                      |
|---|----------------------|----------------------|----------------------|
| Solicitor's/Licensed Conveyancer's name | <input type="text"/> |                      |                      |
| Name of firm                            | <input type="text"/> |                      |                      |
| Address                                 | <input type="text"/> | <input type="text"/> |                      |
|   | <input type="text"/> | Postcode             | <input type="text"/> |
| Telephone                               | <input type="text"/> | Fax number           | <input type="text"/> |
| DX number                               | <input type="text"/> | E-mail               | <input type="text"/> |

### 12: Debit/Credit Card details

You can either pay your valuation fee and reservation fee by enclosing a cheque, made payable to UCB Home Loans Corporation Ltd. - Fee Account, or by a Credit/Debit Card. If you wish to pay by Credit/Debit Card, please complete the authority below:

**Please note, we are unable to accept American Express**

I authorise UCB Home Loans Corporation Ltd. to charge the sum of £   to my      

|                        |   |  |   |
|------------------------|---|--|---|
| Name                   | <input type="text"/>                            | <input type="text"/>                             | <input type="text"/>  |
| Card number            | <input type="text"/>                            |  | Start date MM <input type="text"/> YY <input type="text"/>        |
| Expiry date            | MM <input type="text"/> YY <input type="text"/> | Issue number (Maestro only) <input type="text"/> | Last three digits from cards signature strip <input type="text"/> |
| Cardholder's signature | <input type="text"/>                            |  |   |
| Date                   | DD <input type="text"/>                         | MM <input type="text"/>                          | YY <input type="text"/>   |

If you need additional space for any of your details, please use the Additional Notes pages.

### 13: Applicant's Current Landlord's details

|                                      |                      |                      |                      |
|--------------------------------------|----------------------|----------------------|----------------------|
| Name of tenant(s)                    | <input type="text"/> |                      |                      |
| Address                              | <input type="text"/> | <input type="text"/> |                      |
|                                      | <input type="text"/> | Postcode             | <input type="text"/> |
| Name and address of current landlord | <input type="text"/> | <input type="text"/> |                      |
|                                      | <input type="text"/> | <input type="text"/> |                      |
|                                      | <input type="text"/> | <input type="text"/> |                      |
|                                      | <input type="text"/> | <input type="text"/> |                      |
| Postcode                             | <input type="text"/> | Tel No.              | <input type="text"/> |
|                                      | <input type="text"/> | Fax.No.              | <input type="text"/> |

### 14: Lender/Landlord's reference authority

I/We authorise you to supply any information requested by UCB Home Loans Corporation Limited or its agents.

UCB Home Loans reference number

Signature(s)

Date

1  
PLEASE SIGN WITHIN THIS BOX

2  
PLEASE SIGN WITHIN THIS BOX



Please fill in the whole form using a ball point pen and send it to:

UCB Home Loans Corporation Ltd  
 Portman House  
 Richmond Hill  
 Bournemouth  
 BH2 6EP

Name(s) of account holder(s)


Bank/Building Society account number

Branch sort code

Name and full postal address of your Bank or Building Society

|                       |
|-----------------------|
| To the Manager        |
| Bank/Building Society |
| Address               |
|                       |
|                       |
| Postcode              |

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

Service User Number

|   |   |   |   |   |   |
|---|---|---|---|---|---|
| 9 | 8 | 6 | 3 | 3 | 0 |
|---|---|---|---|---|---|

**UCBHL Account (Reference) Number**

|  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|--|--|

Instruction to your Bank or Building Society

Please pay UCB Home Loans Corporation Ltd Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with UCB Home Loans Corporation Ltd 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.

This is not part of the Instruction to your Bank or Building Society and must be detached by UCB Home Loans before submission to the paying bank.

Preferred payment date (please state 1st to 28th)

DD

If you have an existing mortgage and you are changing your method of payment to Direct Debit, please state the first collection month.

MM  YY

### UCBHL use only

Payment Date \_\_\_\_\_

Start Date \_\_\_\_\_

Date Set Up \_\_\_\_\_ Set Up \_\_\_\_\_

### This guarantee should be detached and retained by the Payer



- 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 UCB Home Loans Corporation Limited will notify you seven working days in advance of your account being debited or as otherwise agreed. If you request UCB Home Loans Corporation Limited 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 UCB Home Loans Corporation Limited 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 UCB Home Loans Corporation Limited 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.

**Please do not write on the back  
of the Direct Debit mandate**

## 16: Authority & Declaration

Where there are two or more applicants, this authority and declaration shall be given by each of them, and references to the singular shall include the plural. References to 'UCBHL' are to UCB Home Loans Corporation Limited. UCBHL is the specialist mortgage lender and a wholly owned subsidiary of Nationwide Building Society, referred to as 'Nationwide'.

### I confirm and agree that:

1. (a) I have never been made bankrupt; and  
(b) I have the right to reside permanently in the UK; and  
(c) For joint applications, UCBHL will only send documents and correspondence to one address. Before completion of the mortgage, this will be the address of the first applicant and after completion, this will be the security address or an agreed correspondence address; and  
(d) Neither I, nor any person residing with me, has been convicted of fraud, arson, theft or robbery.
2. UCBHL's assessment of my application will be based upon the information provided in this form and to the best of my knowledge all of this information is true. I will notify UCBHL immediately of any change of circumstances.
3. UCBHL may pay the intermediary where details are given at the beginning of this application.
4. All fees and expenses incurred by UCBHL including valuation fees and solicitors' costs are payable by me on demand whether or not an offer of advance is issued or accepted and whether or not the advance is made.
5. Making a false, misleading or inaccurate declaration is a criminal offence and may lead to the prosecution of me and/or my financial adviser, resulting in a fine and/or imprisonment. I and/or my financial adviser may also face civil action for the recovery of any losses that UCBHL incurs.
6. I understand that letting to family members is not permitted.
7. Should I wish to subsequently borrow more money, the request will only be considered on the same basis as my original application.
8. The details of any repayment vehicle(s) listed are accurate and I understand that the adequacy of the repayment vehicle to repay the mortgage at the end of the term remains my responsibility.
9. UCB Home Loans product availability and lending decisions are subject to customer status, credit bureau searches and lending criteria.
10. UCBHL will instruct a qualified valuer to carry out a valuation of the property.

### Use of my information

In this section Nationwide is Nationwide Building Society and its subsidiary companies.

- (a) Any information about me and my agreement in principle or mortgage account may be shared within Nationwide to open and manage the account, make lending decisions, collect debts, trace debtors, prevent fraud and money laundering and for business analysis. It may also be shared within Nationwide and with specialist companies for market research purposes on behalf of Nationwide. Nationwide may use my information to populate application forms for products provided or introduced by Nationwide. If I notify you of changes to my personal details, it is your normal practice to update all of my accounts unless I ask you not to. If I have opened an account or policy with another organisation introduced to me by Nationwide, you will pass these updates to them but I am advised to contact them to confirm the changes;
- (b) You will make searches about me at credit reference agencies who will supply you with credit information, for use in the assessment of credit products and other information as well as information from the Electoral Register, for the purpose of

verifying my identity. The agencies will record details of the search type (credit or identification) and any previous and subsequent names, whether or not my application proceeds. I acknowledge that multiple credit searches may affect my ability to obtain credit elsewhere. You may use credit-scoring methods to assess my application and to verify my identity. Credit searches and other information, including any previous and subsequent names, which is provided to you and/or the credit reference agencies, about me and those with whom I am linked financially may be used by Nationwide and other companies if credit decisions are made about me. Any of this information may also be used for identification purposes, debt tracing and the prevention of money laundering as well as the ongoing management of my account;

- (c) Any information about me and my account can be shared within Nationwide to prevent or detect fraud, or to assist in verifying my identity. You may also search the records of fraud prevention agencies who will supply you with information. You may pass information to financial and other organisations involved in fraud prevention to protect yourselves and your customers from theft and fraud. If I give you false or inaccurate information and you identify fraud, you will record this and pass it to fraud prevention agencies to prevent fraud and money laundering;

- (d) For applications in joint names

By making a joint application, I am creating a financial association with the other applicant, I am also confirming that I am entitled to:

- Disclose information to search about the other applicant(s) and/or anyone else referred to by me;
- Authorise you to search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me;

- (e) For applications in a sole name

Information held about me by the credit reference agencies may already be linked to another individual who has an existing financial association with me. For the purposes of my application I may be treated as financially linked and my application will be assessed with reference to any "associated" records;

- (f) Where I borrow or may borrow from you, you may give details of my account and how I manage it to credit reference agencies. If I borrow and do not repay in full and on time, you may tell credit reference agencies who will record the outstanding debt;

- (g) Nationwide may inform me of special offers, products and services, either by letter, telephone or e-mail. If I am a new Nationwide customer and I do not wish to receive marketing material by letter, e-mail or telephone, or any combination of these, I can write to you at Nationwide Building Society, Marketing Opt-out, FREEPOST SCE 7125, Swindon, SN38 9LY. If I am an existing Nationwide customer my current marketing preferences will continue unless I tell you otherwise. "Nationwide" means Nationwide Building Society and its subsidiaries (which include Nationwide Trust Ltd, Nationwide International Ltd, The Mortgage Works (UK) plc and UCB Home Loans Ltd);

- (h) You may, but are not obliged to, give the Intermediary who introduces this mortgage application to you, a copy of any offer you make me or the reason for declining the application, a copy of any valuation you ask to be carried out and any other information you consider necessary to process my application through to completion. This may include updates by text messaging and e-mail. You may pay the same intermediary a fee for introducing this mortgage application to you;

- (i) A credit search will be made for each individual application to Nationwide;
- (j) I have the right of access to my personal records held by you and the credit and fraud agencies. Nationwide charges a fee for this service; I can ask for a copy of your leaflet "How Nationwide uses personal information" which will tell me how to apply for my records and explains in more detail how my information will be used by Nationwide and the fraud prevention agencies;
- (k) I have read the terms and conditions and the section entitled 'Use of my information'. By signing this application, I agree that you can use my information in this way.

THIS APPLICATION FORM COMPRISES 16 PAGES AND BEFORE YOU SIGN IT YOU SHOULD ENSURE YOU HAVE READ AND COMPLETED ALL 16 PAGES.

### PLEASE SIGN HERE

Primary Applicant's Signature

Date

Secondary Applicant's Signature

Date

## Checklist & important information

### Please check the following before submitting the application form

1. Have the FSA details been completed where an Intermediary is introducing the case?
2. Is the valuation fee, where applicable, and reservation fee cheque enclosed/or have you completed Section 12?  
Once the valuation has been instructed the whole fee is not refundable.
3. Where applicable, a valuation will be instructed prior to receipt of any other references unless requested otherwise.
4. Have the Intermediary details been fully completed and signed and dated appropriately?
5. Has the declaration been signed and dated (Section 16)?
6. Have appropriate references/authorisations been signed by all applicants (Section 14)?
7. Is the Lender's Statement enclosed? (This must be less than 12 months old).
8. Have incomes been stated in all instances as well as, where applicable, a breakdown of that income and signed and dated appropriately (Section 4)?

**THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME.  
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP REPAYMENTS ON YOUR MORTGAGE.**

The application and enclosures should be sent to:

**UCB Home Loans Corporation Limited, Portman House, Richmond Hill, Bournemouth, Dorset, BH2 6EP.**

This leaflet is available in large print, audio and Braille. To organise an alternative version for you, please contact us on **0845 940 1400**.



Please note that for our mutual protection and to improve service standards, we may monitor and/or record telephone calls.

Nationwide Buildings and Contents Insurance is underwritten by Churchill Insurance Company Ltd. Registration number 22589472, registered at Churchill Insurance Company Ltd, Churchill Court, Westmoreland Road, Bromley, Kent BR1 1DP.

UCB Home Loans Corporation Limited (UCBHL) is a wholly owned subsidiary of Nationwide Building Society and is authorised and regulated by the Financial Services Authority under registration number 303556. Most buy-to-let mortgages are not regulated by the Financial Services Authority. Registered Office: Nationwide House, Pipers Way, Swindon, SN38 1NW. Registered in England. Company Registration Number 1063539.