

Intermediary Mortgage Application form



FOR OFFICE USE ONLY

Account Number:

ESIS Reference number:

Adviser:

Branch code:

FOR INTERMEDIARY USE ONLY

Your name

Name of your business

Mortgage Club name

Network name

Directly Authorised name

If any part of the Procurement Fee is being paid to the applicant please state amount

£

Are you charging the applicant a fee for arranging this mortgage?

☐ Yes☐ No

If yes, please state amount

£

If yes, please also state when the fee is payable

☐

Application

☐

Offer

☐

Completion

If payable on Application, will the fee be refunded if the mortgage does not proceed?

☐ Yes☐ No

Please remember this information is required to ensure that the Society can issue a fully compliant Offer document to the applicant in accordance with the FCA Mortgage Conduct of Business Sourcebook. (MCOB Section 6 – Disclosure at the Offer Stage).

Your business address

Your telephone number

FCA reference
(tick one box)

Level of service given

☐

Advised

☐

Execution Only

☐

Buy to Let

Document Checklist

In order for us to deal with applications successfully a full supporting package of documents is required. A copy of our Packaging Guide is available on our website, www.ibs.co.uk.

Copies of documents are acceptable provided they are certified as true copies by a Financial Adviser.

Please tick the boxes below to confirm what has been enclosed. Our Underwriters may also request additional supporting documentation if required.

Documents

First Applicant Second Applicant

Proof of residency at current address dated within the last 3 months (utility bill or bank statement)

[]

[]

Proof of identity (Driving Licence / Passport)

[]

[]

Payslips for the last 3 months and last P60

[]

[]

Last 2 years tax assessments or audited accounts

[]

[]

Bank statements for the last 3 months

[]

[]

Other documents (see Other Items Enclosed section 24)

[]

[]

1. Your Personal Details

First Applicant	
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/>
First names	<input type="text"/>
Surname	<input type="text"/>
Previous surname	<input type="text"/>
Date of Birth	<input type="text"/>
Gender	M <input type="checkbox"/> F <input type="checkbox"/>
Marital status	<input type="text"/> <small>(civil partner, married, single, divorced etc.)</small>
Nationality	<input type="text"/>
Any other names(s) you have been known by	<input type="text"/>
If you are not a UK citizen do you have permanent rights to reside in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Relationship to other applicant	<input type="text"/>
Time with current bank	Years <input type="text"/> Months <input type="text"/>

Second Applicant	
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/>
First names	<input type="text"/>
Surname	<input type="text"/>
Previous surname	<input type="text"/>
Date of Birth	<input type="text"/>
Gender	M <input type="checkbox"/> F <input type="checkbox"/>
Marital status	<input type="text"/> <small>(civil partner, married, single, divorced etc.)</small>
Nationality	<input type="text"/>
Any other names(s) you have been known by	<input type="text"/>
If you are not a UK citizen do you have permanent rights to reside in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Relationship to other applicant	<input type="text"/>
Time with current bank	Years <input type="text"/> Months <input type="text"/>

2. Contact Details

First Applicant	
Home telephone number	<input type="text"/>
Work telephone number	<input type="text"/>
Mobile telephone number	<input type="text"/>
Email address	<input type="text"/>
Preferred contact method	<input type="text"/>

Second Applicant	
Home telephone number	<input type="text"/>
Work telephone number	<input type="text"/>
Mobile telephone number	<input type="text"/>
Email address	<input type="text"/>
Preferred contact method	<input type="text"/>

3. Customer Information

First Applicant	
Do you have an existing account with the Society?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes please provide account number	<input type="text"/>

Second Applicant	
Do you have an existing account with the Society?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes please provide account number	<input type="text"/>

4. Non-Borrowing Occupants - Family, dependents, other people who live with you

First Applicant		
a) Please give details of dependent children and any other dependents:		
Age	Relationship	
E.G. 10	Son	
b) Please state the name, Date of Birth and relationship of anyone aged 17 or over who does or may live in the property including any people aged 17 or over that you have already mentioned above in (a):		
Name	Date of Birth	Relationship
The people named in 4b will be asked to sign a form by the solicitors. We will not give them any financial information about you but may have to tell them the amount you are borrowing from us.		

Second Applicant		
a) Please give details of dependent children and any other dependents:		
Age	Relationship	
E.G. 10	Son	
b) Please state the name, Date of Birth and relationship of anyone aged 17 or over who does or may live in the property including any people aged 17 or over that you have already mentioned above in (a):		
Name	Date of Birth	Relationship
The people named in 4b will be asked to sign a form by the solicitors. We will not give them any financial information about you but may have to tell them the amount you are borrowing from us.		

5. Your Address Details

First Applicant	
Current address	
	Postcode
Time at current address	Years <input type="text"/> Months <input type="text"/>
Are you	<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Owner without Mortgage <input type="checkbox"/> Living with Family/ Partner Other <input type="text"/>
Name and address of your current lender/ landlord	
Postcode	
Account number / reference	
Monthly mortgage / rental payment	£ <input type="text"/>
Will the existing mortgage be repaid on completion of this loan?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If no, please explain below or in section 22.	
If you have lived at any other addresses in the last 3 years please provide details on the following page	

Second Applicant	
Current address	
	Postcode
Time at current address	Years <input type="text"/> Months <input type="text"/>
Are you	<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Owner without Mortgage <input type="checkbox"/> Living with Family/ Partner Other <input type="text"/>
Name and address of your current lender/ landlord	
Postcode	
Account number / reference	
Monthly mortgage / rental payment	£ <input type="text"/>
Will the existing mortgage be repaid on completion of this loan?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If no, please explain below or in section 22.	
If you have lived at any other addresses in the last 3 years please provide details on the following page	

6. Further Address Details

First Applicant	
Previous address	
	<input type="text"/> Postcode
Time at this address	From <input type="text"/> To <input type="text"/>
Were you	<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Tenant
	<input type="checkbox"/> Owner without Mortgage <input type="checkbox"/> Living with Family/ Partner
Name and address of your lender / landlord	
<input type="text"/>	
<input type="text"/>	
<input type="text"/> Postcode	
Account number / reference	<input type="text"/>
Monthly mortgage / rental payment	£ <input type="text"/>

Second Applicant	
Previous address	
	<input type="text"/> Postcode
Time at this address	From <input type="text"/> To <input type="text"/>
Were you	<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Tenant
	<input type="checkbox"/> Owner without Mortgage <input type="checkbox"/> Living with Family/ Partner
Name and address of your lender / landlord	
<input type="text"/>	
<input type="text"/>	
<input type="text"/> Postcode	
Account number / reference	<input type="text"/>
Monthly mortgage / rental payment	£ <input type="text"/>

6a. Further Address Details

First Applicant	
Previous address	
	<input type="text"/> Postcode
Time at this address	From <input type="text"/> To <input type="text"/>
Were you	<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Tenant
	<input type="checkbox"/> Owner without Mortgage <input type="checkbox"/> Living with Family/ Partner
Name and address of your lender / landlord	
<input type="text"/>	
<input type="text"/>	
<input type="text"/> Postcode	
Account number / reference	<input type="text"/>
Monthly mortgage / rental payment	£ <input type="text"/>

Second Applicant	
Previous address	
	<input type="text"/> Postcode
Time at this address	From <input type="text"/> To <input type="text"/>
Were you	<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Tenant
	<input type="checkbox"/> Owner without Mortgage <input type="checkbox"/> Living with Family/ Partner
Name and address of your lender / landlord	
<input type="text"/>	
<input type="text"/>	
<input type="text"/> Postcode	
Account number / reference	<input type="text"/>
Monthly mortgage / rental payment	£ <input type="text"/>

7. Your Income Details - *Employed Applicants*

First Applicant	
Employers Name	
Occupation	
Name and address of your employer	
	Postcode
Contact telephone number	
Time with current employer	Years <input type="text"/> Months <input type="text"/>
Are you still within a probationary period	Yes <input type="checkbox"/> No <input type="checkbox"/>
Planned age of retirement	Years of Age <input type="text"/>
Is your position	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Fixed Term Contract
Are you paid in Pound Sterling (£)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If no, please specify which currency you are paid in	<input type="text"/>
Gross basic salary per annum (before tax)	£ <input type="text"/>
Car, housing or shift allowance per annum	£ <input type="text"/>
Overtime/bonus/commission etc. per annum	£ <input type="text"/>
Total earned income per annum	£ <input type="text"/>
If your present employment has been for less than 2 years please give further details below (Section 8).	

Second Applicant	
Employers Name	
Occupation	
Name and address of your employer	
	Postcode
Contact telephone number	
Time with current employer	Years <input type="text"/> Months <input type="text"/>
Are you still within a probationary period	Yes <input type="checkbox"/> No <input type="checkbox"/>
Planned age of retirement	Years of Age <input type="text"/>
Is your position	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Fixed Term Contract
Are you paid in Pound Sterling (£)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If no, please specify which currency you are paid in	<input type="text"/>
Gross basic salary per annum (before tax)	£ <input type="text"/>
Car, housing or shift allowance per annum	£ <input type="text"/>
Overtime/bonus/commission etc. per annum	£ <input type="text"/>
Total earned income per annum	£ <input type="text"/>
If your present employment has been for less than 2 years please give further details below (Section 8).	

8. Previous Employment - *Employed Applicants*

First Applicant	
Occupation	
Name and address of your employer	
	Postcode
Contact telephone number	
Time in Role	Years <input type="text"/> Months <input type="text"/>
was your position	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Fixed Term Contract
Gross basic salary per annum (before tax)	£ <input type="text"/>
If your present and previous employment has been for less than 2 years please give further details of previous employment in the 'Additional information' (section 22).	

Second Applicant	
Occupation	
Name and address of your employer	
	Postcode
Contact telephone number	
Time in Role	Years <input type="text"/> Months <input type="text"/>
was your position	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Fixed Term Contract
Gross basic salary per annum (before tax)	£ <input type="text"/>
If your present and previous employment has been for less than 2 years please give further details of previous employment in the 'Additional information' (section 22).	

9. Secondary Employment Details - *Employed Applicants*

First Applicant	
Employers Name	
Occupation	
Name and address of your employer	
	Postcode
Contact telephone number	
Time with current employer	Years <input type="text"/> Months <input type="text"/>
Are you still within a probationary period	Yes <input type="checkbox"/> No <input type="checkbox"/>
Planned age of retirement	<input type="text"/> Years of Age
Is your position	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary
	<input type="checkbox"/> Fixed Term Contract
Gross basic salary per annum (before tax)	£ <input type="text"/>
Car, housing or shift allowance per annum	£ <input type="text"/>
Overtime/bonus/commission etc. per annum	£ <input type="text"/>
Total earned income per annum	£ <input type="text"/>

Second Applicant	
Employers Name	
Occupation	
Name and address of your employer	
	Postcode
Contact telephone number	
Time with current employer	Years <input type="text"/> Months <input type="text"/>
Are you still within a probationary period	Yes <input type="checkbox"/> No <input type="checkbox"/>
Planned age of retirement	<input type="text"/> Years of Age
Is your position	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary
	<input type="checkbox"/> Fixed Term Contract
Gross basic salary per annum (before tax)	£ <input type="text"/>
Car, housing or shift allowance per annum	£ <input type="text"/>
Overtime/bonus/commission etc. per annum	£ <input type="text"/>
Total earned income per annum	£ <input type="text"/>

10. Self Employed Applicants and Directors with a 25% or more shareholding

First Applicant	
Nature of business	
Trading Name and address	
	Postcode
Business telephone number	
Time trading	Years <input type="text"/> Months <input type="text"/>
Are you	<input type="checkbox"/> Sole Trader <input type="checkbox"/> Shareholding Director (25%+)
	<input type="checkbox"/> Partnership <input type="checkbox"/> Employee of your own Limited Company
Name and address of accountant	
	Postcode
Contact name and telephone number	

Second Applicant	
Nature of business	
Trading Name and address	
	Postcode
Business telephone number	
Time trading	Years <input type="text"/> Months <input type="text"/>
Are you	<input type="checkbox"/> Sole Trader <input type="checkbox"/> Shareholding Director (25%+)
	<input type="checkbox"/> Partnership <input type="checkbox"/> Employee of your own Limited Company
Name and address of accountant	
	Postcode
Contact name and telephone number	

10. Self Employed Applicants and Directors with a 25% or more shareholding - *continued*

First Applicant	
Is your Accountant	<input type="checkbox"/> Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Auditor <input type="checkbox"/> Other <input type="text"/>
Accountant's qualifications	<input type="text"/>
How long have they been your Accountant?	<input type="text"/> years
Your share of the net profit for the last 3 trading years starting with the most recent	<input type="text"/> £ <input type="text"/> £ <input type="text"/> £
Director's salary	<input type="text"/> £
Dividend payments	<input type="text"/> £
If you have been self-employed for less than three years, please complete the 'Previous employment' details to give details of where you have worked in the last three years.	

Second Applicant	
Is your Accountant	<input type="checkbox"/> Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Auditor <input type="checkbox"/> Other <input type="text"/>
Accountant's qualifications	<input type="text"/>
How long have they been your Accountant?	<input type="text"/> years
Your share of the net profit for the last 3 trading years starting with the most recent	<input type="text"/> £ <input type="text"/> £ <input type="text"/> £
Director's salary	<input type="text"/> £
Dividend payments	<input type="text"/> £
If you have been self-employed for less than three years, please complete the 'Previous employment' details to give details of where you have worked in the last three years.	

11. Other Sources of Income

First Applicant	
Pension income per annum	<input type="text"/> £
Tax credits per annum	<input type="text"/> £
Rental income per annum	<input type="text"/> £
Investment income per annum	<input type="text"/> £
Child maintenance per annum	<input type="text"/> £
Other (please specify) per annum	<input type="text"/>
	<input type="text"/> £
	<input type="text"/> £
	<input type="text"/> £

Second Applicant	
Pension income per annum	<input type="text"/> £
Tax credits per annum	<input type="text"/> £
Rental income per annum	<input type="text"/> £
Investment income per annum	<input type="text"/> £
Child maintenance per annum	<input type="text"/> £
Other (please specify) per annum	<input type="text"/>
	<input type="text"/> £
	<input type="text"/> £
	<input type="text"/> £

12. Your Financial Commitments

Please give details of any current / pending financial commitments, credit card balances, hire purchase agreements, loans, and maintenance or child support agreements. If you need more space please continue details on 'additional information' (section 22).

If the loan is not for the direct benefit and advantage of ALL applicants then you will need to seek independent legal advice.

Applicant 1, 2 or Joint	Name of lender	Account No.	Remaining Term	Type of commitment (credit card, loan, hire purchase)	Balance outstanding	Monthly payment	Is this debt secured against your home?	Is this to be repaid from the advance?	Is this to be paid from other sources?

13. Other Monthly Commitments

As a responsible lender we want to be sure you don't overstretch yourself. Please provide details of your monthly outgoings below as accurately as possible. Estimates are acceptable if you are not sure what the exact costs are going to be for a new home.

First Applicant		Second Applicant	
Net Monthly income	£ <input type="text"/>	Net Monthly income	£ <input type="text"/>

Essential Expenditure Monthly council tax payment £ <input type="text"/> Monthly amount you spend on Food / Drink / Groceries £ <input type="text"/> Monthly amount you spend on housing, fuel power and communication. Including TV, Satellite and mobile phone £ <input type="text"/>	Monthly amount for CSA / School / Nursery / College / University Fees £ <input type="text"/> Protection Monthly payment for all existing insurance policies, including pensions, income protection, home and contents insurance £ <input type="text"/> Total Declared Expenditure £ <input type="text"/>
Travel / Transport Monthly amount you spend on Travel / Transport including bus and/or train travel, fuel, insurance, tax, parking and servicing for each car in the household £ <input type="text"/> Other Expenditure Monthly amount you spend on Clothing / Footwear, Recreation and Essential repairs £ <input type="text"/>	Is the applicant aware of any changes to their income or expenditure that are likely to affect their ability to meet their mortgage payments Yes <input type="checkbox"/> No <input type="checkbox"/>

14. Credit Declarations

First Applicant	
Have you ever been in arrears with your mortgage payments, rent payments, or any other secured or unsecured loans?	
Yes	No
(If yes please confirm the following)	
Highest number of missed payments in last 12 months	
Highest number of missed payments in last 2 years	
Have you ever had a default registered against you?	
Yes	No
(If yes please confirm the following)	
Date registered	
Amount	£
Satisfied	Yes No
Date satisfied	
Have you ever had a court judgment registered against you?	
Yes	No
(If yes please confirm the following)	
Date registered	
Amount	£
Satisfied	Yes No
Date satisfied	
Have you ever been subject to an individual voluntary arrangement?	
Yes	No
(If yes please confirm the following)	
Date registered	
Amount	£
Satisfied	Yes No
Date satisfied	
Have you ever been bankrupt?	
Yes	No
(If yes please confirm the following)	
Bankruptcy Order Date	
Bankruptcy Discharge Date	
Have you ever had a property repossessed?	
Yes	No
(If yes please confirm the following)	
Date of possession	
Have you ever been cautioned, convicted or have any prosecution pending for any offence other than motoring?	
Yes	No
(If yes please confirm the following)	
Conviction Date	
Conviction Type	
Sentence	
Do you have any other active or pending applications for a mortgage?	
Yes	No

Second Applicant	
Have you ever been in arrears with your mortgage payments, rent payments, or any other secured or unsecured loans?	
Yes	No
(If yes please confirm the following)	
Highest number of missed payments in last 12 months	
Highest number of missed payments in last 2 years	
Have you ever had a default registered against you?	
Yes	No
(If yes please confirm the following)	
Date registered	
Amount	£
Satisfied	Yes No
Date satisfied	
Have you ever had a court judgment registered against you?	
Yes	No
(If yes please confirm the following)	
Date registered	
Amount	£
Satisfied	Yes No
Date satisfied	
Have you ever been subject to an individual voluntary arrangement?	
Yes	No
(If yes please confirm the following)	
Date registered	
Amount	£
Satisfied	Yes No
Date satisfied	
Have you ever been bankrupt?	
Yes	No
(If yes please confirm the following)	
Bankruptcy Order Date	
Bankruptcy Discharge Date	
Have you ever had a property repossessed?	
Yes	No
(If yes please confirm the following)	
Date of possession	
Have you ever been cautioned, convicted or have any prosecution pending for any offence other than motoring?	
Yes	No
(If yes please confirm the following)	
Conviction Date	
Conviction Type	
Sentence	
Do you have any other active or pending applications for a mortgage?	
Yes	No

15. Other Mortgages

Please give details of any other residential mortgages. If you need more space please continue details on 'additional information' (section 22). If property is to be let please declare expected rental income in section 22.

Property address	Property value	Name of Lender	Balance outstanding	Monthly mortgage payment	To be redeemed

15a. Buy to Let Mortgages

Please give details of any other Buy to Let mortgages that will remain upon completion of this mortgage. If you need more space please continue details on 'additional information' (section 22).

Total number of properties	Estimated value	Balance outstanding	Monthly mortgage payment	Total monthly rental income

16. Your Mortgage Requirements

Which product are you applying for?

16a. House Purchase

Complete this section if you are moving house and buying another property, or if you are a first time buyer.

Purchase price	£ <input type="text"/>	Are you a first time buyer?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Discounted price if under Right To Buy Scheme	£ <input type="text"/>	If purchasing under Shared Ownership please confirm the Housing Association	<input type="text"/>	
Amount of mortgage required	£ <input type="text"/>	Percentage to be purchased	<input type="text"/> %	
Please state the source of deposit		Monthly shared ownership rental payment?	£ <input type="text"/>	
Equity from house sale	£ <input type="text"/>	What is the agreed sale price of your current property?	£ <input type="text"/>	
Family gift	£ <input type="text"/>	Is this application for a Buy to Let purchase?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Savings	£ <input type="text"/>	If a buy to let, will the property be let to a family member?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Other	£ <input type="text"/>	Estimated monthly rental income	£ <input type="text"/>	
		Do you intend to live in the property in the future?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

16b. Self-Build Purchase/Remortgage

Complete this section if you are in the process of completing a self-build or buying a property/land to build your own home.

Estimated value/Purchase price	£ <input type="text"/>	Estimated build costs	£ <input type="text"/>
Amount required for first drawdown	£ <input type="text"/>	Estimated final value	£ <input type="text"/>
Purchase price of plot	£ <input type="text"/>		

16c. Remortgage

Complete this section if you are re-financing the mortgage arranged on your existing property.

Value of property (estimate) £

Was this property originally purchased from the local authority? Yes ☐ No ☐

Total amount of mortgage required £

How much of the amount required is for:

Repayment of existing mortgage £

Home improvement purposes* £

Consolidation of other debt* £

To buy out someone else who owns the property* £

Capital Raising* £

* Please provide details. Please continue if required in the 'Additional information' (section 22).

For Buy to Let Remortgage Applications ONLY

Do you intend to let the property to a family member now or at any time in the future or do you intend to live in the property in the future? Yes ☐ No ☐

Do you own other BTL properties? Yes ☐ No ☐

Was the property inherited, or if purchased, since the last time of purchase has the property ever been occupied by you or a related person? Yes ☐ No ☐

Date of Purchase / /

Estimated monthly rental income £

Think carefully before securing other debts against your home.

Your home may be repossessed if you do not keep up repayments on your mortgage

17. Repayment Type (Please indicate the repayment method required)

☐ Repayment (Capital & Interest)

With a Repayment mortgage, your monthly payments will cover the interest on the loan and also gradually pay off the capital which you have borrowed. By the end of the agreed term, provided you have maintained your payments, you will have repaid the whole loan.

☐ Interest Only

With an Interest Only mortgage, your monthly payments only cover the interest on the loan. They will not pay off any of the capital which you have borrowed. If you have chosen to arrange all or part of your mortgage on an Interest Only basis, it is your responsibility to ensure that adequate funds are available to repay the mortgage loan at the end of the term, or upon death if prior to the end of the term.

☐ Combination of Repayment and Interest Only

Please state amount of:

Repayment £

Interest Only £

If you have chosen to arrange all or part of your mortgage on an Interest Only basis, it is your responsibility to ensure that adequate funds are available to repay the mortgage loan at the end of the term, or upon death if prior to the end of the term. Please state your strategy to repay the mortgage at the end of the term:

Monthly cost of interest only repayment strategy £

Term Required years

18. Property to be Mortgaged

Property Details

Address of property

	Postcode

Type of property

<input type="checkbox"/> House	<input type="checkbox"/> Bungalow	<input type="checkbox"/> Detached
<input type="checkbox"/> Semi-Detached	<input type="checkbox"/> Terraced	<input type="checkbox"/> Other

Is the property ex Local Authority

☐ Yes ☐ No

If the property is a flat /maisonette

<input type="checkbox"/> Purpose built flat/maisonette	<input type="checkbox"/> Converted flat/maisonette
--	--

How many floors in the block?

On what floor is the flat/maisonette?

Is the flat serviced by a lift?

☐ Yes ☐ No

Number of Bedrooms

Kitchens

Bathrooms

Garages

Reception Rooms

NHBC Certification

☐ Yes ☐ No

If Leasehold: Amount of Ground Rent / service charge (if known)

£

Please state unexpired term

years

Wall

Construction

<input type="checkbox"/> Brick	<input type="checkbox"/> Stone	<input type="checkbox"/> Concrete
<input type="checkbox"/> Timber	<input type="checkbox"/> Other (please specify)	

Roof

Construction

<input type="checkbox"/> Tile	<input type="checkbox"/> Slate	<input type="checkbox"/> Thatched
<input type="checkbox"/> Flat	<input type="checkbox"/> Other (please specify)	

Year built (if known)

years

Are any incentives being offered?

18a. Property Declarations

Will any part of the property be used for business? Yes

☐ No ☐

Will the applicant occupy the property within 1 month of completion? Yes

☐ No ☐

Will the property be used wholly for your residential purposes? Yes

☐ No ☐

Is the property above or adjacent to commercial premises? Yes

☐ No ☐

Has the property ever suffered from subsidence, heave, landslip or flooding? Yes

☐ No ☐

Is the property subject to any agricultural restrictions? Yes

☐ No ☐

Does the property include more than ten acres of land? Yes

☐ No ☐

If yes, please provide details:

Please continue if required in the 'Additional information' (section 22).

19. Your Solicitor/Licensed Conveyancer

NOTE: If we are unable to use your nominated solicitor we will notify you and we will instruct a separate firm to act on our behalf. You will be responsible for meeting the costs incurred.

Please give the name and address of your Solicitor or Licensed Conveyancer

	Postcode

Contact Name

Telephone Number

Fax Number

20. Your Valuation/Survey Requirements

Assessment of the Security

NOTES – Assessment of the security is how we will determine if the property is suitable to secure the loan. There are a number of approaches we may utilise for this assessment, including:

Mortgage valuation, Automated Valuation Model, Desktop valuation – these are all simply for us to decide if the property is suitable to secure the loan and if it is worth the amount we are lending to you. It is important to understand that these are very limited and will not potentially raise any hidden problems. For purchase applications, we will normally give you a copy of our assessment. This assessment does not cover everything about the property's condition. There could be faults that would only be found on a more detailed inspection. The valuer may notice something wrong but may decide not to put it in the report. This is because the report will only contain information which is important in deciding whether the value of the property will cover the amount we are lending you. Please do not think the property has no faults just because there are none in the report. If any faults are mentioned, these may not be the only ones in the property.

RICS Homebuyer Survey and Valuation – a Homebuyer Survey and Valuation is a survey on the condition of the property and covers all parts of the property which are easily accessible. The surveyor will be able to give you a general opinion of the property. It will detail any future problems that can be foreseen and will tell you if any areas need further investigation. If you ask your own surveyor to do a Homebuyer Survey and Valuation or detailed building survey, rather than arranging this through us, an additional mortgage valuation by a valuer approved by us may be necessary.

Detailed building survey – a detailed building survey covers the same points as the Homebuyer Survey and Valuation but in much more detail. If there are any problems or faults with the property the surveyor will explain what may have caused them and how to put them right.

Please indicate the type of valuation you require

VALUATION REPORT FOR MORTGAGE PURPOSES

The Society is required by law to obtain an independent mortgage valuation report. This is a limited report and is not a survey of the property. This report will provide basic details of the property for the Society which are sufficient to enable us to decide whether to make a loan on the particular property. You would not be able to rely on this report as it is addressed to us for Mortgage purposes. For your own interest we strongly recommend that you have a detailed survey carried out by a suitably qualified independent Surveyor.

HOME BUYER SURVEY AND VALUATION REPORT

This report is specifically designed for people who are seeking a professional opinion at an economic price. It is completed on a standard format by a chartered surveyor and is aimed at helping the client make a reasoned and informed decision on whether to purchase the property, gives an opinion on what is a reasonable price to pay, takes account of repairs or replacements the property needs and outlines what further advice may be needed before proceeding. The report will be subject to terms of engagement which must be agreed directly with the surveyor who will act independently on your behalf. The Society may be able to arrange this type of report for you in conjunction with the mortgage valuation report.

DETAILED BUILDING SURVEY
(Formerly known as Structural Survey)

A detailed building survey covers the same points as the Homebuyer Survey and Valuation but in much more detail. If there are any problems or faults with the property the surveyor will explain what may have caused them and how to put them right. The Society will still require a mortgage valuation report for mortgage purposes.

Instructions and Contact Details for Valuer

Who should the valuer contact to gain access to the property?

☐

Applicant

☐

Selling Agent

☐

Current Owner

☐

Builder

Contact Name

Telephone Number

Company

Name and address of the Agents selling the property or current owner if a private sale

Postcode

21. Your Insurance Needs

BUILDINGS AND CONTENTS INSURANCE

It is a condition of all mortgage loans issued by the Society that suitable buildings insurance is arranged. Once your valuation report is received, you will be contacted at a time convenient to you to arrange for a personal illustration of insurance costs to be prepared for you by the Society. The policy is underwritten and administered by **Royal & Sun Alliance** who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. If you choose to make your own insurance arrangements a one off fee will be charged on completion of your loan as stated in your personal illustration of costs.

☐

Broker Arranging

☐

Society to quote

☐

Customer arranging

☐

Not required

LIFE PROTECTION

The Society recommends you seek advice on how to protect and repay your Mortgage. We are also able to offer protection opportunities through our association with LV (Liverpool Victoria).

☐

Broker Arranging

☐

Society to refer to LV=

☐

Customer arranging

☐

Not required

ACCIDENT SICKNESS AND UNEMPLOYMENT COVER

If you would like the Society to arrange a referral for accident, sickness and unemployment cover, please indicate below. We offer accident, sickness and unemployment cover through our association with LV (Liverpool Victoria).

☐

Broker Arranging

☐

Society to refer to LV=

☐

Customer arranging

☐

Not required

22. Additional Information

Use this space to provide any additional information we require to assess your application

22. Additional Information *continued*

23. Fees Check-List

You can elect to add the completion fee, insurance contingency fee, and chaps fee to your mortgage account. If you choose to do so this will increase your mortgage balance and the amount of interest you pay over the term of the mortgage. Please indicate which fees you are enclosing payment for. Please ensure that all cheques are made payable to Ipswich Building Society re 'your name'. E.G. Ipswich Building Society re Mr A Smith.

If payment is not enclosed, all fees will be debited to the mortgage account on completion subject to product limits.

Valuation Fee	£	Must be enclosed with your application form			
Application Fee	£	Must be enclosed with your application form			
Completion Fee	£	Pay in advance	<input type="checkbox"/>	Add to loan	<input type="checkbox"/>
Chaps Fee	£	Pay in advance	<input type="checkbox"/>	Add to loan	<input type="checkbox"/>
Own Insurance Fee (not applicable if insurance taken up through Society)	£	Pay in advance	<input type="checkbox"/>	Add to loan	<input type="checkbox"/>

If you choose to pay fees up front please enclose with application

24. Other Items Enclosed

Most recent annual statement from your lender	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Estate Agents particulars of the property to be purchased (where applicable)	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Right to Buy letter (if buying as a sitting tenant)	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
If self build, please enclose plans, costings, building regulations and detailed planning permission	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No

Please use this space to list any other items you have enclosed with your application

For office use only

Declarations

PLEASE READ THE FOLLOWING DECLARATIONS CAREFULLY BEFORE YOU SIGN:

I am/We are applying for a mortgage on the property described in this application and I am/we are aware that:

1. you will base your decision on whether to lend me/us money or arrange my/our insurance on the information contained in this form, and confirm that it is true, complete and contains all material facts relating to my/our application. I/We understand you may decide to decline my/our application.
2. my/our mortgage with Ipswich Building Society will have binding conditions and the Society's rules will apply and I/we can ask for copies of these.
3. the valuer is independently instructed by the Society to assess the adequacy of the security for the purpose of the Building Society only. I/we accept that this does not impose any duty on the valuer or the Society to indicate to me/us the value or condition of the property. I/we confirm and understand that I am/we are advised to make my/our own arrangements to have the property surveyed. I/We further understand that the Society does not accept any liability for the accuracy or contents of the valuer's report. The Society may undertake a reassessment of the property using computer based data or limited external appraisal. A copy of the assessment will not be provided and is for the Society's use only.
4. The Society requires all properties in mortgage to be insured in accordance with the valuer's recommendation.
5. I/We confirm that any acceptance of this Agreement in Principle (AIP) shall not commit the Society to making a formal Offer of Advance and you can withdraw any offer you make to me/us at any time.
6. I/We may have to provide you with evidence of where I/we have obtained the deposit on the property (if applicable). You may retain copies of the identification given to you.
7. all applicants are 18 years of age or over.
8. there are no existing loans or mortgages in my name with the Society or any other lender other than declared on this application form.
9. I/We have never been convicted of any criminal offence nor is any prosecution pending, excluding motoring or 'spent' offences by virtue of the Rehabilitation of Offenders Act 1974.
10. If any of the information I/we have given changes before the mortgage is completed, I shall advise the Society immediately.

Credit Reference and other mortgage checks:

- a) you will make searches about me/us at credit reference agencies who will supply you with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. You may use credit-scoring methods to assess the application and to verify my/our identity. Credit searches and other information which is provided to you and/or the credit reference agencies, about me/us, and those with whom I/we are linked financially may be used by the Society and other companies if credit decisions are made about me/us or other members of my/our household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of my/our account.
- b) to prevent or detect fraud, or to assist in verifying my/our identity, you may make searches of Group records and at fraud protection agencies who will supply you with information. You may also pass information to financial and other organisations involved in fraud protection to protect yourselves and your customers from theft or fraud. If I/we give false or inaccurate information and you suspect fraud, you will record this. You, members of the group, and other companies may use this information if decisions are made about me/us or others at my/our address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.
- c) by stating a financial association with another party, I am/we are also declaring that I am/we are entitled to:
 - disclose information about our joint applicant and/or anyone else referred to by us
 - authorise you to search, link and/or record information at credit reference agencies about us and/or anyone else referred to by us.

(This clause is applicable on joint applications including where one party is present or for sole facilities when declaring a financial association with another party [e.g. when stating the name of a partner]).

- d) information held about me by the Credit Reference Agencies may already be linked to records relating to one or more of my partners. For the purposes of this application I may be treated as financially linked and my application will be assessed with reference to any "associated" records. (This clause is applicable to sole applicants).
- e) an "association" between the joint applicants and/or any individual identified as our financial partner, will be created at credit reference agencies, which will link our financial records. We and anyone else with whom we have a financial link understand that each other's information will be taken into account in all future applications by either or both of us. The linking will continue until one of us successfully files a "disassociation" at the credit reference agencies. **(This clause is applicable to joint applicants).**

Data Protection Act:

I/we understand and authorise:

- a) the Society will make such enquiries and take up such references as it considers necessary in relation this application.
- b) where I/we borrow or may borrow from you, you may give details of my/our account and how it has been managed to credit reference agencies. If I/we borrow and do not repay in full and on time, you may tell credit reference agencies who will record the outstanding debt.
- c) you may use the information in this application for business analysis and to maintain records completely up to date.
- d) any information provided by me/us in the application form and any other information you may hold about my/our account may be used by the Society for its own use in respect of marketing, research, statistical analysis or similar purposes.
- e) passing any details relating to the mortgage to any mortgage intermediary (including their principal, network or club) who introduce my application to the Society.
- f) the passing of our details to RSA PLC or LV= for the purpose of providing additional services where we request.
- g) I/We have the right of access to my/our personal records held by credit and fraud agencies. The Society will supply their names and addresses upon request.
- h) Ipswich Building Society, RSA PLC and LV= will be Data Controllers for the purpose of the Data Protection Act 1998 and will be responsible for the processing of my data in relation to my application for this mortgage application and any application for, and ongoing provision of, insurance cover.

GENERAL AND MEMBERSHIP DECLARATIONS – PLEASE READ CAREFULLY

If I am an individual I apply to be a Borrowing Member according to the Rules of the Society, copies of which are available from the Society's Head Office or any branch. If this is a joint application by individuals I understand that the First Applicant will be the person named first in the Society's records in respect of the mortgage and will be the Representative Joint Borrower according to the Rules (provided that Individual is a Borrowing Member). I understand that if I am a Body Corporate or am applying as a bare trustee for a Body Corporate, that a Body Corporate cannot be a Borrowing Member of the Society and so no person will enjoy voting rights in respect of the mortgage under the Rules.

I consent to the Society at any time transferring or otherwise disposing of the benefit of any loan, mortgage or any other security for the loan to any third party, whether or not a building society or associated body of a building society, without any further reference to me. If I am/we are a Borrowing Member at that time I acknowledge that such a transfer will lead to the termination of my borrowing membership of the Society and the loss of my rights as a Borrowing member of the Society.

MARKETING CONSENT

We may bring to your attention (by mail, telephone, email or otherwise) products or services of Ipswich Building Society or other selected suppliers which may be of interest to you.

You can request that the Society does not use your information for marketing purposes by ticking the boxes below or writing to Ipswich Building Society, PO Box 547, Ipswich, IP3 9WZ

Applicant 1

- ☐ Do not contact me by telephone ☐ email ☐ or post for marketing purposes.
- ☐ Do not provide my details to third parties for marketing purposes.
- ☐ Do not send me details of the Society's other products or services.

Applicant 2

- ☐ Do not contact me by telephone ☐ email ☐ or post for marketing purposes.
- ☐ Do not provide my details to third parties for marketing purposes.
- ☐ Do not send me details of the Society's other products or services.

We may monitor and/or record your telephone conversations with us to ensure consistent service levels (including staff training).

SIGNATURE AND AUTHORITY TO OBTAIN REFERENCES/INFORMATION AND PROCESS DATA AND APPLICATION AGREEMENT

- I/We have checked the information given in this Mortgage Application Form and confirm that it accurately reflects the transaction.
- I/We confirm that I/we have read all answers including those completed in other than my/our own handwriting and confirm that all answers are correct and complete.
- To the best of my/our knowledge and belief the statements in these Declarations are true and correct.
- I/We authorise you to take up references and check my/our identity in such ways that are deemed necessary.
- I/We have received from our Mortgage Consultant, a European Standardised Information Sheet specific to my/our mortgage requirements and I/we fully understand the information contained within it.
- Joint applicants – where one party is not present:

I confirm that I am acting as an agent for the absent applicant and in doing so I confirm that I have the authority to disclose their financial information in the absence of the other applicant.

By signing this application, you agree that we can use your information as described. If you have any questions, please ask your mortgage consultant.

I /We hereby authorise and request you to provide Ipswich Building Society with any information they may require.

(This clause is applicable to applicants submitting their application via a Mortgage Intermediary). It is important that you read these declarations (including "Credit Reference and other mortgage checks" and "Data Protection Act") and by signing this application you agree that we can use your information in this way.

Signed (First Applicant)

Date

/ /

Signed (Second Applicant)

Date

/ /

Direct Debit Mandate

It is a condition of any Mortgage Offer that your monthly payments are made by Direct Debit. Please complete all sections of the following form. Do not detach, but return it with the mortgage application form. We will send the details to your bank.

The first full monthly payment will be collected on the first of the month following completion of your mortgage. Interest from the date of completion until the end of the

month will not be collected by Direct Debit and is payable separately.

If your Bank/Building Society rejects an application from Ipswich Building Society for payment by Direct Debit, a fee will be charged and debited to your account in accordance with the Society's Tariff of Charges. Copy available on request or on our website www.ibs.co.uk



Instructions to your Bank or Building Society to pay Direct Debits

PLEASE COMPLETE THE WHOLE OF THIS FORM



Originator's identification number

8 0 0 1 7 6

Please write the name and full postal address of your Bank or Building Society branch in the Space below.

Bank/Building Society name

Bank/Building Society address

Postcode

Name(s) of Account Holder(s)

Bank or Building Society account number

Reference Number

(Ipswich Building Society mortgage account number)

Instructions to your Bank or Building Society

Please pay Ipswich 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 Ipswich Building Society and if so, details will be passed electronically to my Bank/Building Society

Signature(s)

Branch Sort Code (from the top right hand corner of your cheque book)

Date

Banks and Building Societies may not accept direct debit instructions for some types of account
Ipswich Building Society, PO Box 547, Ipswich, IP3 9WZ

THIS GUARANTEE SHOULD BE DETACHED AND RETAINED BY THE PAYER

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 Ipswich Building Society will notify you 7 working days in advance of your account being debited or as otherwise agreed. If you request Ipswich 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 Ipswich 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 Ipswich 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.

Head office: PO Box 547 Ipswich IP3 9WZ

Website: www.ibs.co.uk

Intermediary Contact Tel: 0330 123 1073

Fax: (0845) 026 0915

Email: isu@ibs.co.uk



Security will be required for any loan.

Your home may be repossessed if you do not keep up repayments on your mortgage.

Ipswich Building Society acts as introducer to Liverpool Victoria group of companies for investment, protection and pensions.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Registered on the Financial Services Register, Firm Registration Number (FRN) 104875.

*To help maintain service quality some telephone calls may be recorded and monitored.

MOR4 (02/17)