

# Agreement in Principle



## FOR OFFICE USE ONLY

Account Number:

ESIS Reference number:

Adviser:

Branch code:

## FOR INTERMEDIARY USE ONLY

Your name

Name of your business

Mortgage Club name

Network name

Directly Authorised name

If any part of the Procuration Fee is being paid to the applicant please state amount

£

Are you charging the applicant a fee for arranging this mortgage?

Yes  No

If yes, please state amount

£

If yes, please also state when the fee is payable

Application  Offer  Completion

If payable on Application, will the fee be refunded if the mortgage does not proceed?

Yes  No

*Please remember this information is required to ensure that the Society can issue a fully compliant Offer document to the applicant in accordance with the FCA Mortgage Conduct of Business Sourcebook. (MCOB Section 6 – Disclosure at the Offer Stage).*

Your business address

Postcode

Your telephone number

FCA reference (tick one box)

Level of service given  Advised  Execution Only

Buy to Let

# 1. Your Personal Details

First Applicant	
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/>
First names	<input type="text"/>
Surname	<input type="text"/>
Previous surname	<input type="text"/>
Date of Birth	<input type="text"/>
Gender	M <input type="checkbox"/> F <input type="checkbox"/>
Marital status	<input type="text"/>
	<small>(civil partner, married, single, divorced etc.)</small>
Nationality	<input type="text"/>
Any other name(s) you have been known by	<input type="text"/>
If you are not a UK citizen do you have permanent rights to reside in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Relationship to other applicant	<input type="text"/>
Time with current bank	Years <input type="text"/> Months <input type="text"/>

Second Applicant	
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/>
First names	<input type="text"/>
Surname	<input type="text"/>
Previous surname	<input type="text"/>
Date of Birth	<input type="text"/>
Gender	M <input type="checkbox"/> F <input type="checkbox"/>
Marital status	<input type="text"/>
	<small>(civil partner, married, single, divorced etc.)</small>
Nationality	<input type="text"/>
Any other name(s) you have been known by	<input type="text"/>
If you are not a UK citizen do you have permanent rights to reside in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Relationship to other applicant	<input type="text"/>
Time with current bank	Years <input type="text"/> Months <input type="text"/>

# 2. Contact Details

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

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

# 3. Customer Information

First Applicant	
Do you have an existing account with the Society?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes please provide account number	<input type="text"/>

Second Applicant	
Do you have an existing account with the Society?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes please provide account number	<input type="text"/>

## 4. Non-Borrowing Occupants - Family, dependents, other people who live with you

First Applicant		
a) Please give details of dependent children and any other dependents:		
Age	Relationship	
E.G. 10	Son	
b) Please state the name, Date of Birth and relationship of anyone aged 17 or over who does or may live in the property including any people aged 17 or over that you have already mentioned above in (a):		
Name	Date of Birth	Relationship
The people named in 4b will be asked to sign a form by the solicitors. We will not give them any financial information about you but may have to tell them the amount you are borrowing from us.		

Second Applicant		
a) Please give details of dependent children and any other dependents:		
Age	Relationship	
E.G. 10	Son	
b) Please state the name, Date of Birth and relationship of anyone aged 17 or over who does or may live in the property including any people aged 17 or over that you have already mentioned above in (a):		
Name	Date of Birth	Relationship
The people named in 4b will be asked to sign a form by the solicitors. We will not give them any financial information about you but may have to tell them the amount you are borrowing from us.		

## 5. Your Address Details

First Applicant	
Current address	<input type="text"/>
	<input type="text"/>
	Postcode <input type="text"/>
Time at current address	Years <input type="text"/> Months <input type="text"/>
Are you	<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Owner without Mortgage <input type="checkbox"/> Living with Family/ Partner Other <input type="text"/>
If you currently have a residential mortgage please provide the name of your current lender	
<input type="text"/>	
Monthly mortgage / rental payment	£ <input type="text"/>
Will the existing mortgage be repaid on completion of this loan?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If no, please explain below or in section 24.	
<input type="text"/>	
<input type="text"/>	
If you have lived at any other addresses in the last 3 years please provide details on the following page	

Second Applicant	
Current address	<input type="text"/>
	<input type="text"/>
	Postcode <input type="text"/>
Time at current address	Years <input type="text"/> Months <input type="text"/>
Are you	<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Owner without Mortgage <input type="checkbox"/> Living with Family/ Partner Other <input type="text"/>
If you currently have a residential mortgage please provide the name of your current lender	
<input type="text"/>	
Monthly mortgage / rental payment	£ <input type="text"/>
Will the existing mortgage be repaid on completion of this loan?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If no, please explain below or in section 24.	
<input type="text"/>	
<input type="text"/>	
If you have lived at any other addresses in the last 3 years please provide details on the following page	

## 6. Further Address Details

First Applicant	
Previous address	<input type="text"/> <input type="text"/>
	<input type="text"/> Postcode
Time at this address	From <input type="text"/> To <input type="text"/>
Were you	<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Tenant
	<input type="checkbox"/> Owner without Mortgage <input type="checkbox"/> Living with Family/ Partner

Second Applicant	
Previous address	<input type="text"/> <input type="text"/>
	<input type="text"/> Postcode
Time at this address	From <input type="text"/> To <input type="text"/>
Were you	<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Tenant
	<input type="checkbox"/> Owner without Mortgage <input type="checkbox"/> Living with Family/ Partner

### 6a. Further Address Details

First Applicant	
Previous address	<input type="text"/> <input type="text"/>
	<input type="text"/> Postcode
Time at this address	From <input type="text"/> To <input type="text"/>
Were you	<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Tenant
	<input type="checkbox"/> Owner without Mortgage <input type="checkbox"/> Living with Family/ Partner

Second Applicant	
Previous address	<input type="text"/> <input type="text"/>
	<input type="text"/> Postcode
Time at this address	From <input type="text"/> To <input type="text"/>
Were you	<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Tenant
	<input type="checkbox"/> Owner without Mortgage <input type="checkbox"/> Living with Family/ Partner

## 7. Your Job

First Applicant	
Employment status	<input type="checkbox"/> Employed <input type="checkbox"/> Student
	<input type="checkbox"/> Self-employed <input type="checkbox"/> Other
	<input type="checkbox"/> Retired <input type="checkbox"/> None
What is your occupation?	<input type="text"/>
<b>If you are employed</b>	
How long have you had this job?	<input type="text"/> Years <input type="text"/> months
<i>If less than 6 months, please give details of your employment for the last 3 years in 'Additional Information' (section 24).</i>	
Is it a permanent job?	<input type="checkbox"/> Yes
	<input type="checkbox"/> No <i>Please explain in 'Additional Information' section.</i>
Are you a shareholder in the Company?	<input type="checkbox"/> No
	<input type="checkbox"/> Yes <i>If over 25% shareholding please complete the Self-Employed section.</i>

Second Applicant	
Employment status	<input type="checkbox"/> Employed <input type="checkbox"/> Student
	<input type="checkbox"/> Self-employed <input type="checkbox"/> Other
	<input type="checkbox"/> Retired <input type="checkbox"/> None
What is your occupation?	<input type="text"/>
<b>If you are employed</b>	
How long have you had this job?	<input type="text"/> Years <input type="text"/> months
<i>If less than 6 months, please give details of your employment for the last 3 years in 'Additional Information' (section 24).</i>	
Is it a permanent job?	<input type="checkbox"/> Yes
	<input type="checkbox"/> No <i>Please explain in 'Additional Information' section.</i>
Are you a shareholder in the Company?	<input type="checkbox"/> No
	<input type="checkbox"/> Yes <i>If over 25% shareholding please complete the Self-Employed section.</i>

## 7. Your Job - continued

### First Applicant

Are you on a notice of redundancy?

No  Yes When will you be leaving the job?

### Second Applicant

Are you on a notice of redundancy?

No  Yes When will you be leaving the job?

## 8. Your Income

### First Applicant

Are you paid in Pound Sterling (£)? Yes  No

If no, please specify which currency you are paid in:

Gross basic salary per annum (before tax) £

Car, housing or shift allowance per annum £

Overtime/bonus/commission etc. per annum £

Total earned income per annum £

*For non-guaranteed income, we will accept 50% of the amount provided.*

#### If Self-Employed

Company type  Sole Trader  Shareholding Director (25%+)  
 Partnership  Employee of your own Limited Company

Time Self-Employed  
 Years  months

Shareholding  
 %

Last 2 years net profit

year	net profit (£)
year	net profit (£)

Accountants qualifications

### Second Applicant

Are you paid in Pound Sterling (£)? Yes  No

If no, please specify which currency you are paid in:

Gross basic salary per annum (before tax) £

Car, housing or shift allowance per annum £

Overtime/bonus/commission etc. per annum £

Total earned income per annum £

*For non-guaranteed income, we will accept 50% of the amount provided.*

#### If Self-Employed

Company type  Sole Trader  Shareholding Director (25%+)  
 Partnership  Employee of your own Limited Company

Time Self-Employed  
 Years  months

Shareholding  
 %

Last 2 years net profit

year	net profit (£)
year	net profit (£)

Accountants qualifications

## 9. Secondary Employment

First Applicant	
Gross basic salary per annum (before tax)	£
Car, housing or shift allowance per annum	£
Overtime/bonus/commission etc. per annum	£
Total earned income per annum	£
<i>For non-guaranteed income, we will accept 50% of the amount provided.</i>	
<b>If Self-Employed</b>	
Company type	<input type="checkbox"/> Sole Trader <input type="checkbox"/> Shareholding Director (25%+) <input type="checkbox"/> Partnership <input type="checkbox"/> Employee of your own Limited Company
Time Self-Employed	<input type="text"/> Years <input type="text"/> months
Shareholding	<input type="text"/> %
Last 2 years net profit	
year	net profit (£)
<input type="text"/>	<input type="text"/>
year	net profit (£)
<input type="text"/>	<input type="text"/>
Accountants qualifications	<input type="text"/>

Second Applicant	
Gross basic salary per annum (before tax)	£
Car, housing or shift allowance per annum	£
Overtime/bonus/commission etc. per annum	£
Total earned income per annum	£
<i>For non-guaranteed income, we will accept 50% of the amount provided.</i>	
<b>If Self-Employed</b>	
Company type	<input type="checkbox"/> Sole Trader <input type="checkbox"/> Shareholding Director (25%+) <input type="checkbox"/> Partnership <input type="checkbox"/> Employee of your own Limited Company
Time Self-Employed	<input type="text"/> Years <input type="text"/> months
Shareholding	<input type="text"/> %
Last 2 years net profit	
year	net profit (£)
<input type="text"/>	<input type="text"/>
year	net profit (£)
<input type="text"/>	<input type="text"/>
Accountants qualifications	<input type="text"/>

## 10. Other Sources of Income

First Applicant	
Pension income per annum	£
Tax credits per annum	£
Rental income per annum	£
Investment income per annum	£
Child maintenance per annum	£
Other (please specify) per annum	
<input type="text"/>	£
<input type="text"/>	£
<input type="text"/>	£

Second Applicant	
Pension income per annum	£
Tax credits per annum	£
Rental income per annum	£
Investment income per annum	£
Child maintenance per annum	£
Other (please specify) per annum	
<input type="text"/>	£
<input type="text"/>	£
<input type="text"/>	£



## 12. Other Monthly Commitments

As a responsible lender we want to be sure you don't overstretch yourself. Please provide details of your monthly outgoings below as accurately as possible. Estimates are acceptable if you are not sure what the exact costs are going to be for a new home.

First Applicant	Second Applicant
Net Monthly income <span style="float: right;">£ <input style="width: 100px;" type="text"/></span>	Net Monthly income <span style="float: right;">£ <input style="width: 100px;" type="text"/></span>
<p><b>Essential Expenditure</b></p> <p>Monthly Council Tax payment <span style="float: right;">£ <input style="width: 100px;" type="text"/></span></p> <p>Monthly amount you spend on Food / Drink / Groceries <span style="float: right;">£ <input style="width: 100px;" type="text"/></span></p> <p>Monthly amount you spend on housing, fuel, power and communication, including TV, Satellite and mobile phone <span style="float: right;">£ <input style="width: 100px;" type="text"/></span></p> <p><b>Travel / Transport</b></p> <p>Monthly amount you spend on Travel / Transport including bus and/or train travel, fuel, insurance, tax, parking and servicing for each car in the household <span style="float: right;">£ <input style="width: 100px;" type="text"/></span></p> <p><b>Other Expenditure</b></p> <p>Monthly amount you spend on Clothing / Footwear, Recreation and Essential repairs <span style="float: right;">£ <input style="width: 100px;" type="text"/></span></p>	<p>Monthly amount for CSA / School / Nursery / College / University Fees <span style="float: right;">£ <input style="width: 100px;" type="text"/></span></p> <p><b>Protection</b></p> <p>Monthly payment for all existing insurance policies, including pensions, income protection, home and contents insurance <span style="float: right;">£ <input style="width: 100px;" type="text"/></span></p> <p><b>Total Declared Expenditure</b> <span style="float: right;">£ <input style="width: 100px;" type="text"/></span></p> <p>Is the applicant aware of any changes to their income or expenditure that are likely to affect their ability to meet their mortgage payments? <span style="float: right;">Yes <input style="width: 30px;" type="checkbox"/> No <input style="width: 30px;" type="checkbox"/></span></p>

## 13. Credit Declarations

First Applicant	Second Applicant
<p>Have you ever been in arrears with your mortgage payments, rent payments, or any other secured or unsecured loans? <span style="float: right;">Yes <input style="width: 30px;" type="checkbox"/> No <input style="width: 30px;" type="checkbox"/></span></p> <p>(If yes please confirm the following)</p> <p>Highest number of missed payments in last 12 months <span style="float: right;"><input style="width: 50px;" type="text"/></span></p> <p>Highest number of missed payments in last 2 years <span style="float: right;"><input style="width: 50px;" type="text"/></span></p> <p>Have you ever had a default registered against you? <span style="float: right;">Yes <input style="width: 30px;" type="checkbox"/> No <input style="width: 30px;" type="checkbox"/></span></p> <p>(If yes please confirm the following)</p> <p>Date registered <span style="float: right;"><input style="width: 100px;" type="text"/></span></p> <p>Amount <span style="float: right;">£ <input style="width: 100px;" type="text"/></span></p> <p>Satisfied <span style="float: right;">Yes <input style="width: 30px;" type="checkbox"/> No <input style="width: 30px;" type="checkbox"/></span></p> <p>Date satisfied <span style="float: right;"><input style="width: 100px;" type="text"/></span></p> <p>Have you ever had a County Court Judgment registered against you? <span style="float: right;">Yes <input style="width: 30px;" type="checkbox"/> No <input style="width: 30px;" type="checkbox"/></span></p> <p>(If yes please confirm the following)</p> <p>Date registered <span style="float: right;"><input style="width: 100px;" type="text"/></span></p> <p>Amount <span style="float: right;">£ <input style="width: 100px;" type="text"/></span></p> <p>Satisfied <span style="float: right;">Yes <input style="width: 30px;" type="checkbox"/> No <input style="width: 30px;" type="checkbox"/></span></p> <p>Date satisfied <span style="float: right;"><input style="width: 100px;" type="text"/></span></p>	<p>Have you ever been in arrears with your mortgage payments, rent payments, or any other secured or unsecured loans? <span style="float: right;">Yes <input style="width: 30px;" type="checkbox"/> No <input style="width: 30px;" type="checkbox"/></span></p> <p>(If yes please confirm the following)</p> <p>Highest number of missed payments in last 12 months <span style="float: right;"><input style="width: 50px;" type="text"/></span></p> <p>Highest number of missed payments in last 2 years <span style="float: right;"><input style="width: 50px;" type="text"/></span></p> <p>Have you ever had a default registered against you? <span style="float: right;">Yes <input style="width: 30px;" type="checkbox"/> No <input style="width: 30px;" type="checkbox"/></span></p> <p>(If yes please confirm the following)</p> <p>Date registered <span style="float: right;"><input style="width: 100px;" type="text"/></span></p> <p>Amount <span style="float: right;">£ <input style="width: 100px;" type="text"/></span></p> <p>Satisfied <span style="float: right;">Yes <input style="width: 30px;" type="checkbox"/> No <input style="width: 30px;" type="checkbox"/></span></p> <p>Date satisfied <span style="float: right;"><input style="width: 100px;" type="text"/></span></p> <p>Have you ever had a County Court Judgment registered against you? <span style="float: right;">Yes <input style="width: 30px;" type="checkbox"/> No <input style="width: 30px;" type="checkbox"/></span></p> <p>(If yes please confirm the following)</p> <p>Date registered <span style="float: right;"><input style="width: 100px;" type="text"/></span></p> <p>Amount <span style="float: right;">£ <input style="width: 100px;" type="text"/></span></p> <p>Satisfied <span style="float: right;">Yes <input style="width: 30px;" type="checkbox"/> No <input style="width: 30px;" type="checkbox"/></span></p> <p>Date satisfied <span style="float: right;"><input style="width: 100px;" type="text"/></span></p>





## 16. Buy to Let Mortgages

Please give details of any other Buy to Let mortgages that will remain upon completion of this mortgage. If you need more space please continue details on 'Additional Information' (section 24).

Total number of properties	Estimated value	Balance outstanding	Monthly mortgage payment	Total monthly rental income

## 17. Your Mortgage Requirements

Which product are you applying for?

## 18. Loan Requirements (both applicants)

Purchase Price (or Estimated Value if a remortgage) £ <input type="text"/>	<b>Which of the Society's products do you require?</b> Product name <input type="text"/>
Amount of loan required £ <input type="text"/>	Rate <input type="text"/> %
Mortgage Term <input type="text"/> years	Please state the source of deposit
Type of Repayment: <input type="checkbox"/> Capital & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/> Part & Part – please give Interest Only Amount £ <input type="text"/>	Equity from house sale <input type="text"/> £ Family gift <input type="text"/> £ Savings <input type="text"/> £ Other <input type="text"/> £
If any element is Interest Only, what is your repayment strategy to repay the Capital by the end of the term of the loan? <input type="text"/> <input type="text"/>	Loan type <input type="checkbox"/> House Purchase <input type="checkbox"/> Right to Buy <input type="checkbox"/> Remortgage <input type="checkbox"/> Self-Build <input type="checkbox"/> Buy to Let <input type="checkbox"/> Shared ownership
<b>If Shared Ownership</b> Name of the Housing Association <input type="text"/>	what percentage of the property will you be purchasing <input type="text"/> %
Telephone No. of Housing Association (inc. STD code) <input type="text"/>	What rent will you be paying per month £ <input type="text"/> years
What is the 100% purchase price £ <input type="text"/>	

## 19. Loan Requirements - *continued* (both applicants)

<p><b>Remortgage only</b></p> <p>How much of the loan is required for Repayment of outstanding mortgage £ <input type="text"/></p> <p>How much of the loan is required for Home improvements £ <input type="text"/></p> <p>How much of the loan is required for Capital raising £ <input type="text"/></p> <p>Please provide details in 'Additional Information' section</p> <p>How much of the loan is required for Debt consolidation £ <input type="text"/></p> <p>Please provide details in 'Additional Information' section</p> <p><b>Self Build only</b></p> <p>Purchase Price of the land (or Estimated Value if a Remortgage) £ <input type="text"/></p> <p>Initial amount of loan required £ <input type="text"/></p> <p>Estimated final value £ <input type="text"/></p>	<p><b>Buy to Let only</b></p> <p>Will the property be let to a family member? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Estimated monthly rental income £ <input type="text"/> per month</p> <p><b>For Buy to Let Remortgage Applications ONLY</b></p> <p>Do you intend to let the property to a family member now or at any time in the future or do you intend to live in the property in the future? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Do you own other BTL properties? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Was the property inherited, or if purchased, since the last time of purchase has the property ever been occupied by you or a related person? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Date of Purchase <input type="text"/> / <input type="text"/> / <input type="text"/></p> <p>Estimated monthly rental income £ <input type="text"/></p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage</p> </div>
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## 20. Property Details (both applicants)

<p>Year built  <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Construction type  <input type="checkbox"/> Standard (Brick, Tile/Slate)  <input type="checkbox"/> Non Standard</p> <p>If non-standard please supply details in 'Additional Information' section</p> <p>Is the property  <input type="checkbox"/> Freehold <input type="checkbox"/> Commonhold <input type="checkbox"/> Leasehold – please give the length of unexpired lease <input type="text"/> years</p>	<p>If the property is a flat, how many storeys in block?  <input type="text"/></p> <p>If flat/maisonette, is it above/below commercial premises?  <input type="checkbox"/> No  <input type="checkbox"/> Yes If yes, what type of commercial premises?  <input type="text"/></p>
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## 21. Repayment Type (Please indicate the repayment method required)

<p><input type="checkbox"/> Repayment (Capital &amp; Interest)</p> <p><input type="checkbox"/> Interest Only</p> <p><input type="checkbox"/> Combination of Repayment and Interest Only</p> <p>Please state amount of: Repayment £ <input type="text"/></p> <p>Interest Only £ <input type="text"/></p>	<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <p>With a Repayment mortgage, your monthly payments will cover the interest on the loan and also gradually pay off the capital which you have borrowed. By the end of the agreed term, provided you have maintained your payments, you will have repaid the whole loan.</p> </div> <div style="border: 1px solid black; padding: 5px;"> <p>With an Interest Only mortgage, your monthly payments only cover the interest on the loan. They will not pay off any of the capital which you have borrowed. If you have chosen to arrange all or part of your mortgage on an Interest Only basis, it is your responsibility to ensure that adequate funds are available to repay the mortgage loan at the end of the term, or upon death if prior to the end of the term.</p> </div>
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## 21. Repayment Type - continued

If you have chosen to arrange all or part of your mortgage on an Interest Only basis, it is your responsibility to ensure that adequate funds are available to repay the mortgage loan at the end of the term, or upon death if prior to the end of the term. Please state your strategy to repay the mortgage at the end of the term:

Monthly cost of interest only repayment strategy £

Term Required  years

## 22. Property Declarations

<p>Will any part of the property be used for business? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Will the applicant occupy the property within 1 month of completion? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Will the property be used wholly for your residential purposes? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Is the property above or adjacent to commercial premises? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Has the property ever suffered from subsidence, heave, landslip or flooding? Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p>Is the property subject to any agricultural restrictions? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Does the property include more than ten acres of land? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If yes, please provide details:  <input style="width: 100%; height: 20px;" type="text"/>  <input style="width: 100%; height: 20px;" type="text"/></p> <p>Please continue if required in the 'Additional information' (section 24).</p>
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## 23. Fees Checklist

Please note: No fees are payable for an Agreement in Principle, however please include fees payment preference. You can elect to add the completion fee, insurance contingency fee, and chaps fee to your mortgage account. If you choose to do so this will increase your mortgage balance and the amount of interest you pay over the term of the mortgage.

Valuation Fee	£ <input type="text"/>			
Application Fee	£ <input type="text"/>			
Completion Fee	£ <input type="text"/>	Pay in advance <input type="checkbox"/>	Add to loan <input type="checkbox"/>	
Chaps Fee	£ <input type="text"/>	Pay in advance <input type="checkbox"/>	Add to loan <input type="checkbox"/>	
Own Insurance Fee (not applicable if insurance taken up through Society)	£ <input type="text"/>	Pay in advance <input type="checkbox"/>	Add to loan <input type="checkbox"/>	

If you choose to pay fees up front please enclose with application

## 24. Additional Information

Please use this space to list any other items you have enclosed with your application

**For office use only**

# Declarations

PLEASE READ THE FOLLOWING DECLARATIONS CAREFULLY BEFORE YOU SIGN:

I am/We are applying for a mortgage on the property described in this application and I am/we are aware that:

1. you will base your decision on whether to lend me/us money or arrange my/our insurance on the information contained in this form, and 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.
2. my/our mortgage with Ipswich Building Society will have binding conditions and the Society's rules will apply and I/we can ask for copies of these.
3. 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.
4. The Society requires all properties in mortgage to be insured in accordance with the valuer's recommendation.
5. I/We confirm that any acceptance of this Agreement in Principle (AIP) 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.
6. 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.
7. all applicants are 18 years of age or over.
8. there are no existing loans or mortgages in my name with the Society or any other lender other than declared on this application form.
9. 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.
10. If any of the information I/we have given changes before the mortgage is completed, I/we shall advise the Society immediately.

**Credit Reference and other mortgage checks:**

- 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 the search whether or not this application proceeds. You may use credit-scoring 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 am/we are also declaring that I am/we are entitled to:
  - disclose information about our joint applicant and/or anyone else referred to by us
  - 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 partners. 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 Act:

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.
- c) you may use the information in this application for business analysis and to maintain records completely up to date.
- 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 marketing, research, statistical analysis or similar purposes.
- e) the passing of any details relating to the mortgage to any mortgage intermediary (including their principal, network or club) who introduce my application to the Society.
- f) the passing of our details to RSA PLC or LV= for the purpose of providing additional services where we request.
- g) I/We have the right of access to my/our personal records held by credit and fraud agencies. The Society will supply their names and addresses upon request.
- h) Ipswich Building Society, RSA PLC and LV= will be Data Controllers for the purpose of the Data Protection Act 1998 and will be responsible for the processing of my data in relation to my application for this mortgage application and any application for, and ongoing provision of, insurance cover.

## Declarations continued

If you would like an Agreement in Principle (AIP) before submitting a full application, then it will be necessary for the Society to carry out certain checks on the information you have provided. We require you to give your consent by signing the form below, or by confirming your agreement to your Intermediary.

- The information provided is, to the best of my/our knowledge and belief true and complete.
- I/We authorise Ipswich Building Society to make any such enquiries that they feel are necessary, including credit reference agency searches.
- I/We understand that the information supplied on this form will be held on the Society's computer and other records and that I/we have the right of access. In signing this form I/we agree the Society may use this information to make a mortgage Agreement in Principle in accordance with its registration under the Data Protection Act 1998 and understand that the Society may be required by law to provide information about me/us and my/our account to a third party.
- I/We understand that the Society has a fraud prevention policy. I/We give permission to the Society to supply any or all of the above information to any insurance company, credit reference agency, other mortgage lenders through National Hunter and the Credit Industry Fraud Avoidance System or other third party as required by the Society.
- I/We confirm that Ipswich Building Society can disclose the result of the search to the Intermediary/Broker acting on my/our behalf.
- I/We understand that any acceptance of this Agreement in Principle shall not commit the Society to making a formal Offer of Advance.

In addition to the above in respect of:

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 consent to a credit search being carried out on the absent applicant.

### MARKETING CONSENT

We may bring to your attention (by mail, telephone, email or otherwise) products or services of Ipswich Building Society or other selected suppliers which may be of interest to you.

You can request that the Society does not use your information for marketing purposes by ticking the boxes below or writing to Ipswich Building Society, PO Box 547, Ipswich, IP3 9WZ

#### Applicant 1

- Do not contact me by telephone  email  
 or post for marketing purposes.  
 Do not provide my details to third parties for marketing purposes.  
 Do not send me details of the Society's other products or services.

#### Applicant 2

- Do not contact me by telephone  email  
 or post for marketing purposes.  
 Do not provide my details to third parties for marketing purposes.  
 Do not send me details of the Society's other products or services.

Signature of applicant 1

Date

Signature of applicant 2

Date

### Declaration to be signed by the Intermediary in the absence of the Applicant(s)

- Where the applicant(s) have not signed this form I confirm that I have informed them of the above Declaration and they are fully aware that Ipswich Building Society will also carry out a credit reference search and that the search will be recorded against them.
- I confirm that I have the consent of my client(s) for the purpose of processing this Agreement in Principle and any other enquiries necessary as a result of the search.

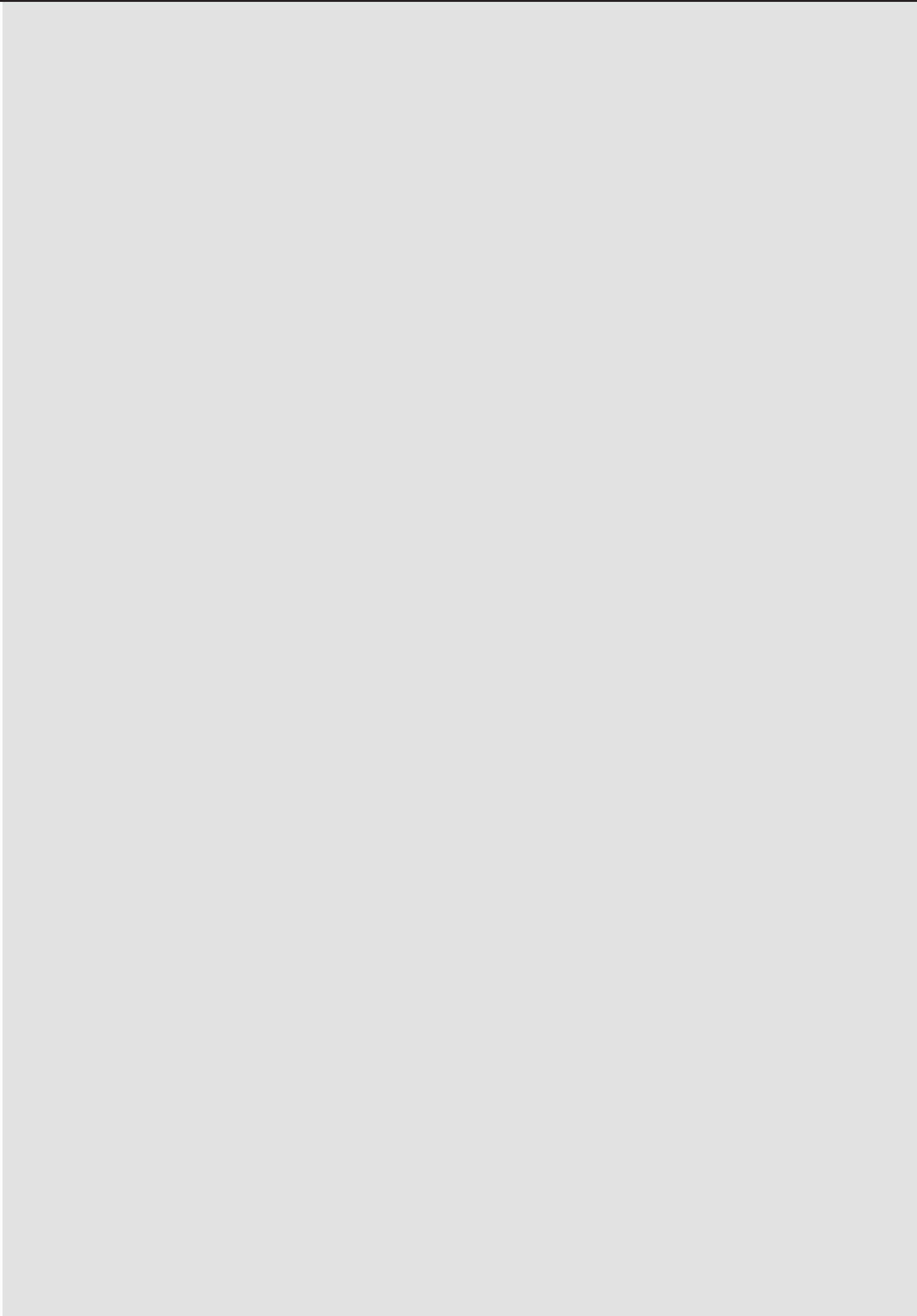
Signature of Intermediary in the absence of the Applicant(s)

Date

### Note for Intermediary

If you would like an AIP please fax this form to us on **0845 026 0915**.

Any questions please telephone us on **0330 123 1073** or e-mail [isu@ibs.co.uk](mailto:isu@ibs.co.uk)





Head office: PO Box 547 Ipswich IP3 9WZ

Website: [www.ibs.co.uk](http://www.ibs.co.uk)

Intermediary Contact Tel: 0330 123 1073

Fax: (0845) 026 0915

Email: [isu@ibs.co.uk](mailto:isu@ibs.co.uk)



**Security will be required for any loan.**

**Your home may be repossessed if you do not keep up repayments on your mortgage.**

Ipswich Building Society acts as introducer to Liverpool Victoria group of companies for investment, protection and pensions. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered on the Financial Services Register, Financial Registration Number (FRN) 104875.

\*To help maintain service quality some telephone calls may be recorded and monitored.

MOR42 (10/16)