

# Further Advance Application Form

Please answer fully all questions on this form



Mortgage Account Number:

Personal Details	First Applicant	Second Applicant
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All correspondence will be sent to the address of the first applicant as this person will be entitled to voting rights in respect of the proposed mortgage.

	Title	Surname		Title	Surname	
First name(s)	<input type="text"/>			<input type="text"/>		
Any previous name(s)	<input type="text"/>			<input type="text"/>		
National Insurance Number	<input type="text"/>			<input type="text"/>		
Date of birth (dd/mm/yy)	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	
		Smoker	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
Marital Status:	Married or Civil Partnership/Single/Divorced/Widowed Separated/Co-Habiting (delete as appropriate)			Married or Civil Partnership/Single/Divorced/Widowed Separated/Co-Habiting (delete as appropriate)		

Please state the number and age of any financial dependants	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>
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Have you ever been declared bankrupt or insolvent or is there any such action pending?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Have you ever been declared bankrupt or insolvent or is there any such action pending?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever entered into any arrangements with your creditors or are you party to a voluntary arrangement?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Have you ever entered into any arrangements with your creditors or are you party to a voluntary arrangement?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you had a court order/decreed made against you for debt or is there any such action pending?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Have you had a court order/decreed made against you for debt or is there any such action pending?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever had a property repossessed?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Have you ever had a property repossessed?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever had a default registered against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Have you ever had a default registered against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever been in arrears with your mortgage/rent/credit card payments?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Have you ever been in arrears with your mortgage/rent/credit card payments?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

If **Yes** to any of the above, please supply full details of the **Additional Information page**.

Have you or any person who will reside in the property to be mortgaged, received a formal police caution in the last 5 years, ever been convicted of, or have any prosecution pending for any offence other than for parking or speeding, excluding any which are spent under the Rehabilitation of Offenders Act 1974? If Yes, please provide details on the Additional Information page.	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Have you or any person who will reside in the property to be mortgaged, received a formal police caution in the last 5 years, ever been convicted of, or have any prosecution pending for any offence other than for parking or speeding, excluding any which are spent under the Rehabilitation of Offenders Act 1974? If Yes, please provide details on the Additional Information page.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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Present Housing	First Applicant	Second Applicant
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Current address: (If less than 3 years, please give all addresses during this period and length of time at each address on the Additional Information page). For ex pat applications, please provide your last known UK address on the Additional Information page.	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Post Code	Post Code

Residential Status	Owner <input type="checkbox"/> *Renting <input type="checkbox"/>	Owner <input type="checkbox"/> *Renting <input type="checkbox"/>
	*(please give details i.e. relationship/landlords details on the Additional Information page)	

Telephone number (inc. code)	Day <input type="text"/>	Day <input type="text"/>
	Evening <input type="text"/>	Evening <input type="text"/>

Email address	<input type="text"/>	<input type="text"/>
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Have you applied to any other lender for a mortgage within the last 6 months?	Yes* <input type="checkbox"/>	No <input type="checkbox"/>	Have you applied to any other lender for a mortgage within the last 6 months?	Yes* <input type="checkbox"/>	No <input type="checkbox"/>
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\*If **Yes** to any of the above, please supply full details of the **Additional Information page**.

Occupation, Income & Expenditure	First Applicant	Second Applicant
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What is your occupation?		
If you are a sole trader, a partner in a firm or a company director with a 20% or more shareholding, please tick the box and complete the self-employed section.	<input type="checkbox"/>	<input type="checkbox"/>
What is your annual gross basic income?	£	£
State any other income eg. bonus, overtime, benefits etc.	£	£

**PLEASE NOTE: You will need to provide the originals of your last 3 months' bank statements, your last 3 months' consecutive payslips and your last P60.**

Current Employer (If self-employed enter your trading name and address)	Name of Company	Name of Company
	Address	Address
	Postcode	Postcode
	Tel:                      Fax:	Tel:                      Fax:

How long have you been with your current employer/trading? (If less than 3 years, please provide previous employment history to cover last 3 years on Additional Information page).	Yrs	Yrs
Is your current employment permanent? *If <b>No</b> , give details on the <b>Additional Information page</b>	Yes <input type="checkbox"/> No* <input type="checkbox"/>	Yes <input type="checkbox"/> No* <input type="checkbox"/>
Do you make any maintenance/child support payments to court or on a voluntary basis?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If <b>yes</b> , how much per month?	£	£

**PLEASE NOTE: You will also need to provide your last 3 years' accounts for all self-employed earnings.**

Name and address of your accountant (if applicable)	Name	Name
	Address	Address
	Postcode	Postcode
	Tel:                      Fax:	Tel:                      Fax:

### Further Advance Details

Loan Amount Required	£	Term	Existing <input type="checkbox"/>	Shorter* <input type="checkbox"/>	Extend* <input type="checkbox"/>
*Please indicate preferred term required. Term amendments will be subject to Society approval.					
If you wish to extend or decrease, please confirm new term in years	yrs				
Purpose of Loan					

**Estimates and any plans and planning permission should accompany this application**

Has a second charge been arranged on this property? If yes, please supply full details on the Additional Information page.	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is any money being applied for capital raising? If yes, please give full details including amount on the Additional Information page.	Yes <input type="checkbox"/> No <input type="checkbox"/>
Product Required	
Do you intend to let the property to a family member now or at any time in the future, or to live in the property yourself at any time in the future?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you own any other BTL properties?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If the property was inherited, or purchased, has the property ever been occupied by you or a related person?	Yes <input type="checkbox"/> No <input type="checkbox"/>

### Method of Payment - How Will You Repay Your Loan?

<input type="checkbox"/> Direct Debit	<input type="checkbox"/> Standing Order	<input type="checkbox"/> Other (please advise on Additional Information Page)
Total Loan Amount	Repayment	Interest Only
£	£	£
To be repaid as:		
Is the basis for paying this loan in currency other than GBP?		
Yes <input type="checkbox"/> No <input type="checkbox"/>		
If yes which currency? <span style="border: 1px solid black; padding: 2px 20px;"></span>		

**Please be aware YOU MUST have suitable arrangements in place to repay any part of the loan not on a repayment basis.**  
If all or part of the loan is to be paid on an interest only basis, please confirm how you intend to repay the capital element of the mortgage on the Additional Information page.

## Other Occupiers Age 17 or Over

Will there be any persons who will reside in the property on completion of the mortgage other than the applicants? Yes  No

If Yes, enter details below.

Title	Surname	First Names	Relationship	Date of Birth

## Re-Valuation Details

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

Name

Daytime Telephone Number inc.Code

## Outstanding Loans

### First Applicant

### Second Applicant

Do you have a mortgage or secured loan or any other loans outstanding?

Yes  No

Yes  No

eg. Bank/Car Loan, Hire Purchase, Credit Cards, Student Loan, Child Minding Costs.

If Yes, enter details below and indicate if the loan will be repaid on or before completion of your advance.

Lender eg. Dudley Building Society	Applicant 1st/2nd/Joint	Type of Loan (eg. Secured, Personal)	Account Number	Outstanding Term	Outstanding Balance	Monthly Payment	To be Repaid?
					£	£	
					£	£	
					£	£	
					£	£	

If further space is required please detail on the Additional Information page.

## Buy To Let Portfolio

Please give details of any buy to let mortgages that will remain upon completion of this mortgage.

Total Number of Properties	Estimated Value of Portfolio	Balance Outstanding	Monthly Mortgage Payment	Total Monthly Rental Income
	£	£	£	£

## Solicitor Details

**NOTE:** LMS will appoint a solicitor to act on our behalf in this transaction. You can also use this solicitor. However, if you decide to use your own solicitor on a Separate Representation basis you will be liable for two sets of legal fees.

Name and address of Firm

Name
Address
Post Code

Name of person acting

Tel No. (inc. Code)

Fax/DX No. (if known)


## Insurance

### Mortgage Protection

We can arrange for an Concept Financial Services Representative to discuss your protection needs, such as;

- Life Cover
- Critical Illness Cover
- Mortgage Payment Protection Insurance

If you would like to arrange an appointment please tick the following box



Borrower(s) Name:

Reference Number:

### Declarations - Please Read Carefully

I/We apply for a further advance loan.

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 Principal Office or any branch. If this is a joint application by individuals I/We 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 apply as a bare trustee for a Body Corporate, that a Body Corporate cannot be a Borrowing Member of the Society and that no person will exercise voting rights in respect of the mortgage under the Rules.

I/WE declare that:

1. I/We have been given a copy of the European Standardised Information Sheet. I/We have read the contents of this document and having had time to consider this, I/We wish to proceed with the mortgage application.
2. I/We are over 18 years of age.
3. The information given in this application is true to the best of my/our knowledge and believe that I/We have disclosed any additional information which is material to my/our application. I/We understand that Dudley Building Society will rely on the information provided in considering my/our application. If, prior to completion of the further advance, there is any change in my/our circumstances which affects (or may affect) the information supplied, I/We will notify Dudley Building Society in writing immediately.
4. I/We understand that if a further advance offer is made, Dudley Building Society may instruct a Solicitor/Licensed Conveyancer to act on its behalf and that I/We will be responsible for the Society's legal costs and disbursements whether or not the further advance is completed.
5. I/We authorise Dudley Building Society or its agents to instruct a Valuer to prepare a mortgage valuation report at my/our cost and I/We understand that the fee is payable in advance and is not returnable whether or not an offer of a loan is given. I/We understand that such a report will be obtained by Dudley Building Society for its own purposes and that Dudley Building Society is not the agent of the valuer or firm of valuers. I/We further understand that neither Dudley Building Society nor the valuer nor the firm of valuers will warrant, represent or give any assurance to me/us that the statements, conclusions and opinions expressed or implied in the report and mortgage valuation are accurate or valid and that the report will be supplied without any acceptance of responsibility on their part to me/us. I/We accept that I/We will be given a copy of this report. For re-mortgages of up to 60% loan to value the Society may use a limited external inspection or computer based data to value the property. In such cases I/We will not receive a copy of the report.
6. I/We have received and read or have already been supplied with the following leaflets:
  - a) Guide to Valuation Fees;
  - b) List of Charges.
7. I/We confirm that my/our income is as stated in the application and is sufficient to support all of the relevant payments required to sustain the mortgage. I/We understand that a false or misleading declaration may forfeit any mortgage offer or subsequent contract and that a failure to maintain the payments due may result in repossession and subsequent sale of the property by Dudley Building Society.

8. I/We authorise the Society or its agents to make any enquiries of such persons it considers necessary in relation to this application, to confirm the truth and accuracy of the information. Any costs incurred in doing so will be my/our responsibility. I/We authorise Dudley Building Society to disclose any information provided by me/us on this application to a collective mortgage or other credit data checking system so that it can be made available to other financial institutions where this is done in the interest of fraud prevention.
9. I/We authorise Dudley Building Society or its agents to disclose details in this application to one or more credit reference agencies and to use appropriate statistical techniques (credit scoring) as part of the decision making process when assessing my/our application for credit. Whether or not the mortgage is granted a record of the search will be recorded against my/our file by the agencies concerned. This information may be searched by credit grantors and used in assessing applications for future banking, loan or hire facilities and for debt collection purposes as to how I/We performed in meeting my/our obligations under the mortgage contract. If the mortgage is granted, it may pass information relating to the conduct of the account in accordance with the data protection registration held by Dudley Building Society. (The names of such credit reference agencies can be supplied by Dudley Building Society).
10. In the event of this application or any offer which may be made not proceeding, I/We will not be entitled to a refund of fees or related costs.
11. No structural alterations shall be made without the prior written consent of the Society.
12. Interest on my/our mortgage will be calculated from the date of advance on a monthly basis.
13. I/We agree to be bound by the Rules of the Society, mortgage conditions and the terms of the mortgage deed.
14. I/We understand that Dudley Building Society may withdraw or vary the terms of any non-binding mortgage offer at any time prior to completion.
15. I/We understand that Dudley Building Society may withdraw any binding mortgage offer if a material change develops in which the condition, value or title of the property is affected or my/our ability to afford the mortgage is affected.
16. I/We understand, where it is necessary, my/our data may be shared with, or access provided to, third parties involved in dealing with my/our application. Such third parties may include (but is not limited to) third party processors and/or professional advisors.

The Lender is Dudley Building Society.

By signing this application you are:

- a) Confirming you have read the sections entitled "Your Personal Information and What We Do With It" and the Society's Privacy Notices.
- b) Giving your consent to the uses and disclosures of information listed.
- c) Making the declaration and giving the authorities set out in the "Declaration" above.
- d) Authorise Dudley Building Society to obtain any information they may require.
- e) Confirming my/our preferences in regard to marketing from Dudley Building Society.

Signed (First Applicant)

..... Date: .....

Signed (Second Applicant)

..... Date: .....

## Documentation Checklist

Please use this checklist to ensure you have enclosed the following, before submitting, tick (✓) if enclosed. THIS IS ESSENTIAL TO ENSURE YOUR APPLICATION PROCEEDS WITHOUT DELAY.

Please provide items 1-4 for all applicants whose income is being used to support the mortgage application.

1. <input type="checkbox"/> Estimates / Plans for work required	1. Re-Valuation Fee £ <input type="text"/>
2. <input type="checkbox"/> Latest P60	Branch Code <input type="text"/>
3. <input type="checkbox"/> Latest 3 month's consecutive pay slips	Staff In/t. <input type="text"/>
4. <input type="checkbox"/> Last 3 years' accounts ( <b>self employed only</b> )	
Introducer - Direct <input type="text"/>	Interviewer <input type="text"/>

## FCA Lending Practice - Mortgage Intermediaries Only

I declare that I have provided advice and relevant product information to the customer(s) and will confirm in writing, where appropriate, why the mortgage product is suitable. I confirm also that where an introductory fee will be received that this has been disclosed. Please note that the Society will only accept applications from Intermediaries who are currently registered with the Financial Conduct Authority (FCA). To enable us to check this position, please enter your FCA reference number below.

Name of Introducer <input type="text"/>	FCA Reference Number <input type="text"/>
Signature of Introducer <input type="text"/>	Charges made by Intermediary <input type="text"/>
Level of Service Given <input type="text"/>	Date <input type="text"/>



Principal Office:

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