

Intermediary mortgage application form.

Addendum to the Application Form for applications with more than 2 applicants.

Application number	<input type="text"/>	Applicant 3	<input type="text"/>
Intermediary	<input type="text"/>	Applicant 4	<input type="text"/>
Security property	<input type="text"/>		

1. Personal details

Applicant 3

Applicant 4

Title	<input type="text"/>	<input type="text"/>
First name	<input type="text"/>	<input type="text"/>
Middle name(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Previous name(s)	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>
Planned retirement age	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
Permanent rights to reside	<input type="text"/>	<input type="text"/>
Marital status	<input type="text"/>	<input type="text"/>
Relationship to the other applicants	<input type="text"/>	<input type="text"/>
Gender	<input type="text"/>	<input type="text"/>
Time with current bank	<input type="text"/>	<input type="text"/>
National Insurance number	<input type="text"/>	<input type="text"/>
Do you have an existing account with the Society?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Account number if yes	<input type="text"/>	<input type="text"/>

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Full Mortgage Application ONLY

2. Contact details

Please complete a minimum of 2 contact methods for each applicant

Applicant 3

Applicant 4

Home telephone	<input type="text"/>	<input type="text"/>
Mobile telephone	<input type="text"/>	<input type="text"/>
Work telephone	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>
Preferred contact method	<input type="text"/>	<input type="text"/>

3. Dependents and non-borrowing occupants

Details of any individuals dependent on the applicants

Applicant 3

Applicant 4

Age	Relationship	Age	Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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Details of any non-borrowing occupiers over the age of 17. These individuals will be asked to sign a form by your solicitors. We will not give them any financial information about you, however we may have to tell them the amount you are borrowing from the Society.

Name	Date of birth	Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

4. Address details

Please complete a 3 year history

Applicant 3

Applicant 4

Current address

Residential status

If 'other', please specify

Resident from

Monthly rent/mortgage

Current mortgage balance

Current property value

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Will this mortgage be repaid on completion of the Society's loan?

Yes

No

Yes

No

If 'no', please give the reason why

Current lender/landlord

Account number

Start date

Address

Email address

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5. Previous address details

Applicant 3

Applicant 4

Previous address

Residential status

If other, please specify

Resident from

Resident to

Lender/landlord

Full Mortgage Application ONLY

Account number

Address

Lender/landlord
email address

Monthly rent/mortgage

5a. Previous address details

Applicant 3

Applicant 4

Previous address

Residential status

If Other, please specify

Resident from

Resident to

Lender/landlord

Full Mortgage Application ONLY

Account number

Address

Lender/landlord
email address

Monthly rent/mortgage

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6. Employment details (applicants with less than 25% shareholding)

Please complete a 3 year history

Applicant 3

Applicant 4

Job title

Full Mortgage Application ONLY

Employers name

Employers address

Telephone number

Email address

Start date

Currency of income received

Gross basic annual salary

Guaranteed annual additional income

Annual overtime

Annual commission

Annual bonus

Annual allowances

Applicant 3

Applicant 4

Is the employment permanent? Yes No

Yes No

End date for fixed term contracts

Has the contract been renewed previously? Yes No

Yes No

Are you within a probationary period? Yes No

Yes No

If yes, how long does your probationary period have left to run?

Are you under notice of redundancy/termination? Yes No

Yes No

Are you employed by a relative? Yes No

Yes No

If yes complete accountants details in section 9.

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7. Previous employment

Applicant 3

Applicant 4

Employment status

Job title/nature of business

Start date

End date

Full Mortgage Application ONLY

Employers name

Employers address

Email address

Gross basic annual salary

7a. Previous employment

Applicant 3

Applicant 4

Employment status

Job title

Start date

End date/last year of trading

Full Mortgage Application ONLY

Employers name

Employers address

Email address

Gross basic annual salary

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8. Secondary employment details

Applicant 3

Applicant 4

Job title

Full Mortgage Application ONLY

Employers name

Employers address

Telephone number

Email address

Start date

Currency of income received

Gross basic annual salary

Guaranteed annual additional income

Annual overtime

Annual commission

Annual bonus

Annual allowances

Applicant 3

Applicant 4

Is the employment permanent?

Yes No

Yes No

End date for fixed term contracts

Has the contract been renewed previously?

Yes No

Yes No

Are you within a probationary period?

Yes No

Yes No

If yes, how long does your probationary period have left to run?

Are you under notice of redundancy/termination?

Yes No

Yes No

Are you employed by a relative?

Yes No

Yes No

If yes complete accountants details in section 9.

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9. Self employed details (applicants with more than 25% shareholding)

Please complete a 3 year history

Applicant 3

Applicant 4

Nature of business

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Name of business

Business address

Telephone number

Date commenced trading

Company type

Net profit for last 3 years

Salary (if applicable)
for last 3 years

Dividends (if applicable)
for last 3 years

Full Mortgage Application ONLY

Name of your accountant

Company name

Accountant's address

Telephone number

Email address

Accountant's qualifications

How long have they been
your accountant?

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10. Secondary self employed details

Applicant 3

Applicant 4

Nature of business

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Name of business

Business address

Telephone number

Date commenced trading

Company type

Net profit for last 3 years

Salary (if applicable)
for last 3 years

Dividends (if applicable)
for last 3 years

Full Mortgage Application ONLY

Name of your accountant

Company name

Accountant's address

Telephone number

Email address

Accountant's qualifications

How long have they been
your accountant?

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11. Other sources of income

Please provide annual figures

Applicant 3

Applicant 4

Investment income

Gross private pension

Gross state pension

Rental income

State benefits income

Amount
£ _____
£ _____
£ _____
£ _____
£ _____

Amount
£ _____
£ _____
£ _____
£ _____
£ _____

Maintenance

Other

Other specification

12. Credit declarations

Applicant 3

Applicant 4

Have you ever been in arrears?

Yes No

Yes No

If yes, what type of commitment were the arrears against?

Number of missed payments in last 12 months

Number of missed payments in last 2 years

Have you ever had a default registered?

Yes No

Yes No

Have you ever had a County Court Judgment registered?

Yes No

Yes No

Have you ever been subject to an Individual Voluntary Arrangement?

Yes No

Yes No

Have you ever been bankrupt?

Yes No

Yes No

Have you ever had a property repossessed?

Yes No

Yes No

Further details if yes to any above

Applicant	Type of adverse	Date registered	Amount	Date satisfied
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Do you have any other active or pending applications for a mortgage?

Yes No

Yes No

Have you ever been cautioned, convicted or have any prosecution pending, for any offence other than driving?

Yes No

Yes No

Conviction date

Conviction type

Sentence

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13. Financial commitments

Details of any second charges, or mortgages secured on any other non Buy to Let properties

Applicant	Property address	Lender	Month payment	Balance	Property Value	Redeemed from advance	Redeemed from own sources

Credit card details

Applicant	Lender	Balance	Account Number	Redeemed from advance	Redeemed from own sources

Loan and hire purchase details

Applicant	Lender	End date	Balance	Month payment	Account Number	Redeemed from advance	Redeemed from own sources

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13. Financial commitments (Cont.)

Other commitments

Applicant	Commitment type	Month payment	Other specification

14. Buy to Let portfolio

Applicant	Number of properties	Value of portfolio	Portolio mortgage balance	Portolio rental income	Portolio monthly mortgage	Property address
3						
4						

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General declaration

PLEASE READ THE FOLLOWING DECLARATIONS CAREFULLY BEFORE YOU SIGN

I am/We are applying for a mortgage and I am/we are aware that:

1. I am/We are applying for a loan on the security of the property as described in this declaration.
2. You will base your decision on whether to lend me/us money or arrange my/our insurance on the information that I/we have supplied, and I/we confirm that it is true, complete and contains all material facts relating to my/our application. I/We understand you may decide to decline my/our application.
3. My/Our mortgage with Suffolk Building Society will have binding conditions, and the Society's rules will apply, I/we can ask for copies of these.
4. The valuer is independently instructed by the Society to assess the adequacy of the security for the purpose of the Building Society only. I/We accept that this does not impose any duty on the valuer or the Society to indicate to me/us the value or condition of the property. I/We confirm and understand that I am/we are advised to make my/our own arrangements to have the property surveyed. I/We further understand that the Society does not accept any liability for the accuracy or contents of the valuer's report. The Society may undertake a reassessment of the property using computer based data; or limited external appraisal. A copy of the assessment will not be provided and is for the Society's use only.
5. The Society requires all properties in mortgage to be insured in accordance with the valuer's recommendation.
6. I/We confirm that any acceptance of this Decision In Principle (DIP) shall not commit the Society to making a formal Offer of Advance, and you can withdraw any offer you make to me/us at any time.
7. I/We may have to provide you with evidence of where I/we have obtained the deposit on the property (if applicable). You may retain copies of the identification given to you.
8. All applicants are 18 years of age or over.
9. There are no existing loans or mortgages in my/our name with the Society, or any other lender other than declared.
10. I/We have never been convicted of any criminal offence; nor is any prosecution pending, excluding motoring or 'spent' offences by virtue of the Rehabilitation of Offenders Act 1974.
11. If any of the information I/we have given changes before the mortgage is completed, I/we shall advise the Society immediately and I/we authorise my conveyance to disclose such information to you.

Remortgage customer authority (where applicable)

1. I/We authorise you or any conveyancer acting for you in connection with the proposed remortgage of my/our property
 - a. To obtain the title deeds and/or copies of any document held at any of the land registries in England and Wales and Scotland relating to the Property;
 - b. to obtain a repayment figure from my/our current lender.
2. I/We confirm that I/we will make our own enquiries about and pay any fees or charges made by my/our current lender in connection with the repayment of my existing mortgage (including any administration fees made in respect of sending the title deeds to your conveyancer and providing a repayment figure and any fees in connection with my existing mortgage).
3. I/We understand that your conveyance is only representing you and that if I/we want independent legal advice at any stage of this transaction I/we will get it myself/ourselves.
4. I/We understand that you may not arrange for an inspection of the Property to be carried out. I/We further understand that you will not routinely tell me what your assessment of the value of the Property is.
5. I/We understand that, if you are prepared to make a loan, I/we must not rely upon any assessment made as an indication of the value of the Property. You have informed me/us and I/we accept that, if I/we require any information about the value or condition of the Property or about any health and safety issues, it is my/our responsibility to obtain independent advice before I/we go ahead with the remortgage of the Property.

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Credit Declarations

I am/We are aware that you will make credit reference and other mortgage checks, and I am/we are aware that

- a) You will make searches about me/us at Credit Reference Agencies who will supply you with credit information, as well as information from the Electoral Register. The agencies will record details of this search whether or not this application proceeds. This may affect my/our ability to obtain credit elsewhere in the near future. You may use credit assessment methods to assess the application and to verify my/our identity. Credit searches and other information which is provided to you and/or the credit reference agencies, about me/us, and those with whom I/we are linked financially, may be used by the Society and other companies if credit decisions are made about me/us or other members of my/our household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of my/our account.
- b) To prevent or detect fraud, or to assist in verifying my/our identity, you may make searches of group records and at fraud protection agencies who will supply you with information. You may also pass information to financial and other organisations involved in fraud protection to protect yourselves and your customers from theft or fraud. If I/we give false or inaccurate information and you suspect fraud, you will record this. You, members of the group, and other companies may use this information if decisions are made about me/us or others at my/our address(es) on credit or credit-related services, or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.

c) By stating a financial association with another party, I/we are also declaring that I am/we are entitled to

- disclose relevant information to you about our joint application where it concerns any parties named on the application
- authorise you to search, link and/or record information at credit reference agencies about us and/or anyone else referred to by us.

(This clause is applicable on joint applications, including where one party is present or for sole facilities when declaring a financial association with another party [e.g. when stating the name of a partner].)

d) Information held about me by the Credit Reference Agencies may already be linked to records relating to one or more of my financial associates. For the purposes of this application I may be treated as financially linked, and my application will be assessed with reference to any associated records.

(This clause is applicable to sole applicants.)

e) An association between the joint applicants and/or any individual identified as our financial partner, will be created at credit reference agencies, which will link our financial records. We and anyone else with whom we have a financial link understand that each other's information will be taken into account in all future applications by either or both of us. The linking will continue until one of us successfully files a disassociation at the credit reference agencies.

(This clause is applicable to joint applicants.)

Data protection

I/we understand and authorise

- a) The Society will make such enquiries and take up such references as it considers necessary in relation to this application.
- b) Where I/we borrow or may borrow from you, you may give details of my/our account and how it has been managed to Credit Reference Agencies. If I/we borrow and do not repay in full and on time, you may tell credit reference agencies who will record the outstanding debt and my details may be submitted to the CML possessions register.
- c) You may use the information in my/our mortgage application for business analysis and to maintain the accuracy of records.
- d) Any information provided by me/us in the application form, and any other information you may hold about my/our account may be used by the Society for its own use in respect of research, statistical analysis, or similar purposes.

e) Passing any details relating to the mortgage application, up to and including completion of the loan, to any mortgage intermediary who introduced my/our application to the Society.

f) The passing of my/our details to RSA Insurance Group plc and Vita Financial Ltd for the purpose of providing additional services where I/we make a request.

g) Suffolk Building Society, RSA Insurance Group plc and Vita Financial Ltd will be Data Controllers for the purpose of Data Protection and will be responsible for the processing of my/our data in relation to my/our application for this mortgage application, and any application for, and ongoing provision of, insurance cover.

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General and Membership Declarations – Please read carefully

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 Head 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 am applying as a Bare Trustee for a Body Corporate, that a Body Corporate cannot be a Borrowing Member of the Society and so no person will enjoy voting rights in respect of the mortgage under the Rules.

I/We consent to the Society at any time transferring or otherwise disposing of the benefit of any loan, mortgage, or any other security for the loan to any third party, whether or not a Building Society or associated body of a Building Society, without any further reference to me. If I am/we are a Borrowing Member at that time I acknowledge that such a transfer will lead to the termination of my Borrowing Membership of the Society, and the loss of my rights as a Borrowing Member of the Society.

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Marketing consent

Suffolk Building Society takes your privacy seriously and will only use your personal information to administer your account and to provide the products and services you have requested from us. However from time to time we would like to contact you with details of other mortgage and savings products, services, competitions and events we provide. You can withdraw or amend your consent at any time by contacting us.

I consent to be contacted for marketing purposes by the methods indicated below

Applicant 3

Applicant 4

Email

Telephone

Post

We may monitor and/or record your telephone conversations with us to ensure consistent service levels (including staff training).

SIGNATURE AND AUTHORITY TO OBTAIN REFERENCES/INFORMATION AND PROCESS DATA AND APPLICATION AGREEMENT

- I/We confirm that the information given to the Society accurately reflects the transaction.
- To the best of my/our knowledge and belief, the statements in these declarations are true and correct.
- I/We authorise you to take up references and check my/our identity in such ways that are deemed necessary to carry out this transaction.
- I/We have received from our Mortgage Intermediary, a European Standardised Information Sheet specific to my/our mortgage requirements, and I/we fully understand the information contained within it.
- I/We confirm that we have read and understood the Society's Privacy Notice.

Joint applicants – where one party is not present:

- I confirm that I am acting as an agent for the absent applicant, and in doing so I confirm that I have the authority to disclose their financial information in the absence of the other applicant.

By signing this declaration, you agree that we can use your information as described. If you have any questions, please ask your Mortgage Intermediary.

I/We hereby authorise and request you to provide Suffolk Building Society with any information they may require.

Full Mortgage Application ONLY

Sign

Date

Applicant 3

Applicant 4

Guarantor/Deputy

Suffolk

Suffolk Building Society, Freehold House, 6-8 The Havens,
Ransomes Europark, Ipswich, Suffolk IP3 9SJ

Building Society Intermediaries

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