

Bringing your finances closer to home

## Residential mortgage application

For our use only									
Mortgage application number:									

For mortgage intermediary use only – please complete <b>IN FULL</b>									
Your NBS introducer code: <input type="text"/>									
Your name:									
Name of your business:									
Your business address:									
Your telephone number:									
FSA firm reference: <input type="text"/>									
Appointed representative reference (if this applies)									
<input type="text"/>									
Level of service given: <input type="checkbox"/> Advised									
(tick one box) <input type="checkbox"/> Non-advised									
Broker fee payable at: Submission / Offer / Completion £									
Please circle the option that applies									
Broker fee refund amount £									

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

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'.

**Purchase**  **Remortgage**  **(tick the box that applies)**

### 1 Checklist

To make sure you send us all the information we need to deal with your application, please use the checklist below. Tick the boxes that apply to show what you are enclosing. We will accept copies of documents if you get a member of our staff, your financial adviser or another professional person to sign them as being true copies of the originals. **Please do not send the original documents as we cannot guarantee their safe return.**

As proof of identity, we will accept a full UK or EC driving licence, a full UK or EC passport, a new style national insurance card.

Documents	First person applying	Second person applying
Proof of identity (all applicants)		
Bank statement(s) for the last month		
Payslip(s) for the last month		
<b>Other documents</b>		
Right to buy letter (if you are buying as a sitting tenant)		
Last three years audited accounts if self employed		

### 2 Personal details

a Title (Mr, Mrs, Miss, Ms):

First names:

Surname:

Previous surname:

Date previous surname changed:

b Date of birth:

c National insurance number:

d Marital status (married, civil partner, single, separated, divorced, widowed):

#### Contact details

e Work tel:

f Mobile:

g Home tel:

h Fax:

i email:

#### Applicant type

Are you a first time buyer?

First person applying				Second person applying			
Yes		No		Yes		No	

### 3 Customer information

As a responsible lender, we take into account your personal circumstances when deciding how much we can lend you. To help us do this, you must give us accurate information and we may assess your application using a process called 'credit scoring'.

Under the Data Protection Act, the general information you have supplied about yourself in this form is known as your personal data. As part of the Nottingham's application procedure, we will be obtaining, processing and holding personal data, together with other information you have supplied. "The Nottingham" means Nottingham Building Society and its subsidiary undertakings, Nottingham Property Services and Nottingham Mortgage Services. The Nottingham's Marketing Group ("the Marketing Group") includes the Nottingham and carefully selected third-party organisations with which the Nottingham has a commercial relationship. A list of the current Marketing Group can be obtained from the Nottingham's Marketing department.

The Marketing Group will use the information you have given for the administration of your account and for statistical analysis. The Marketing Group may also use your information for credit scoring, debt collection and fraud prevention. We do not pass information on to other companies for their own research, analysis and marketing purposes. However, we may pass information on to other companies to conduct research, analysis and marketing activities on our behalf.

We may also use your personal information to update and enhance our customer records, to create a customer profile on you and to help with our product and service development.

We will treat all your personal information as private and confidential (even when you are no longer a customer). We will not give your details to anyone (even other companies in our group) unless: we have to give the information by law; there is a duty to the public to disclose it; you request us to disclose it, or we have your permission to do so; or our interests require us to give the information (for example, to prevent fraud). We will not use this as a reason for giving information for marketing purposes.

You have the right to see the personal records we hold about you. You will have to pay a fee (currently £10) if you want to exercise this right. Please contact us at our Principal Office for more details.

Data held by us about you will be kept while you are a customer and may be held for six years after your relationship with us as a customer has ceased. You can always let us know if information we hold about you has changed, so that we can make sure it is updated.

First person applying – If you do not want to be contacted in the future with details of our other products, services and offers, please tick this box:

Second person applying – If you do not want to be contacted in the future with details of our other products, services and offers, please tick this box:

If you change your mind at any time in the future, you can write to us at Nottingham Building Society, 5 -13 Upper Parliament Street, Nottingham NG1 2BX quoting all your account numbers with Nottingham Building Society.

### 4 Family, dependants, other people who live with you

a Please give details of dependent children and any other dependants: eg

First person applying		Second person applying	
Age	Relationship	Age	Relationship
10	Son		

b Please give details of all people aged 17 or over who do or may live in the property including any people aged 17 or over you have already mentioned in 4a:

First person applying			Second person applying		
Name	Date of birth	Relationship	Name	Date of birth	Relationship

The people named in 4b will be asked to sign a form we send them. We will not give them any financial information about you, but we may have to tell them the amount you are borrowing from us.

## 5 Where you live

a Are you:  
(tick the box that applies)

First person applying				Second person applying			
Living with family?				Living with family?			
Living with friends?				Living with friends?			
Living with partner?				Living with partner?			
Owner occupier with no mortgage?				Owner occupier with no mortgage?			
Owner occupier with a mortgage?				Owner occupier with a mortgage?			
Tenant?				Tenant?			
b Present address:				Postcode:			
How long have you lived at this address?		Years: Months:		Years: Months:			
Daytime telephone number:							
Evening telephone number:							
Mobile telephone number:							
c Correspondence address (if different to your present address in 6b above):				Postcode:			
d If you are (or have been in the last 24 months) an owner with a mortgage, what is the lender's name and address?				Postcode:			
e Your mortgage account number:				£			
				£			
Monthly repayment:				£			
Amount owing:				£			
At the time your new mortgage starts, will this mortgage be repaid?				Yes		No	

If 'No', please give details below.

f If you are a tenant, what is your landlord's name and address?

Postcode:				Postcode:			
£				£			

How much rent do you pay each month?

g If you have lived at your present address for less than three years, please write below all the other places you have lived in the last three years. For each address write down:

- how long you lived there;
- on what basis you lived 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, address and your mortgage account number; and
- (if you were a tenant) the landlord's name and address.

If you need more space use the box on page 13.

## 6 Your bank account(s)

Bank sort code:

**1.**

Names account held in:

Account number:

How long have you held this account with the bank?

Years:

Months:

Bank sort code:

**2.**

Names account held in:

Account number:

How long have you held this account with the bank?

Years:

Months:

Bank sort code:

**3.**

Names account held in:

Account number:

How long have you held this account with the bank?

Years:

Months:

Bank sort code:

**4.**

Names account held in:

Account number:

How long have you held this account with the bank?

Years:

Months:

Please state the number of the account you would like your direct debit to be paid from (ie 1, 2, 3 or 4)

## 7 Employment details

If you are self-employed or a director with a 25% or more shareholding, go to section 8.

	First person applying		Second person applying			
a Employer's name:						
Head office address:						
	Postcode:		Postcode:			
b Nature of business:						
c Your present position:						
d How long have you worked for this employer?	Years:	Months:	Years:	Months:		
e Your works or pay number (this is usually on your payslip):						
f Employer's telephone number:						
Employer's fax number:						
g Are you employed on a fixed term contract, permanent, probationary or temporary basis?						
h Income details:	Yearly amount	Is it a guaranteed payment?		Yearly amount	Is it a guaranteed payment?	
		yes	no		yes	no
- Basic gross income:	£			£		
- Bonus:	£			£		
- Overtime:	£			£		
- Commission:	£			£		
- Shift allowance:	£			£		
- State pension:	£			£		
- Occupational pension:	£			£		
- Maintenance:	£			£		
- Other (please give details):	£			£		
	£			£		

i If you have been in your present job for less than 18 months, please give details of all the other jobs you have had in the last 18 months. Include the employer's name and head office address, nature of business, your position, your works or pay number, the date you started work for them and the date you left.

	First person applying		Second person applying	
Employer's name:				
Head office address:				
	Postcode:		Postcode:	
Nature of business:				
Your position:				
Your works or pay number:				
Date you started with the company:				
Date you left the company:				

If you need more space use the box on page 13.

## 8 Self-employed people and directors with a 25% or more shareholding

	First person applying	Second person applying
<b>a</b> Name of business:		
Address:		
Telephone number:		
<b>b</b> Are you a director, partner or sole trader?		
<b>c</b> Company reg number:		
<b>d</b> VAT reg number:		
<b>e</b> Fax:		
<b>f</b> email:		
<b>g</b> What percentage of the shares in this business do you own?	%	%
<b>h</b> How long has the business been trading?	Years:                      Months:	Years:                      Months:
<b>i</b> Financial year end date (dd/mm):		
<b>j</b> Nature of business:		
<b>k</b> Accountant's name:		
Address:		
Telephone number:		
Fax number:		
<b>l</b> Income details:	Amount paid annually	Amount paid annually
- Your share of latest net profit or	£	£
- Director's salary	£	£
- Dividend payments	£	£

If you have been self-employed for less than three years, please use section 7i to give details of where you have worked in the last three years.

## 9 Spending

### - Personal loan 1

Monthly payment £  
 Amount outstanding £  
 Number of months left to pay  
 Lenders name

First person applying	Second person applying

### - Personal loan 2

Monthly payment £  
 Amount outstanding £  
 Number of months left to pay  
 Lenders name


### - Credit cards 1

Monthly payment £  
 Amount outstanding £  
 Number of months left to pay  
 Credit card company


### - Credit cards 2

Monthly payment £  
 Amount outstanding £  
 Number of months left to pay  
 Credit card company


### - Maintenance

Monthly payment £  
 Amount outstanding £  
 Number of months left to pay


### - Other

Monthly payment £  
 Amount outstanding £  
 Number of months left to pay


## 10 Details of the property to be mortgaged

a Address:

Postcode:
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b About what year was the property built?

c Type of property: (tick the box that applies)

house  bungalow  purpose-built flat  converted flat

**Please note: We do not lend on ex-local authority flats.**

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

detached?  semi-detached?  end-terraced?  mid-terraced?

e Number of:

living rooms   
bathrooms

bedrooms   
parking spaces

kitchens   
garages

f Is the property: freehold?  leasehold?

If leasehold – how many years are left on the lease?

 years

– what is the ground rent due each year?

 £

– annual service charge?

 £

g Property construction: (tick the boxes that apply)

Walls: brick  stone  concrete  other

Roof: pitched & tiled  flat & asphalt  thatched  other

If you have ticked 'other' please give details on page 13.

h Is the property a listed building?

Yes  No

i Are you buying the property as a sitting tenant under the right to buy scheme?

Yes  No

j Is the whole of your property to be used only for you and your family to live in?  
If you have ticked 'NO' give full details on page 13.

Yes  No

## 11 The loan – complete either 11a or 11b.

### 11a House Purchase

a Price of the property (not including the value of any furnishings, carpets, curtains and so on):

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

Savings  Gift from parents  Equity from sale of current home  Right to buy (no deposit)  Bank loan

c Loan amount:

d You can split the amount you want to borrow into two parts, if you wish.

	How much do you want to borrow (excluding any fees you might want to add – see 11e for more on this) on a:		Which mortgage product do you want (for example, x% fixed rate until dd/mm/yy)	Over how many years/months do you want to repay the loan?	
	Repayment basis	interest-only basis		Years	Months
Part 1	£	£			
Part 2	£	£			

**If interest-only, it is your responsibility to ensure an adequate savings plan is in place which will repay the capital at the end of the mortgage term.**

e If you have to pay any fees, we usually add these to the loan and interest will be charged on them.

Tick the box if you prefer to pay these fees when you complete your mortgage.

f 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:

### 11b Remortgage

a Estimated value of the property:

b Loan amount:

c Write down how much you want to borrow against the reasons you are applying for the loan

repay the existing mortgage:

home improvements:

to buy out someone else who owns the property:

consolidate personal debt (please list the debts you are repaying on page 13):

to buy a holiday home:

to buy an investment property:

other (please give details on page 13):

d You can split the amount you want to borrow into two parts, if you wish.

	How much do you want to borrow (excluding any fees you might want to add – see 11e for more on this) on a:		Which mortgage product do you want (for example, x% fixed rate until dd/mm/yy)	Over how many years/months do you want to repay the loan?	
	Repayment basis	interest-only basis		Years	Months
Part 1	£	£			
Part 2	£	£			

**If interest-only, it is your responsibility to ensure an adequate savings plan is in place which will repay the capital at the end of the mortgage term.**

e If you have to pay any fees, we usually add these to the loan and interest will be charged on them.

Tick the box if you prefer to pay these fees when you complete your mortgage.

f 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:

## 12 Valuation of the property

**Notes** - there are three types of valuation or survey.

**Mortgage valuation** - this is the most basic valuation. It helps us 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 a mortgage valuation is only a limited inspection of the property and will not look for hidden problems. We will normally give you a copy of the report which will list any items that need repair. This valuation does not cover everything about the property's condition. There could be faults that we would only find 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.

**Homebuyer Survey and Valuation** - a Homebuyer Survey and Valuation is a mix between a mortgage valuation and a detailed building survey. As well as a mortgage valuation, it is a survey on the condition of the property and covers all parts of the property which are easy to get at. We will be able to give you our general opinion of the property. We detail any future problems that we can foresee and tell you if we feel 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, please check with us first that your choice of surveyor is acceptable.

**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.

**Remortgages only** - we will not always ask a valuer to physically inspect your property. This means we will not normally give you a copy of any report we use to help us decide whether or not to lend to you.

a Valuation you want (house purchase only):

Mortgage valuation

Homebuyer Survey and Valuation

b Name and address of estate agent selling the property:

Telephone number:


**OR**

Access arrangement if not through the selling agent:

c Name and address of person to contact to arrange getting into the property:

Telephone number:

Evening

Daytime


## 13 Solicitor or licensed conveyancer

If you are moving your existing mortgage to us without moving home and wish to take advantage of our free legal service using our nominated solicitors, just tick this box  and go to section 14.

Please give the name and address of the solicitor or licensed conveyancer who will be acting for you. If you have not chosen one, we can recommend someone.

Name of firm:

Address:

Telephone number:

Fax number:

Name of person acting:

	Postcode:

## 14 Household insurance

Would you like us to arrange your insurance? Yes  No  If the answer is 'no' go to question 15

### Arranging household insurance through The Nottingham

Together with RSA, we aim to offer a policy that's flexible enough to suit your needs and is easy to arrange. Our **Home Insurance** policy lets you choose the cover you want (building and contents, or both) and build on any extras you would like.

There's no extra cost for paying your premiums by monthly direct debit, so you can spread the cost to help you budget. And, we can offer a range of discounts to help keep your premium low.

If you would like to find out more, please tick this box and fill in your contact details below.

We'll call you to talk through the cover options and cost.

Best time to contact you: (tick the boxes that apply)  morning  afternoon

Best number to call you on:

## 15 Protecting Your New Mortgage

The Nottingham strongly recommends that you ensure your new mortgage is fully protected. We work very closely with Towergate Financial (East) Limited. They are Independent Financial Advisers, who can review your current circumstances and provide help and advice specifically tailored to your needs.

Please tick the box if you would like to discuss this in more detail.

## 16 Previous applications, credit declarations

- a Have you applied for a mortgage on this or on any other property before and the mortgage did not go ahead?
- b In the last 7 years have you, personally or as a company director, been bankrupt, insolvent or entered into any arrangement with your creditors? Or, in Scotland, have you ever had an 'inhibition' registered against you?
- c In the last 7 years have you, personally or as a company director, had a county-court judgement made against you? Or, in Scotland and Northern Ireland, have you ever had a 'decree' for debt made against you?
- d In the last 7 years have you been in arrears with any mortgage, rental or personal loan payments?

First person applying				Second person applying			
Yes		No		Yes		No	
Yes		No		Yes		No	
Yes		No		Yes		No	
Yes		No		Yes		No	
Yes		No		Yes		No	

If 'Yes' to any of the questions in this section, please give details below.

## 17 Declaration for applicants – this declaration must be signed by all applicants

**a** I apply for an advance on a mortgage and believe the statements in this application are true. Any agreement for a loan which may be made by Nottingham Building Society (later called The Nottingham) will be based on those statements.

**b** I have read and understood the notes in section 12. I agree with the terms of those notes.

**c** I understand that any report or valuation on the property (whether carried out by a valuer or any other method) is only meant to help The Nottingham decide what advance (if any) may be made on the security. I also understand that neither The Nottingham nor its valuer accepts any responsibility for the value or condition of the property because of this report and valuation. (This applies even if the valuer makes a mistake in the report and valuation, or forgets to put something important in the report.)

**d** I understand that if my application does not proceed to completion, my customer data may be held by The Nottingham and be used for statistical analysis.

**e** My solicitor or conveyancer may give The Nottingham all the information they need to help The Nottingham decide whether to lend. I also give up any right to claim confidentiality between solicitor and client or legal privilege over this information.

**f** I understand The Nottingham may give information to a third party so they can give me help and advice if I fall behind with my mortgage payments.

**g** I authorise The Nottingham or any solicitor or conveyancer acting on behalf of The Nottingham in connection with the proposed remortgage of my property to obtain the title deeds to the property and obtain a repayment figure from my current lender(s).

**h** I understand The Nottingham may give information about this loan to insurance companies if the property is repossessed. I also understand that the information I supply may be shared with insurance companies for the purpose of insurance administration by the society, or its agents.

**i** The Nottingham has the right to show this form and any of the references to any insurance company for the higher lending charge if this is needed for the loan for which I am applying.

**j** I authorise The Nottingham to pass information relating to my mortgage application to any solicitor or conveyancer acting on its behalf.

**k** I confirm I have received a Key Facts Illustration (KFI) for the mortgage I am applying for. I understand that it is important that I have read and understood this KFI.

### I My personal information

I understand you may:

- check your records for information on any:
  - accounts I already have with you;
  - accounts my spouse or other personal partner\* has with you;
  - business accounts I have if I am a director or partner in a small business.
- pass my information to:
  - any employer, accountant, bank, landlord, mortgagee or other relevant person you want to get a reference from;
  - the police or other law enforcement agency if you suspect me of fraud or money laundering;
  - external regulatory bodies.

- search at credit reference agencies for information about:
  - my personal accounts;
  - any personal accounts I am applying for, have applied for or have held jointly with someone else;
  - the personal accounts of anyone else I am financially-linked to;
  - my business accounts if I am a director or partner in a small business.
- search at fraud prevention agencies for information about me, other members of my household and my business (if I have one).
- send the information I give you as part of this application to credit reference agencies.
- if I tell you I have a spouse or other personal partner:
  - search, link and record information about us both at credit reference agencies;
  - link joint applicants and my spouse or partner, in your records;
  - take my and their information into account in future applications that either, or both, of us make;
  - carry this linking on until the mortgage is paid off, or it is changed to be in one or other of our names only and one of us tells you that we are no longer linked.

I must have got my spouse's or other personal partner's agreement to give you information about them.

- record if I give inaccurate or untrue information and you suspect fraud. You may also pass this information to financial and other organisations involved in stopping fraud to protect you, them and your customers from theft and fraud.
- use this information to make either manual or automated:
  - assessments of this mortgage application, which might include 'credit scoring';
  - checks about my identity and the identity of any spouse, personal partner, director or business partner;
  - checks to stop and detect fraud and money laundering;
  - statistical analyses or tests to help you improve your products and services.
- tell credit reference agencies:
  - about this mortgage account and how I run it;
  - if I do not fully repay this mortgage on time.
- trace where I am to recover any payments that I owe you.
- if I do not pay what I owe and you take possession of the property, pass information to a court and the Council of Mortgage Lenders so they can enter it in their Register of Possessions.
- from time to time, search your records, credit reference agencies and fraud prevention agencies to:
  - manage my mortgage with you;
  - make decisions about my identity;
  - decide whether to lend, or continue to lend, to me;
  - grade my overall credit quality, and assess availability of future credit and price, along with determining arrears, retention and marketing strategies.

I am aware that if I want details of the credit reference and fraud prevention agencies you use and what they do, I can call you on 0115 956 4704.

\* (Note: a personal partner is someone you have a joint financial relationship with like a married couple. You will usually, but not necessarily be living at the same address.)

### Signatures

First person applying:

--

Date:

--

Second person applying:

--

Date:

--

## 18 Declaration for financial advisers

If this form has been fully completed by the applicant(s), please tick the box. Otherwise complete the declaration below.  
The information on this form has been given to me by my client. As far as I know, it is correct.

Name:

Company:

Signature:

Date:

### Additional information

**Now please turn over the page to fill in the Direct Debit**

Bringing your finances closer to home

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

Nottingham Building Society,  
Nottingham House,  
5-13 Upper Parliament Street,  
Nottingham  
NG1 2BX

Name(s) of account holder(s) (at bank / building society)


Bank or building society account number

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

Branch sort code

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

Full postal address of your bank or building society

To: The Manager	Bank or building society
Address	
Postcode	

## Instructions to your bank or building society to pay by Direct Debit

Originator's identification number

760265

Reference

--

### Instruction to your bank or building society

Please pay Nottingham 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 Nottingham Building Society and, if so, details may be passed electronically to my bank or building society.

Signatures
Date

Banks or building societies may refuse to accept Direct Debits from some types of account.

You should detach and keep this guarantee



### The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that take part in the Direct Debit scheme. The efficiency and security of the Scheme is monitored and protected by your own bank or building society.
- If the amounts to be paid or the payment dates change, Nottingham Building Society will notify you 5 working days in advance of your account being debited, or as otherwise agreed.
- If an error is made by Nottingham Building Society or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time, by writing to your bank or building society. Please also send a copy of your letter to our Customer Services Department at the above address.

Nottingham Building Society will not be registering this direct debit instruction unless an offer of mortgage is issued, we won't take any payments from your bank account until we have given you advance notice and your mortgage has started.



Corporate member of  
Plain English Campaign.  
Committed to clearer communication.

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**The  
Nottingham**

Bringing your finances closer to home

Nottingham Building Society, Nottingham House  
5-13 Upper Parliament Street, Nottingham NG1 2BX  
Tel: 0115 948 1444 Fax: 0115 948 3948 Internet: [www.thenottingham.com](http://www.thenottingham.com)