



www.thehanley.co.uk

Granville House Festival Park, Hanley
Stoke-on-Trent ST1 5TB

Tel: 01782 255150 Fax: 01782 255118

Email: riskmanagementteam@thehanley.co.uk

Mortgage Application Form

Network

Introducer/Advisor

Company name & address

Tel No.

FCA Registration No.

Email address

PRODUCT APPLIED FOR

INCENTIVES

FEES (Society use only)

	PAID	ADD TO LOAN
Booking Fee	<input type="text"/>	<input type="text"/>
Product Fee	<input type="text"/>	<input type="text"/>
Valuation Fee	<input type="text"/>	<input type="text"/>

MORTGAGE ACCOUNT No.

If you wish to pay your fees by Debit card or Credit card please contact us on 01782 255150.

So we can deal with your application as quickly as possible, please fill in every answer using block capitals and black ink.

If any question does not apply to you, please write 'none'. If the details for the second person applying are the same as for the first person applying, please write 'see opposite'.

Tick the box that applies:

Purchase

Remortgage

Buy to Let

Transfer of Equity

Shared Ownership

1 Supporting Documentation Checklist

A list of documents required to support your application can be found on Page 14.

IF YOU REQUIRE ASSISTANCE COMPLETING THIS FORM, PLEASE CONTACT THE RISK MANAGEMENT TEAM (SEE ABOVE)

2 Your personal details

Title:
Surname:
First names:
Previous surname:
Date when surname changed:
Date of birth:
Nationality:
National Insurance No.
Permanent right to work and live in UK:
(please provide documentary evidence)
Marital status (married, civil partner, single,
separated, divorced, widowed, co-habiting, engaged):

Contact details

Work tel:
Mobile:
Home tel:
Fax:
Email:
Would you like all correspondence sent by:

Applicant type

Are you a first time buyer?

First Applicant					Second Applicant				
Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>	Other <input type="checkbox"/>	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>	Other <input type="checkbox"/>
Email <input type="checkbox"/>		Post <input type="checkbox"/>			Email <input type="checkbox"/>		Post <input type="checkbox"/>		
Yes <input type="checkbox"/>		No <input type="checkbox"/>			Yes <input type="checkbox"/>		No <input type="checkbox"/>		

3 Where you live

Present address:

Date you moved to this address?
Are you:
(tick box that applies)

Correspondence address: (if different to your
present address above)

Please state reason:

First Applicant				Second Applicant			
Postcode				Postcode			
Month		Year		Month		Year	
Living with family? <input type="checkbox"/>				Living with family? <input type="checkbox"/>			
Living with friends? <input type="checkbox"/>				Living with friends? <input type="checkbox"/>			
Living with partner? <input type="checkbox"/>				Living with partner? <input type="checkbox"/>			
Owner occupier with no mortgage? <input type="checkbox"/>				Owner occupier with no mortgage? <input type="checkbox"/>			
Owner occupier with a mortgage? <input type="checkbox"/>				Owner occupier with a mortgage? <input type="checkbox"/>			
Tenant? <input type="checkbox"/>				Tenant? <input type="checkbox"/>			
Postcode				Postcode			

3 Where you live continued

Current lender's name:

Lender's address:

Your mortgage account number:

Date commenced:

Monthly repayment:

Amount owing:

Estimated value of current property:

At the time your new mortgage starts, will this mortgage be repaid?

If 'No', please provide details below.

First Applicant		Second Applicant	
Postcode		Postcode	
Month	Year	Month	Year
£		£	
£		£	
£		£	
Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

If you are a tenant:

Landlord's name:

Landlord's address:

Amount of rent per month:

First Applicant	Second Applicant
£	£

3 Where you live continued

If you have lived at your present address for less than five years, please provide a full five year history.

Address:

First Applicant		Second Applicant	
Postcode		Postcode	
Month	Year	Month	Year
Postcode		Postcode	
Month	Year	Month	Year
Month	Year	Month	Year
Postcode		Postcode	
£		£	

For each address complete the following:

- Date you moved to this address:
- On what basis you resided there (for example, tenant, owner with a mortgage, owner without a mortgage, living with family):
- If you had a mortgage on the home, the lender's name and address:
- Date mortgage commenced:
- Date mortgage ended:
- Mortgage account number:
- If you were a tenant, the landlord's name and address:
- Amount of rent:

Use the Additional Information section on page 12 if required.

4 Family dependants, other people who live with you

Please provide details of dependent children and any other dependants:

First Applicant		Second Applicant	
Age	Relationship	Age	Relationship

Please provide details of all people aged 17 or over who will or may live in the property **including any people aged 17 or over you have already mentioned above:**

First Applicant			Second Applicant		
Name	Date of birth	Relationship	Name	Date of birth	Relationship

The people named in the section will be asked to sign a form. We will not provide them any financial information about you, but we may have to tell them the amount you are borrowing from us.

5 Employment details

If you are self-employed, a director or have a 25% or more shareholding, go to section 6.

Employer's name:

Head office address:

Nature of business:

Your present position:

Date commenced:

Employer's telephone number:

Employer's email address:

On what basis are you employed: full-time permanent, fixed term contract, probationary, temporary or part-time permanent?

If fixed term contract - what is the end date?

If this employment is subject to a probationary period, please state the length:

Income details:

• Basic gross income:

• Bonus:

• Overtime:

• Commission:

• Shift allowance:

• State pension:

• Rent allowance:

• Occupational pension:

• Payments made to the applicant under a Court Order but not payments awarded in respect of children by the Child Support Agency:

• Maintenance:

• Other (please provide details):

First Applicant			Second Applicant		
Employer's name:			Employer's name:		
Head office address:			Head office address:		
Postcode			Postcode		
Nature of business:			Nature of business:		
Your present position:			Your present position:		
Month	Year		Month	Year	
Date commenced:			Date commenced:		
Employer's telephone number:			Employer's telephone number:		
Employer's email address:			Employer's email address:		
On what basis are you employed: full-time permanent, fixed term contract, probationary, temporary or part-time permanent?			On what basis are you employed: full-time permanent, fixed term contract, probationary, temporary or part-time permanent?		
If fixed term contract - what is the end date?			If fixed term contract - what is the end date?		
If this employment is subject to a probationary period, please state the length:			If this employment is subject to a probationary period, please state the length:		
Yearly amount	Is it a guaranteed payment?		Yearly amount	Is it a guaranteed payment?	
	Yes	No		Yes	No
£			£		
£			£		
£			£		
£			£		
£			£		
£			£		
£			£		
£			£		
£			£		
£			£		
£			£		
£			£		
£			£		

If you have been in your present employment for less than three years, please provide a full three year history.

Employer's name:

Head office address:

Date commenced:

Date you left the company:

Reason for leaving:

First Applicant			Second Applicant		
Employer's name:			Employer's name:		
Head office address:			Head office address:		
Postcode			Postcode		
Month	Year		Month	Year	
Date commenced:			Date commenced:		
Month	Year		Month	Year	
Date you left the company:			Date you left the company:		
Reason for leaving:			Reason for leaving:		

6 Self-employed, directors or if you have a 25% or more shareholding

	First Applicant	Second Applicant
Name of business:		
Address:		
	Postcode	Postcode
Nature of business:		
Telephone number:		
Are you a director, partner or sole trader?		
Company registration number:		
VAT registration number:		
Fax:		
Email:		
What percentage of the shares in this business do you own?	%	%
How long has the business been trading?	Years: Months:	Years: Months:
How long owned by applicant?	Years: Months:	Years: Months:
Financial year end date (dd/mm):		
Income details:	Amount paid annually	Amount paid annually
Net profit, director's salary or dividend payments (for last three years):	Year end date	Year end date
yr 1	£	£
yr 2	£	£
yr 3	£	£
Accountant's name:		
Address:		
	Postcode	Postcode
Telephone number:		
Fax number:		

If you have been self-employed for less than three years, please use previous employment section on page 5 to provide details of where you have worked in the last three years.

7 Other outgoings

Please provide details of all current second mortgages, loans including bank loans, private loans, hire purchase agreements, credit cards, student loans, Buy to Let mortgages, store cards or any loans you act as guarantor for. Please use the Additional Information section if necessary.

Applicant 1/2	Name of provider	Secured?	Monthly payment (£)	Expected date of final payment	Approximate balance (£)	Are payments up to date?	Repaid prior to completion
1/2		Yes/No				Yes/No	Yes/No
1/2		Yes/No				Yes/No	Yes/No
1/2		Yes/No				Yes/No	Yes/No
1/2		Yes/No				Yes/No	Yes/No
1/2		Yes/No				Yes/No	Yes/No
1/2		Yes/No				Yes/No	Yes/No
1/2		Yes/No				Yes/No	Yes/No
1/2		Yes/No				Yes/No	Yes/No
1/2		Yes/No				Yes/No	Yes/No

Please provide details of any maintenance or Child Support Agency payments made per month.

First Applicant	Second Applicant
Amount details	Amount details
£	£
£	£
£	£

Please answer the following questions and if you answer 'YES' to any of them, please provide details in the space provided.

Have you ever had any arrears on any mortgage, loan, credit agreement or rental agreement?

First Applicant	Second Applicant
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Have you ever had a County Court Judgement (CCJ)/default against you or your Company?
If yes and now satisfied, please provide Satisfaction Certificate

First Applicant	Second Applicant
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Have you ever made arrangements with creditors or been made bankrupt (IVA)?
If 'Yes', please provide Bankruptcy Notice

First Applicant	Second Applicant
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Have you ever been refused a loan?

First Applicant	Second Applicant
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Have you been convicted or charged (but not yet tried) in respect of any criminal offence (excluding motoring convictions) or been given a police caution?

First Applicant	Second Applicant
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Are you a Director of the Hanley Economic Building Society, or the spouse of a Director, or is the application on behalf of a partnership or corporate body with which a Director is associated?

First Applicant	Second Applicant
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

8 Details of the property to be mortgaged

Address:

Postcode

Type of property: (tick the box that applies)

house bungalow purpose-built flat other (Provide details below)

--

If your property is a house or bungalow, is it: (tick the box that applies)

detached semi-detached end-terraced mid-terraced other (Provide details below)

--

If a flat, state number of floors in block:

Number of flats in block:

On which floor is the subject property:

*** Please note: The Society does not usually accept flats over commercial premises or in blocks of greater than five storeys. The Society does not lend on ex-local authority flats, new build flats and freehold flats.**

What year was the property built?

--

Is the property a listed building? Yes No

If less than 10 years old, is there a warranty in place i.e. NHBC certificate, Architect's certificate, Buildzone etc. Please state:

--

Ex- Local Authority Yes No

Is the property: freehold leasehold commonhold

If leasehold – unexpired term of lease
– ground rent per annum
– service charge per annum

	years
£	
£	

Property construction: (tick the boxes that apply)

Walls: brick stone concrete other

(Please specify)

Roof: pitched & tiled flat & asphalt thatched other

Number of: living rooms bedrooms kitchens bathrooms
separate WCs storeys garages

Mains services: (tick which are available) Gas Electricity Water Drainage

If there is no mains drainage or water, please provide details

--

Are the roads maintained by the local authority? Yes No

Are the sewers maintained by the local authority? Yes No

Occupancy

If the property is being purchased will you obtain full vacant possession? Yes No

Will the property be used by you and your dependants for residential purposes only? Yes No

If you have answered 'No' to either of the above questions, please provide details here:

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9 Valuation of the property and viewing details

The Society requires a valuation of the property for mortgage purposes, and this report will be undertaken for our purposes only. The report will not be a survey and should not be taken as a report on the structural condition of the property. There may be defects in the property which are not revealed in this limited assessment of valuation. We strongly advise you to obtain either a Homebuyer's Report & Valuation or a structural survey which will provide a more detailed inspection. If you require us to arrange a Homebuyer's Report, please tick the box below. Full details of our fees are available in our separate leaflet. Please note the Society is unable to arrange a structural survey.

Inspection required: Valuation for mortgage purposes Homebuyer's Report & Valuation

Name and contact number of seller:

	Tel:	
--	------	--

Name and address of selling agent:

--

Telephone number:

--	--

Email:

--	--

Who should the valuer contact to arrange the valuation? Seller Selling agent Applicant

10 Solicitor or licensed conveyancer (Please note that the Society does not accept sole practitioners)

If you are applying for a re-mortgage and wish to use the Society solicitors, please tick this box and go to section 11.

Please provide the name and address of the solicitor or licensed conveyancer who will be acting for you.

Name of firm:

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Address:

Postcode

Telephone number:

--	--

Fax number:

--	--

Email:

--	--

Name of person acting:

--	--

FOR SOCIETY USE ONLY

Panel: Yes No Panel No.

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11 Your mortgage requirements

Loan amount

Term

What type of mortgage do you require? Capital and Interest Repayment Interest Only

If you have chosen the interest only repayment method (either for all or part of your mortgage), please explain how you intend to repay the loan at the end of the term:

How are you paying for the deposit? (tick the boxes that apply)

Savings Gift Equity from sale of current home Bank loan

If gift, provide source

Documentary evidence will be required.

House Purchase

What is the purchase price?

£	
---	--

How much money are you providing towards the purchase?

£	
---	--

Is the property being purchased from a relative?

Yes No

Is the property being purchased Right to Buy?

Yes No

Is the property being purchased on a shared ownership scheme?

Yes No

If shared ownership, what is the monthly rental payment?

£	
---	--

Is the property being purchased Buy to Let?

Yes No

If Buy to Let, what is the proposed rental income?

£	
---	--

Are you obtaining any other borrowing to assist you with the purchase?

Yes No

Are you receiving any incentive from the seller or builder of the property?

Yes No

If you have answered 'Yes' to any of the above questions, please provide full details here:

Re-mortgage

What was the original purchase price and date of purchase?

What was the amount and date of the original mortgage?

Please state the amount and date of any additional loans for home improvements or capital raising (if there are more than three, please use the Additional Information section).

What is the current estimated value of the property?

Amount	Date	
£		
£		Reason for additional loan
£		
£		
£		
£		

Please state the reason for any additional loan you require in excess of your existing mortgage:

12 Mortgage protection insurance

The Hanley has a responsibility to ensure that we inform you of the ways in which you can protect yourselves should your circumstances change in the future. The Hanley considers that it is an absolute priority that all mortgage customers ensure that they fully protect themselves and their family when taking out a mortgage.

Please complete the following questions to inform us how you wish to proceed. Failure to do so may delay the processing of your mortgage application.

Section 1

Yes I/we would like to benefit from the peace of mind and protect my mortgage in the following areas:

Please tick

- Life and Critical Illness Cover
- Accident, Sickness and Unemployment Cover
- Income Protection
- Buildings and Contents Cover

Please contact me to discuss further.

Section 2

I/we have already made arrangements to protect my/our mortgage in the future, and do not require any additional insurances at this time in the following areas:

Please tick

Provider's name

- | | | |
|---|--------------------------|----------------------|
| Life and Critical Illness Cover | <input type="checkbox"/> | <input type="text"/> |
| Accident, Sickness and Unemployment Cover | <input type="checkbox"/> | <input type="text"/> |
| Income Protection | <input type="checkbox"/> | <input type="text"/> |
| Buildings and Contents Cover | <input type="checkbox"/> | <input type="text"/> |

I/we confirm that the property will be insured for the full reinstatement value as recommended by your valuer in the Valuation Report.

Section 3

I/we confirm that I/we have been offered insurances to help to protect my/our mortgage against changes in my/our circumstances in the future, and confirm that I/we do not wish to be protected. I/we have been made aware of the implications to me/us of not having insurance in place and that it is my/our responsibility to maintain my/our mortgage payments in the future, irrespective of any changes in circumstances. I/we understand that there is a waiting period before State Benefit mortgage interest payments begin to be paid for those who qualify for this benefit.

Please tick

- Life and Critical Illness Cover
- Accident, Sickness and Unemployment Cover
- Income Protection

Should you decide at a later date that you would like The Hanley to ensure yourself and your family do have the relevant protection with regards to your mortgage please do not hesitate to contact us by telephone on 01782 255150 or by email at riskmanagementteam@thehanley.co.uk

First applicant signature	<input type="text"/>	Date	<input type="text"/>
Second applicant signature	<input type="text"/>	Date	<input type="text"/>

13 Additional Information

First Applicant	Second Applicant
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Additional information for Buy to Let / Second mortgages

Property address:

Postcode

Lender:	
Account number:	
Mortgage start date:	
Loan outstanding:	£
Monthly payment:	£
Current rate of interest:	%
Monthly rent received:	£
Estimated property value:	£
Date property purchased:	

Proof of the last 12 monthly payments needs to be submitted with the application together with copies of the latest tenancy agreements.

Additional information for Buy to Let / Second mortgages

Property address:

Postcode

Lender:	
Account number:	
Mortgage start date:	
Loan outstanding:	£
Monthly payment:	£
Current rate of interest:	%
Monthly rent received:	£
Estimated property value:	£
Date property purchased:	

Proof of the last 12 monthly payments needs to be submitted with the application together with copies of the latest tenancy agreements.

14 Declaration

You are required to read the following information and to acknowledge that you have done so by signing below. If you are unsure of or require an explanation of any point please contact the Society before you sign. In the case of joint applications each applicant must read the declaration.

I/We declare and agree that:

General

- 1 I am/We are over 18 years of age.
- 2 The information provided in this application is true and correct to the best of my/our knowledge. I/We will inform the Society of any changes to this information immediately.
- 3 I/We will be responsible for all reasonable costs incurred by the Society in dealing with this application whether or not a loan is received by me/us.
- 4 The rate of interest and the monthly repayments on any loan granted can be varied from time to time on notice provided by the Society.
- 5 Where the application is in joint names we confirm that repayments on the loan will be made for and on behalf of all applicants.
- 6 I/We will not let the property without the Society's consent in writing.
- 7 If necessary this form shall be a proposal by me/us to an insurance company to provide a mortgage indemnity guarantee. Any information required by the company may be provided by the Society, and that the single premium for the indemnity will be paid by the Society from the higher lending charge which is payable by me/us.
- 8 The Society may make enquiries to such persons (including employers, accountants, lenders, landlords and bankers) as it feels necessary to confirm the accuracy of the information included in this application.

Data Protection Act, credit and other references

- 9 The Society may provide and obtain information from any credit reference or other agency which it and other lenders approach for credit assessment and the prevention of fraud.
- 10 The Society may disclose information provided by me/us on this application form to National Hunter, which is a central register of mortgage applications used by mortgage lenders, and this information may be made available to other mortgage lenders in the interest of prevention of fraud.
- 11 The Society may provide information about my/our mortgage debts owed to it to credit reference agencies where: I/We have fallen behind with my/our payments; and the amount owed is not in dispute; and - I/We have not made proposals satisfactory to the Society for repayment of the debt following formal demand; and - I/We have been given at least 28 days' notice of the Society's intention to disclose.
- 12 I/We are aware of the Society's Mortgage Conditions which are available on request from any of the Society's Branches or Head Office and can be viewed on the Society's website www.thehanley.co.uk
- 13 I/We may request, in writing, a copy of information about me/us held by the Society in its records. I/We may be required to pay a fee for such information.
- 14 I/We confirm I/we have received a Key Facts Illustration (KFI) for the mortgage I am/we are applying for. I/We understand that it is important that I/we have read and understood this KFI.
- 15 I/We further understand and consent by signing below that information held by the Society about me/us may also be shared by other companies in the Hanley Economic Building Society Group and that they may from time to time keep me informed of other products and services offered by them. (Your details will not be passed to anyone outside this group without first obtaining your consent).

If you do not wish your details to be shared and do not wish to receive details of other services and products from the Society and its subsidiaries within its group, please tick this box.

Authority for existing or previous Lender/Landlord/Employer reference.

I/We authorise and request that you provide Hanley Economic Building Society with any information it requires to enable it to consider my/our application for a mortgage.

I understand that any fees I pay that are 'non-refundable' and will not be refunded if my case is declined.

	Full name	Signature	Date
Applicant One	<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant Two	<input type="text"/>	<input type="text"/>	<input type="text"/>

Checklist

The following supporting documentation should be enclosed for all applications:

Applications up to 80% Loan To Value

- Valuation fee.
- Booking fee / Product fee.
- Proof of identity: Passport / Driving licence.
- Proof of address: Utility bill / Bank statement dated within the last three months.
- Latest three monthly payslips and most recent P60.
- Latest two years' certified accounts OR Latest two years' SA302's, together with latest six months' business bank statements.
- Tenant – proof of last 12 payments.
- Latest three monthly bank statements:
 - Details of arranged overdrafts required if not showing on the statement.
 - Online statements acceptable providing they show name and account number.
- Proof of deposit.
- Fully completed Individual Affordability Assessment Form – excludes Buy to Let

Applications over 80% Loan To Value

- Valuation fee.
- Booking fee / Product fee.
- Proof of identity: Passport / Driving licence.
- Proof of address: Utility bill / Bank statement dated within the last three months.
- Latest three monthly payslips and most recent P60.
- Latest two years' certified accounts OR Latest two years' SA302's, together with latest six months' business bank statements.
- Tenant – proof of last 24 payments.
- Latest three monthly bank statements:
 - Details of arranged overdrafts required if not showing on the statement.
 - Online statements acceptable providing they show name and account number.
- Proof of deposit.
- Fully completed Individual Affordability Assessment Form – excludes Buy to Let
- HLC Checklist (Intermediary applications).



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

Hanley Economic Building Society
Granville House
Festival Park
Stoke on Trent
ST1 5TB

Instruction to your Bank or Building Society to pay Direct Debit

Originators Identification Number

9	9	0	4	2	7
---	---	---	---	---	---

Name(s) of Account Holder(s)

Bank/Building Society account number

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

Branch Sort Code

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

Name & full postal address of your Bank/Building Society

To: The Manager Bank/Building Society

Address

.....

Postcode

DETAILS OF DIRECT DEBIT COLLECTIONS

(To be completed by the customer)

Note: This section does not form part of the instruction to your Bank or Building Society

Date of first collection:

Amount to be collected: £

Date of future collections: 1st 7th

14th 21st Last working day

Instruction to your Bank or Building Society

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

Signature(s)

.....

.....

Date

Reference Number

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

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



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 The Hanley will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request The Hanley 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 The Hanley 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 The Hanley 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.