

3 Family, dependants, other people who live with you

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

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 that you have already mentioned in 3a:**

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

The people named in 3b 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.

4 Occupancy details

Do you still live at the property you are applying for the further advance for

Yes

No

If no please give the address where you are living now and why you are no longer living in the property.

a Present address:

First person applying	Second person applying
Postcode:	Postcode:
Daytime telephone number including STD code:	
Evening telephone number including STD code:	
Mobile telephone number:	

b If this is not the mortgaged property, give an explanation below.

5 Your bank account(s)

You only need to complete this section if you do not already pay any of your existing mortgage by Direct Debit. The further advance has to be paid by Direct Debit and the payments will be taken from the same account as your existing mortgage.

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)

6 Employment details

If you are self-employed or a director with a 25% or more shareholding, go to section 7.

	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 work or paye 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 paye number, the date you started work for them and the date you left.

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

	First person applying	Second person applying
a Name of business:		
Registered address:		
Telephone number:		
b Are you a director, partner or sole trader?		
c Company reg number:		
d VAT reg number:		
e Fax number:		
f Email address:		
g What percentage of the shares in this business do you own?	%	%
h How long has the business been trading?	Years: Months:	Years: Months:
i Financial year end date (dd/mm):		
j Nature of business:		
k Accountant's name:		
Address:		
Telephone number:		
Fax number:		
l 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 6i to give details of where you have worked in the last three years.

8 Spending

- Personal loan 1

Monthly payment £
 Amount outstanding £
 Number of months left to pay
 Lender's name

	First person applying	Second person applying

- Personal loan 2

Monthly payment £
 Amount outstanding £
 Number of months left to pay
 Lender's name

8 Spending (continued)

- Credit cards 1

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

First person applying	Second person applying

- 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

9 The further advance

a Estimated value of the property now:

£

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

home improvements

£

to buy out someone else who owns the property

£

consolidate personal debt (please list the debts you are repaying on page 10)

£

to buy a holiday home

£

to buy an investment property

£

other (please give details on page 10)

£

Total

£

c 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 9d 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.

d 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 on completion.

e 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:

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10 Valuation of the property

Name and address of person to contact to arrange getting into the property if we need to revalue it:

--

Daytime telephone number including STD code:

--

Evening telephone number including STD code:

--

11 Household insurance

You may need to change the sum insured for your property because of alterations or improvements you have, or will, carry out to your home.

If you do not have household insurance through us

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:

12 Protecting your mortgage

The Nottingham strongly recommends that you ensure your new mortgage is fully protected. We work very closely with Wren Sterling Financial Planning 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.

13 Credit declarations

- a** Have you ever been announced insolvent, declared Bankrupt or entered into an Individual Voluntary Arrangement (IVA) or Debt Relief Order (DRO)?
- b** Have you ever been convicted of or have any prosecutions pending for any criminal offence other than driving?

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

If 'Yes' to either 13a or 13b, please give details below.

14 Declaration for applicants – this declaration must be signed by all applicants

Important Information

I declare that I have been a permanent resident in the United Kingdom for at least 2 years.

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. I have read the notes in section 12, regarding increasing my home insurance cover.

c. 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.

d. 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 give up any right to claim confidentiality between solicitor and client or legal privilege over this information.

f. 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. 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.

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 European Standard Information Sheet (ESIS) for the mortgage I am applying for.

I. 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.

Signatures

First person applying:

Date:

Second person applying:

Date:

Additional information

[Empty box for additional information]



www.thenottingham.com

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Nottingham Building Society, Nottingham House, 3 Fulforth Street, Nottingham, NG1 3DL.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registered No. 200785.

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

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

Bank / building society account number

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

Branch sort code

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

Name and full postal address of your bank or building society

To: The Manager	Bank or building society
Address	
Postcode	

Service user number

760265

Reference (your mortgage account number)

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For Nottingham Building Society official 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.

Signature(s)
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.

<h3>The Direct Debit Guarantee</h3>	
<ul style="list-style-type: none"> ■ 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. 	



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