

What you need to do next before we can assess the application

Follow these 4 simple steps:

SIGN APPLICATION DOCUMENTS: Applicants to sign the Customer Declarations and DDI. Adviser to sign the Broker Declaration.

SUBMIT AFFORDABILITY CALCULATION: For residential applications go to the Affordability Calculator via [Application Manager](#) and on the Results page input the 10 digit Mortgage Account Number before pressing the Submit button.

PAY FEES: Pay the booking/valuation fee (if applicable) via the [Booking Fees](#) page on the intermediary website. (A link to the page is also available in Application Manager).

UPLOAD DOCUMENTS: Upload the signed Declarations/DDI and other supporting documents (e.g. proof of ID, Proof of Income, Bank Statement) via [Application Manager](#).

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Broker Declaration

I confirm that all relevant statutory provisions, including requirements under Financial Services & Markets Act, have been satisfied.

I confirm that I am aware of any known or foreseeable changes to my clients income / expenditure and that I have taken this into account when checking the affordability of this mortgage.

I confirm where debt consolidation is the main purpose of the mortgage, that I have taken into consideration the costs associated with increasing the term, securing a previously unsecured loan and, if payment difficulties exist, whether it would be more appropriate to negotiate an arrangement with existing creditors rather than take out this mortgage.

I am fully aware that quality checks will be carried out on the validity of the information contained in the online application submitted.

I confirm that any document I upload has been seen by me as the adviser responsible for this mortgage application. I confirm that the documents are a copy of the original or that I am certain of their authenticity and that they have not been subject to unauthorised or accidental alteration. There is no need to stamp the documents or sign 'originals seen'.

I confirm that this application and any supporting information is submitted in accordance with the NBS Terms of Business for Mortgage Brokers.

We can provide the customer(s) with a quotation for building and/or contents insurance.

Please tick the box if you do not want us to contact the customer(s) to arrange a quotation:

Extra information to support this application:

I confirm that I have completed an Affordability Calculation for these Applicants and have added the 10 digit mortgage account number (starting 33) to the saved Affordability Calculation and submitted it online.

Failure to do this will delay the processing of this case.

Name:

Signature:

Company:

Date:

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Customer Declaration

Important Information

This is our standard mortgage application upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information.

- 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. Any fee payable on application is non-refundable (unless specified in the KFI) and cannot proceed until the fee is received by The Nottingham.
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. 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). The opinion of the valuer is deemed final and therefore our policy is not to offer an appeals process with regard to the property value or rental income.
- c. If my application does not proceed to completion, my customer data may be held by The Nottingham and be used for statistical analysis.
- d. My solicitor or conveyancer may give The Nottingham all the information they need to help The Nottingham decide whether to lend. I give up any right to claim confidentiality between solicitor and client or legal privilege over this information.

- e. 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.
- f. 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).
- g. The Nottingham may give information about this loan to insurance companies if the property is repossessed. The information I supply may be shared with insurance companies for the purpose of insurance administration by the society, or its agents.
- h. 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.
- i. I authorise The Nottingham to pass information relating to my mortgage application to any solicitor or conveyancer acting on its behalf.
- j. I confirm I have received a Key Facts Illustration (KFI) for the mortgage I am applying for.
- k. The personal information we will/have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If false or inaccurate information is provided and/or if fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights can be found in our privacy policy and by asking for a copy of the full fraud prevention agency notice.

For a full guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies please refer to our Privacy Policy which can be found at www.thenottingham.com.

Fees

Booking fees and valuation fees are payable up front. For all other applicable fees you may choose to have these deducted from your loan advance or added to the loan, where interest will be charged on them during the term of the mortgage

Please tick your preferred option

Deduct from loan (the total of the deducted fees will need to be paid to the solicitor/conveyancer)

Add to loan (interest will be charged during the term of the mortgage)

Signatures

First person applying:

Second person applying:

Date

Date

Instruction to your bank or building society to pay by Direct Debit

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

Nottingham Building Society,
Nottingham House,
3 Fulforth Street,
Nottingham
NG1 3DL

Service User Number

Reference (your mortgage account number)

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

Bank/building society account number

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Branch sort code

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Name and full postal address of your bank or building society

To: The Manager,	Bank or building society
Address	
Postcode	

For Nottingham Building Society use only

DDI:

This is not part of the instruction to your bank or building society

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 and building societies may not accept Direct Debit instructions for some types of accounts.

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 Nottingham Building Society will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Nottingham 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 Nottingham 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 Nottingham 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.