



JUST MORTGAGE PACKAGING LIMITED

	Company 1	Company 2
Company Name		
Address		
Postcode		
Principal Contact		
Telephone Number		
Fax Number		
Email		
CCL Licence No.		
FSA Registration Number		
Nature of Firm	Authorised <input type="checkbox"/> Appointed <input type="checkbox"/> Introducer <input type="checkbox"/>	Authorised <input type="checkbox"/> Appointed <input type="checkbox"/> Introducer <input type="checkbox"/>
AR FSA Firm Reference No (If Applicable)		
Adviser Number (If Applicable)		



**JUST MORTGAGE
PACKAGING LIMITED**

PLEASE NOTE

DATA PROTECTION ACT. Your application will be assessed by the lender using a credit assessment process and by searching the files of credit reference agencies who will record the search. Any details provided by you relating to your agreement will be held in the lenders records, the lender will disclose details about you and your agreement to credit reference agencies who may make them available to subscribing lenders in future credit assessment or fraud prevention. The lender may use these details and may disclose them to others for marketing and other purposes subject to the provisions of the **DATA PROTECTION ACT 1998** if you do not want these details to be used for marketing purposes please inform the lender in writing. Under the terms of the data protection act you have the right to obtain a copy of the information held about you upon payment of the appropriate fee.

JUST MORTGAGE PACKAGING LIMITED

A - LENDER FSA REQUIREMENTS - PACKAGER

The following questions are to be confirmed by members of Just Mortgage Packaging staff only -

1. If the Mortgage application does NOT proceed how much of the Just Mortgage Packaging Valuation fee is refundable?
2. What other fees are payable? (Please state)
3. What level of procuration fee will be paid to the intermediary?
4. a) What level of procuration fee will be paid to any other firm involved in arranging this mortgage?
- b) Name of any other firm involved in arranging this mortgage
5. This mortgage transaction is - RESIDENTIAL BUY TO LET

B - LENDER FSA REQUIREMENTS - INTERMEDIARY

The following questions are to be completed by the Mortgage Intermediary only -

1. Was the mortgage sale ADVISED NON-ADVISED
2. Are there any fees payable? YES NO

If YES, please complete the following:

If fees are being paid by the applicant in relation to this mortgage, which are not directly payable to the lender, e.g. broker fee, administration fee, valuation fee, please answer the following:

Name of fee	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Amount of Fee	£ <input style="width: 90%;" type="text"/>	£ <input style="width: 90%;" type="text"/>	£ <input style="width: 90%;" type="text"/>	£ <input style="width: 90%;" type="text"/>
Amount of fee refundable if case does not proceed prior to:	Amount Refundable (% or £)	Amount Refundable (% or £)	Amount Refundable (% or £)	Amount Refundable (% or £)
Valuation	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Offer	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Completion	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Other (Please state)	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>

I have undertaken a detailed assessment of the applicant(s) income and expenditure and I believe that the applicant(s) will be able to maintain payments, including the increased payments after any benefit period has expired. I can confirm I have supplied a KFI to the applicant(s) for the mortgage applied for in this application. If the mortgage term extends into retirement, I can confirm that the customer has arrangements in place to enable them to maintain their mortgage repayments in retirement. If the mortgage is to be repaid on an interest only basis I confirm that I have discussed repayment methods with the applicant(s) and that arrangements have been or will be made to repay the capital. I confirm I hold the appropriate permissions from the Financial Services Authority (FSA) for the regulated activities I have undertaken in relation to this application.

Signed: _____ Print Name: _____ Date: ____/____/____
 Position: _____ Name of Firm: _____

INTERMEDIARY INTRODUCTION/VERIFICATION CERTIFICATE

1. For 'Face-to-Face' applicants/borrowers: All documentary evidence must be certified as a true copy of the original, dated and signed by suitable individual (e.g. FSA registered intermediary) who has identified the customer/seen and certified original documents, and their relevant registration number and name must be printed clearly on the certified copy.
2. For 'Non-Face-to-Face' applicants/borrowers: Documents can also be certified by a professionally qualified person such as a bank official, teacher/lecturer, accountant, solicitor, doctor, police officer, in which case their contact details i.e. telephone number and address, and any relevant professional registration number must also be clearly stated on the certified copy.
3. If an application is made 'Face-to-Face' then there must be one piece of 'Personal Identity' and one piece of 'Evidence of Address' obtained to establish identity.
4. If an application is made 'Non-Face-to-Face' then there must be one piece of 'Personal Identity' and one piece of 'Evidence of Address' obtained, plus a further document from either list to establish identity.
5. Please enclose certified copies of the ID.
6. If the certified document includes photographic identification, you are also certifying that this is a good likeness of the applicant.
7. No single document or data source must be used to verify both name and permanent address. Please ensure that at least one piece of ID contains the applicant's signature, where possible.
8. Where an applicant has recently moved house, the previous address must be validated.

APPLICANT 1

Name

Date of Birth / /

Address

Postcode

APPLICANT 2

Name

Date of Birth / /

Address

Postcode

Is this application? (Please tick box as appropriate) **FACE-TO-FACE** or **NON-FACE-TO-FACE**

PERSONAL IDENTITY DOCUMENTS

Please tick:	Applicant 1	Applicant 2	Applicant 1	Applicant 2
Current signed passport (Black & White photocopy only):	<input type="checkbox"/>	<input type="checkbox"/>	Inland Revenue Tax Notification e.g. tax assessment, statement of account, notice of coding:	<input type="checkbox"/> <input type="checkbox"/>
Current full UK Driving Licence:	<input type="checkbox"/>	<input type="checkbox"/>	Residence Permit Issued by Home Office to EU Nationals on sight of own country passport:	<input type="checkbox"/> <input type="checkbox"/>
Current UK or EEA Photo Driving Licence:	<input type="checkbox"/>	<input type="checkbox"/>	Firearms or shotgun certificate:	<input type="checkbox"/> <input type="checkbox"/>
EEA member state Identity Card:	<input type="checkbox"/>	<input type="checkbox"/>	Current self employed construction workers photographic registration cards (CIS4, CIS5, CIS6):	<input type="checkbox"/> <input type="checkbox"/>
Current benefit book or original letter from Benefits Agency confirming the right to benefits or State Pension:	<input type="checkbox"/>	<input type="checkbox"/>		

DOCUMENTARY EVIDENCE OF ADDRESS:

Please tick:	Applicant 1	Applicant 2	Applicant 1	Applicant 2
Voters roll:	<input type="checkbox"/>	<input type="checkbox"/>	Appropriate Inland Revenue correspondence (If NOT already used to verify identity):	<input type="checkbox"/> <input type="checkbox"/>
Recent utility bill dated within the last 6 months (not mobile phone bill):	<input type="checkbox"/>	<input type="checkbox"/>	Current benefit book or original letter from Benefits Agency confirming the right to benefits (If NOT already used to verify identity):	<input type="checkbox"/> <input type="checkbox"/>
Local Authority council tax bill (Valid for current year):	<input type="checkbox"/>	<input type="checkbox"/>	Local council rent card or tenancy agreement:	<input type="checkbox"/> <input type="checkbox"/>
Bank/Building Society statement dated within the last 6 months (no internet bank statements):	<input type="checkbox"/>	<input type="checkbox"/>	Current full UK Driving Licence (If NOT already used to verify identity):	<input type="checkbox"/> <input type="checkbox"/>
Most recent mortgage statement from a recognised lender:	<input type="checkbox"/>	<input type="checkbox"/>	Current UK or EEA Photo Driving Licence (If NOT already used to verify identity):	<input type="checkbox"/> <input type="checkbox"/>

I*, (Print Name)
 (Position)
 of, (Firm)
 FSA Reg No

Confirm that the enclosed are copies of originals which have been seen by me (or appropriately certified copies for Non-Face-to-Face applicants).

* Signature
 Date / /

* Note that this certificate must be signed by the person who has seen the original documentary evidence.

LENDER

PRODUCT DESCRIPTION

Mortgage Product:

Initial Interest Rate:

End Date:

Capital draw down amount
(flexible scheme only)

Product code:

Details of product being ported and amount allocated:

VARIABLE FIXED DISCOUNT

LIBOR CAPPED TRACKER

Is applicant(s) FTB REMORTGAGE HOMEOWNER

Number of applicants

Is case packaged? YES NO

AIP Reference

MORTGAGE PURPOSE

House Purchase

Remortgage

Further Advance

Second Charge

REPAYMENT OPTIONS

REPAYMENT INTEREST ONLY ENDOWMENT

PENSION PART & PART PERCENTAGE SPLIT

Other (Specify)

Payment Term

Insurance policies (Provide details of all policies or contracts to be taken to protect or repay this mortgage).

For Interest Only loans:

How do you intend to repay the loan at the end of the mortgage?

SAVINGS INVESTMENT SALE OF PROPERTY
INCOME / VEHICLE

If via an Endowment policy what is the monthly premium?

I/We acknowledge the way an interest only mortgage works and that the balance of my / our mortgage will not reduce over the terms of the mortgage and it will be my responsibility to repay the loan from other sources at maturity of the loan.

STATUS

Full Status

BTL

Self-Certification

High Equity

PAYMENT PROTECTION PLAN

In view of the reduction of state benefit to mortgage borrowers who become ill or unemployed it is strongly recommended that you consider a payment protection plan.

Do you require your mortgage to be protected from mortgage payment protection insurance? YES NO

If YES is single cover required YES NO

or joint cover required YES NO

I/We confirm that I/we do not wish to take a payment protection policy via the Lender. I/we are aware of my/our continued obligation to make mortgage payments in the event that I/we are unable to work through sickness or redundancy.

Applicant 1
Signature
Date / /

Applicant 2
Signature
Date / /

FEES

Is title insurance required on this mortgage? YES NO

Completion fee to be added to loan YES NO

Higher percentage fee to be added to loan YES NO

Legal fees to be added to loan YES NO

Please note in some instances the above may not be added if LTV exceeds certain levels.

I/We authorise you to deduct from the total loan on completion –

TELEGRAPHIC TRANSFER COMPLETION FEE LOCAL AUTHORITY FEE

TITLE INSURANCE OTHER (SPECIFY)

If there are more than two applicants, completion of a second application form is required (omitting property details)

PERSONAL DETAILS (Where borrowers are married preferred purchase in joint names of husband and wife)

	FIRST APPLICANT	JOINT APPLICANT
Surname (Mr/Mrs/Miss/Ms/Other)	<input type="text"/>	<input type="text"/>
Gender	MALE <input type="checkbox"/> FEMALE <input type="checkbox"/>	MALE <input type="checkbox"/> FEMALE <input type="checkbox"/>
Previous/Former Names <small>Please give date change and reason for change in additional information section.</small>	<input type="text"/>	<input type="text"/>
Forename (s)	<input type="text"/>	<input type="text"/>
Marital status / Relationship between applicants:- <small>If separated or divorced has a settlement been agreed? Please give details - use additional information section if necessary.</small>	<input type="text"/>	<input type="text"/>
Number and age of dependents	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
Main country of residence.	<input type="text"/>	<input type="text"/>
How long have you lived in the UK?	YEARS MONTHS	YEARS MONTHS
Do you have diplomatic immunity?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Have you been resident in the United Kingdom for more than two years? <small>If NO please give details in the additional information section.</small>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Do you have the right to work and reside in the UK permanently? <small>If NO please give details in the additional information section.</small>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
What is your anticipated retirement age? <small>If term extends into retirement age please give estimated retirement income and confirmation of what arrangements you have put into place in the additional information section.</small>	<input type="text"/>	<input type="text"/>
Present address	<input type="text"/>	<input type="text"/>
	POSTCODE <input type="text"/>	POSTCODE <input type="text"/>
Is this an overseas address	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Telephone numbers (include STD codes)	HOME <input type="text"/>	HOME <input type="text"/>
	WORK <input type="text"/>	WORK <input type="text"/>
	MOBILE <input type="text"/>	MOBILE <input type="text"/>
How long have you resided at this address?	YEARS MONTHS	YEARS MONTHS
Residential status (Homeowner/Tenant/Other)	<input type="text"/>	<input type="text"/>
Do you have a mortgage on this or any other property?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Do you own or do you have any other mortgages/property?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Previous address (es) state period of residence at each address <small>(If less than three years complete the additional information section if necessary)</small>	<input type="text"/>	<input type="text"/>
	POSTCODE <input type="text"/>	POSTCODE <input type="text"/>
How long did you reside at this address?	YEARS MONTHS	YEARS MONTHS
Is this an overseas address?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Residential status (Homeowner/Tenant/Other)	<input type="text"/>	<input type="text"/>
Will the Mortgage be of equal benefit to all applicants?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Have you any convictions by a court whether civil or military for offences other than minor motoring offences which are not spent convictions within the meaning Rehabilitation of Offenders Act 1974 or have you ever been subject to penalties for tax evasion? <small>(If YES please give details in the additional information section.)</small>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Have you ever had a County Court Judgement, Defaults or any other court order for non payment of a debt made against you? <small>(If YES please give details in the additional information section.)</small>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Or if self employed / controlling director against your company?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Have you, your spouse or guarantor if applicable, ever incurred mortgage/rent or loan arrears by more than one month, had a property repossessed, credit declined or been declared bankrupt or entered into any arrangement with creditors or had a voluntary surrender of a property or had a sequestration order made against you? <small>(If YES please give details in the additional information section.)</small>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Are any legal proceedings being taken against you? <small>(If YES please give details in the additional information section.)</small>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>

EMPLOYMENT DETAILS

FIRST APPLICANT

JOINT APPLICANT

Employment Status

EMPLOYED SELF EMPLOYED
RETIRED OTHER

EMPLOYED SELF EMPLOYED
RETIRED OTHER

Number of current jobs

Employers name

Contact name for reference

Employers address

 POSTCODE

 POSTCODE

Time continuously employed in this line of business

 YEARS MONTHS

 YEARS MONTHS

Telephone numbers (inc STD code)

Fax number (inc STD code)

How long have you worked for the above?

 YEARS MONTHS

 YEARS MONTHS

Is employment permanent or contract?

If contract for how long?

 YEARS MONTHS

 YEARS MONTHS

Nature of business

Job title

Percentage shareholding or partnership interest?

 %

 %

Do you participate in a company pension or superannuation scheme?

YES NO

YES NO

Previous employers name and address

(Three years period required continue on additional information section if necessary)

 POSTCODE

 POSTCODE

Nature of employment during the last three years
(Continue on additional information section if necessary)

Job title

How long did you work for the above

 YEARS MONTHS

 YEARS MONTHS

SELF EMPLOYED DETAILS

Name of business

Nature of business

Is the business

SOLE TRADER PARTNER LTD

SOLE TRADER PARTNER LTD

Business address

 POSTCODE

 POSTCODE

How long business established?

 YEARS MONTHS

 YEARS MONTHS

How long business owned by applicant?

(If less than three years details of previous business/employment required.)
If necessary continue on additional information section.

 YEARS MONTHS

 YEARS MONTHS

Percentage shareholding or partnership interest?

 %

 %

Company registration No.

Do you pay UK tax?

(If no please state a reason on the additional information section.)

YES NO

YES NO

Name and address of your accountant

 POSTCODE

 POSTCODE

Certified / Chartered

Telephone number (inc STD code)

Fax number (inc STD code)

INCOME DETAILS (All applicants to complete whether self-cert or full status and note that the lender may require evidence by way of reference P60 and pay slips / tax assessment or accounts)

	FIRST APPLICANT	JOINT APPLICANT
Gross Basic income	<input type="text"/>	<input type="text"/>
Overtime / bonuses / commission <i>(State if regular or guaranteed)</i>	<input type="text"/>	<input type="text"/>
Other income <i>(Please specify source, if from rental go to page 10)</i>	<input type="text"/>	<input type="text"/>
Are you self certifying your income?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Share of net profit for last 3 years	Year 20__ £ <input type="text"/>	Year 20__ £ <input type="text"/>
	Year 20__ £ <input type="text"/>	Year 20__ £ <input type="text"/>
	Year 20__ £ <input type="text"/>	Year 20__ £ <input type="text"/>
Tax Reference number and Tax District	<input type="text"/>	<input type="text"/>
National Insurance Number	<input type="text"/>	<input type="text"/>

MAKE SURE YOU CAN AFFORD YOUR MORTGAGE IF YOUR INCOME FALLS

SELF-CERTIFICATION APPLICANTS ONLY TO COMPLETE THIS SECTION

Please confirm reason for Self-Certification or Self-Declaration of Income –

<input type="checkbox"/> Self Employed / Contractor	<input type="checkbox"/> Where there is a deadline
<input type="checkbox"/> Earned Income derived from various sources	<input type="checkbox"/> Proof of Income not readily available
<input type="checkbox"/> Investment Income	<input type="checkbox"/> Other (Please Specify) <input type="text"/>

Please give a brief explanation in all cases

I/We certify that the income I/We have stated above is a true reflection of my/our gross earnings detailed in this application. I/We can confirm that I/We have had sight of the Key Facts Illustration (KFI) and are aware of and can afford the current estimated future payments, even if my/our income falls. I/We are also aware and fully appreciate the implications of the following statements could have on my/our ability to meet the required monthly payments; A false declaration of income will have a serious effect on my/our ability to regularly meet mortgage payments; Interest rates are variable and monthly payments may increase over the period of the mortgage: Taking on new or additional financial commitments during the mortgage whilst not receiving any corresponding increase in income could effect my/our ability to meet mortgage payments: I/We certify that if I/We have applied for a product which either does not require me/us to disclose my/our income or which permits me/our income.

First Applicant

Signed Dated / /

Joint Applicant

Signed Dated / /

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

OUTGOINGS

Current rent or mortgage payments	£ <input type="text"/>	£ <input type="text"/>
Current mortgage outstanding	£ <input type="text"/>	£ <input type="text"/>
Are there any early repayment charges applicable to existing mortgage? <i>If yes please give details in the additional information section.</i>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Has the Mortgage / Tenancy been in arrears in the last 12 months? <i>If yes please confirm when and how many in additional information section.</i>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Have you had a cumulative total of 3 months or more arrears on any secured or un-secured loan at any time in the last 2 years? <i>If yes please give details in the additional information section.</i>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Value of current arrears	£ <input type="text"/>	£ <input type="text"/>
Name and address of current Mortgagee or Landlord	<input type="text"/>	<input type="text"/>
	POSTCODE <input type="text"/>	POSTCODE <input type="text"/>
Telephone number (inc STD code)	<input type="text"/>	<input type="text"/>
Fax number (inc STD code)	<input type="text"/>	<input type="text"/>
Existing mortgage account number	<input type="text"/>	<input type="text"/>
When did the mortgage / tenancy start	<input type="text"/>	<input type="text"/>
Have you previously owned a property?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Give details of all or last three previous mortgages redeemed on current or previous property (ies). If a tenant, provide details of previous landlord if moved within previous 12 months <i>(Continue on additional information section if necessary)</i>	<input type="text"/>	<input type="text"/>
	POSTCODE <input type="text"/>	POSTCODE <input type="text"/>
	YEARS <input type="text"/> MONTHS <input type="text"/>	YEARS <input type="text"/> MONTHS <input type="text"/>
Date Redeemed	<input type="text"/>	<input type="text"/>
Previous Mortgage account number	<input type="text"/>	<input type="text"/>

OUTGOINGS - CONTINUED

FIRST APPLICANT

JOINT APPLICANT

Name and address of your Bank

POSTCODE

POSTCODE

Telephone number (inc STD code)

Bank account number

Bank sort code

How long have you had this account?

YEARS

MONTHS

YEARS

MONTHS

Is it a current account?

YES

NO

YES

NO

Credit card and store cards held? (Please give details)

TYPE OF CARD CREDIT LIMIT BALANCE OUTSTANDING

£

£

TYPE OF CARD CREDIT LIMIT BALANCE OUTSTANDING

£

£

£

£

£

£

£

£

£

£

£

£

£

£

Are you liable for maintenance payments?

YES

NO

YES

NO

If "YES" show annual amount

£

£

BOTH APPLICANTS Any credit agreements, and second / subsequent charges on your property.

LENDERS NAME	ACCOUNT NUMBER	BALANCE NOW	MONTHLY PAYMENT	LOAN DATE	END DATE	SECURED	TO BE REPAYED FROM ADVANCE	APPLICANT 1, 2, OR JOINT	IS THIS A BUSINESS LOAN
		£	£	/ /	/ /	YES / NO	YES / NO		YES / NO
		£	£	/ /	/ /	YES / NO	YES / NO		YES / NO
		£	£	/ /	/ /	YES / NO	YES / NO		YES / NO

If any of the above accounts are in arrears please provide full details in 'Additional Information Section'.

Please provide details of any additional committed outgoings in 'Additional Information Section'.

WARNING: THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

PROPERTY DETAILS It is important that your postcode is stated accurately for insurance purposes

Address of property to be mortgaged

POSTCODE

Present owner's name and address

POSTCODE

Telephone number (STD code)

Is it a private sale? YES NO

Are you purchasing from a relative? YES NO

Is a deed of gift involved? YES NO

Selling agent's name and address

Telephone Number (STD code)

State contact name and address for Valuer to gain access to inspect property:-

Telephone number (STD code)

Please fully describe the type of property (e.g. house / bungalow / purpose built or converted flat / maisonette and whether detached / semi-detached or terrace if applicable)

Age of property years If new, state whether in course of construction

Construction of property

Stone walls

Brick walls

Other (specify)

Tiled roof

Slate roof

Other (specify)

PROPERTY DETAILS - CONTINUED

If flat or maisonette, please state:-

Which floor in block Number of floors in block

Number of units in block

Is the property ex-local authority / MOD / Housing Association? YES NO

Is the property above Commercial Premises? YES NO

If YES what is the Commercial Premises?

Total Number of Habitable Rooms (Total excluding bathrooms)

Has the property been extended or altered in the last 10 years? YES NO

Does property have Agricultural Restrictions? YES NO

If "YES" specify

ACCOMMODATION Number of...

Floor(s) Reception(s) Bathroom(s) Kitchen(s)

W.C.(s) Bedroom(s) Garage(s)

Tenure:- Feuhold Freehold Leasehold Commonhold

If leasehold, unexpired term of lease years

If Feuhold - Chief rent £ FEU duty free £

Ground rent £ per Service charge £ per

Entry date (Scotland only) dd/mm/yy

Where the property is under 10/15 years old, is there a valid NHBC / Foundation 15 certificate? YES NO

State which

Was the property architect supervised? YES NO

Are you purchasing as a sitting tenant? YES NO

Will the property be your primary residence? YES NO

if "NO" specify

Do you intend to let any part of the property? YES NO

if "YES" specify

Will any business be carried out on the property? YES NO

if "YES" specify

If the property is a new construction, will you receive discounts or incentives as part of the purchase? YES NO

if "YES" specify (Please give details and amounts)

Right to Buy or Rent to Mortgage? YES NO

Was property purchased from a Local Authority? YES NO

if "YES" state discount £ and expire date

Is / Will the property be part of a shared ownership scheme? YES NO

If BTL will property be let out to a family member or relative? YES NO

if "YES" specify

If BTL will more than 40% of the property be occupied by a relative? YES NO

Will all applicants occupy the property within 30 days of completion or continue to occupy the property after a remortgage? YES NO

IF YOU ARE REMORTGAGING

Date of purchase

Original purchase price £

Original mortgage outstanding £

Current mortgage outstanding £

Estimated value of property £

Additional loans: Home improvements £

Capital raising £

Are there any 2nd charges YES NO

Will 2nd charges be repaid on completion? YES NO

Has the mortgage been D.W.P. assisted in the last 12 months? (If YES provide full details in the additional information section) YES NO

Has the property suffered from subsidence? YES NO

Purpose for which additional finance is required? (Documentary evidence of purpose of additional finance may be required.)

IF YOU ARE PURCHASING

Are either of you First Time Buyers?

1st Applicant YES NO 2nd Applicant YES NO

In whose name(s) will the property be purchased?

On completion will there be any other loans secured against this or any other property (if "YES" give details) YES NO

Is your existing property being sold? YES NO

Selling price £ Existing mortgage(s) £

Is your existing mortgage being redeemed upon completion? YES NO

Are you applying for a bridging loan? YES NO

(If "YES", please give details)

Source of deposit?

Will existing residential mortgage be repaid within 1 month of completion? YES NO

OTHER OCCUPANTS Details of all persons aged 17 or over (other than applicants) who will occupy the property. If necessary continue at additional information section.

Name(s)	Date of Birth	Relationship to applicant
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

LOAN DETAILS

Purchase price or if it is a remortgage give the Estimated Value

£

Loan required

£

Is the balance between the loan and the purchase price/ value, stamp duty, Solicitors and Surveyors fees to be met from your own resource without further borrowing? (If "NO" give details)

YES

NO

Are you purchasing an Equity Share?

YES

NO

Are you a leaseholder purchasing the freehold?

YES

NO

Have you previously applied for a mortgage or remortgage on this property? (if "YES" give details)

YES

NO

Have you ever had a mortgage on this or any other property refused? (if "YES" give details)

YES

NO

Are there any other matters you wish to be taken into account or anything else we should reasonably be aware of? (If yes give details in the additional information section)

YES

NO

PROPERTY INSURANCE

Was any single Premium Insurance Policy sold with mortgage?

YES

NO

Has the property insurance relating to the property to be mortgaged been sold at a distance, that is by telephone, post, facsimile or internet?

YES

NO

If yes, please provide the following details for each single premium insurance policy sold.

- Was the Insurance Premium added to the mortgage loan?

YES

NO

Buildings insurance is required as a condition of loan

I am arranging my own insurance

YES

NO

if YES, the Insurance Premium amount

£

Lender to arrange building insurance

YES

NO

The name of the Insurer

Lender to arrange building and contents insurance.

YES

NO

The term of the Insurance Policy

The building Insurers require disclosure of any facts which could influence the assessments and / or acceptance of an insurance proposal. This is important since failure to disclose such facts could lead to the insurance proposal being invalidated.

(1) Have you or any member of your family residing with you;

(a) any convictions by a court whether civil or military for offences (other than minor motoring offences) which are not "spent convictions" within the meaning of the Rehabilitation of offenders Act 1974; or have been subject to penalties for tax evasion.

YES

NO

(b) had any buildings or personal insurance declined, cancelled or had special terms imposed

YES

NO

(c) made a claim within five years within any of the insurance types mentioned at (b) above.

YES

NO

(d) been charged with any offence other than a driving offence

YES

NO

(e) suffered any loss or damage in the last 5 years irrespective of a claim.

YES

NO

(2) Will the property be left unoccupied for more than one a month continuously in any year?

YES

NO

(3) Will the property be unoccupied during the day time?

YES

NO

(4) Will the property be lived in by anyone other than you or your family?

YES

NO

(5) Be used in any way for trade, professional or business purposes?

YES

NO

(6) Is the property in a sound state of repair?

YES

NO

(7) Are you aware of any past or existing structural damage to the property to be insured?

YES

NO

(8) Has the property been insured, underpinned, or provided with any other means of structural support, are guarantees available?

YES

NO

(9) Has the property or surrounding area been affected by subsidence, settlement or land slip?

YES

NO

if any of the shaded boxes are ticked please give details:

If the answer is YES, to any of these questions or you are in doubt whether other facts are material, please give full details relating to you on the additional information pages at the back of this form. Any information relating to occupants normally resident with you should be detailed in a separate letter from that person, signed and dated. Cover will be issued on the basis of the information provided by you or on your behalf. Please advise us immediately of any changes which affect what you have told us, e.g. the use of the property has changed or you add an extension, install double glazing or central heating. Failure to disclose any material facts either now or in the future may affect the settlement of a claim or invalidate the insurance.

Insurance fraud is placing an ever-greater burden of cost on insurers and on their customers. To deal with this problem, insurers have set up a register of information on insurance claims. If you make a claim, the information you provide on a claim form may be included on the register, along with the information on your insurance policy application form and any other relevant information that we may have. The insurer may also consult the register when processing your claim.

The combined Buildings & Contents insurance can be arranged for you by the lender (contents insurance may not be arranged by certain lenders). Buildings must be insured for the figure recommended by the valuer. If you believe this to be inadequate please advise us.

Insurers pass information to the Claims and Underwriting Exchange run by Insurance

Database Services Limited (IDS). The aim is to help us to check information provided and also to prevent fraudulent claims. When the lender deals with your request for insurance, they may search the register. When you tell the lender about an incident (such as fire, water damage or theft), which may or may not give rise to a claim, the lender will pass information relating to it to the register.

The customer is advised to retain copies of all information relating to the insurance products and should also retain a copy of the application form and this should be available on request. Once the insurance documents are received the policy booklet should be retained.

The Insurer may pass your personal data to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect your personal data, but in all cases the Insurer will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.

DETAILS WILL BE ISSUED BY THE LENDER AT A LATER DATE, PLEASE READ THE CONDITIONS CAREFULLY AND NOTE ANY LIMITS ON THE MAXIMUM COVER AVAILABLE.

If you wish your cover to be with a specific company, please advise. A variable administration fee is normally charged.

DECLARATION Please note that terms and conditions of the loan will be notified to you by the Lender with any mortgage offer

Declaration Please note that if the application form is incomplete or you opt out under the Data Protection Act 1998 then Just Mortgage Packaging Ltd or the lender may not be able to proceed with the application.

You must read this declaration carefully and then sign at the end. Just Mortgage Packaging Ltd recommends that you check the completeness and accuracy of forms where completed on your behalf before adding your signature.

To the lender, its agents, its successors and assigns and those deriving title through it.

1. I/We declare and agree that I am/We are 18 years of age or over. I/We have personally completed this application form, or if completed by someone else, have read and checked every answer. The information given in this application form is true to the best of my/our knowledge and belief and should the mortgage be made such information, including the provisions of this declaration, will form part of the terms of the mortgage. I/We have disclosed any additional information, which is material to my/our application. If any such information is incorrect, I/We undertake to make good any loss that the Lender may suffer by acting in reliance on any such information. It is understood that additional information may be requested and that prior to completion of the mortgage I/We undertake to notify the Lender in writing of any change in my/our circumstances which affects (or may affect) the information supplied. I/We understand that if/we or another party falsify any information in connection with this mortgage application, the mortgage offer may be withdrawn or cancelled. I/We accept that the Lender and/or its agents may withdraw, revise or cancel any mortgage offer without stating a reason. I/we will not take up the advance unless the lender has previously consented in writing.

2. I/We understand that failure to comply with the terms and conditions of my/our mortgage will result in the Lender and/or its agents, disclosing my/our details to credit reference agencies and being used by other Lenders for credit assessment and my/our details may be used for debtor tracing.

3. I/We consent to inquiries of any person being made, either in writing, on the telephone or in electronic form and I/We authorise the Lender and/or its agents to disclose any information provided by me/us on this application or about the operation and conduct of my/our mortgage to third parties including but not limited to credit reference agencies (e.g. Experian, CAIS, Fraud Prevention Agencies and Equifax Europe Limited), fraud prevention agencies, current and previous lenders, employers, landlords, accountants, bankers, Land Registry, the Inland Revenue and/or the Council of Mortgage Lenders Possessions Register. Any costs incurred in so doing will be my/our responsibility.

4. I/We agree that the lender will search credit reference agency files for credit information in assessing my application. The agency will also give the Lender other details and information from the Electoral Register to verify my/our identity. The agency will keep a record of the search type (credit or identification), whether or not my/our application proceeds. The Lender may use automated credit assessment to review my/our application to verify my/our identity. Members of your group and other companies may use credit searches and other information supplied to them or the credit reference agencies about me and someone linked financially to me, to make credit decisions about me or other members of my household. Any of this information may also be used for identification purposes, debt tracing, preventing money laundering and managing my/our account. The Lender may give details of my account and how I/We conduct it to credit reference agencies. If I/We borrow and do not repay in full and on time, the Lender may tell credit reference agencies who will record the outstanding debt.

5. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities
- Managing credit and credit related accounts or facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applications and employees

Please contact us at Second Floor, 44 Springfield Road, Horsham RH12 2PD if you want to receive details of the relevant fraud prevention agencies. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

6. I/We authorise the Lender and/or its agents when making its inquiries to use appropriate statistical techniques including credit scoring for assessing my/our application and that my/our information may be processed automatically. I/We understand credit searches may be carried out in the name of another mortgage lender ("Business Partner") with whom the company has an arrangement to transfer the mortgage, and that the search details will be recorded on my/our credit history. I/We also understand that my/our application may be evaluated using the credit scoring system of the Lender and/or its agents. We understand that the company will carry out an identification check on me/us and that the agency who the company will instruct to carry out this check and who supply the company with the results will record details of the check whether or not my/our application proceeds.

7. I/We authorise the lender to disclose information relating to this application and any agreement entered into as a result of this application to all persons in the limited circumstances where such disclosure is necessary, including my/our insurers and the lender's insurers (if any), the mortgage broker, valuer or solicitor, or other agent who introduced me/us, any sub-contractors and agents of the lender and any lender for whom the lender may be acting as agent and any other person having a legal right to the information. I/We understand that the lender will keep this information confidential and it will only be shown to other parties in limited circumstances, namely; if it has to do so by law; it is in the public interest or the lender's interest to do so; the recipient is another member of the lender's group; or if I/We have given my/our permission.

8. I/We agree to that whilst you are considering an application, the Lender may use the information I/We supplied to the Lender to offer me/us additional products.

9. I/We understand that Just Mortgage Packaging Ltd, the lender and/or its agents, will pass the information on this form and about any incident I/we may give details of, to Insurance Database Services Limited ("IDS") so that it can be made available to other insurers. I/We also understand that in response to any searches that may be made in connection with this application or any incident I/we have given details of, IDS may pass to the Just Mortgage Packaging Ltd, the Lender and/or its agents, information involving what it has received from other insurers about other incidents involving anyone insured under the policy.

10. I/We agree that the Lender and/or its agents may, without notice, transfer or assign, either in whole or in part pay loan, mortgage or security for the repayment of any loan or mortgage made in connection with this application to its successors and which include without limitation its legal and equitable assigns whether by the way of absolute assignment or by way of security only and those deriving title under it or them. I/We understand that the lender may provide details of my/our account to prospective successors and/or assigned in order that they may conduct due diligence checks prior to any transfer taking place. I/We understand that such checks may involve my/our personal data being passed to third parties, including, but not limited to, credit reference agencies for the purpose of quality analysis. If the Lender is a Building Society, I/We understand that such a transfer will lead to the termination of my/our borrowing memberships of the society and the loss of any rights associated with such membership, if the successor or assign of transferee is a Building Society I/we agree to be bound by the rules of the Society.

11. I/We understand that once my/our loan, mortgage or security for the repayment of any loan or mortgage made in connection with this application has been transferred or assigned, the company may obtain information and data from the new lender about my/our loan, mortgage or security for the repayment of any loan or mortgage accounts to assist in statistical research relating to credit scoring or the investigation and resolution of complaints. I/We understand that this information will be obtained from the new lender and I/We consent to the company using my/our data in this way.

12. Unless otherwise stated in my/our application, I/we confirm that I/we have made all payments due under any existing or previous mortgage to which I/we have been a party on the date and in the manner required and that no arrears have arisen there under.

13. I/We understand that if a mortgage offer is made the Lender, will instruct a Solicitor or a Licensed Conveyancer (at the company's direction) to act on its behalf and that I/we will be responsible for the Lenders legal costs and Disbursements whether or not the mortgage is completed. I/We authorise my/our Lender and/or its agents, to disclose to the Solicitor, Licensed Conveyancer, any information

relating to this application and the mortgage. I/We give up any right to claim solicitor/client confidentiality or legal privilege in respect of such information.

14. I/We authorise my/our Solicitor, Licensed Conveyancer or Broker/Intermediary to disclose to the Company any information relating to this application and any mortgage. I/We give up any right to claim solicitor/client confidentiality or legal privilege in respect of such information.

15. I/We authorise Just Mortgage Packaging Limited, the Lender and/or its agents to instruct a Valuer to prepare a mortgage valuation report at my/our cost for the Lenders own purposes. The inspection of the property will be carried out on behalf of the Lender and will not include a detailed survey unless specifically requested. I/We understand that no liability whatsoever extends to me/us in respect of the value or the condition of the property. I/We understand that the fee is payable in advance and is not returnable whether or not a mortgage offer is made. I/We further understand that the Lender is not the agent of the Valuer or firm of Valuers and that I am/we are making no agreement with the Valuer or firm of Valuers and no statements or representations will be relied on upon by me/us. I/We understand that the report and mortgage valuation is not a Structural/Building Survey or House/Homebuyers Report and that there may be serious defects in the property, which are not revealed. I/We understand and accept that it is my/our responsibility to satisfy myself/ourselves as to the structural soundness and condition of the Lender and/or its agents may share information about the property or its value.

16. I/We authorise the company to instruct a provider of valuations to carry out a property valuation at my/our cost for the company's own purposes and understand that subsequently any valuation report will not be made available to me/us. I/We understand that in certain circumstance the valuation of the property may be assessed using statistical information and that a provider of valuations may not physically visit the property. I/We understand that no liability whatsoever extends to me/us in respect of the value or the condition of the property.

17. Where a statistical valuation/desk top/AVM is obtained any valuation fee payable will be non-refundable.

18. I/We confirm that all payments made in respect of any mortgage granted are made for and on behalf of all applicants detailed in this application, irrespective of the originator of such payments. I/We understand that where a mortgage is made to joint applicants, we will be jointly and separately liable to the Lender for the amount of the mortgage.

19. I/We understand that any person (other than an employee of the Lender) with whom I/we deal in connection with this application (or any related insurance) is not empowered to make any representation or give any undertaking on behalf of the Lender whether in relation to the mortgage applied for (or any related insurance) and therefore the Lender shall not be bound by or be liable for any such representations or undertakings.

20. I/We authorise that the Lender may make any enquiries regarding my/our mortgage to the Inland Revenue. I/We authorise the lender and its agents to make such enquiries in connection with this application as it considers necessary. This includes making enquiries of my/our previous and present employers, lenders, landlords, accountants, bankers, tax office and insurance company. I/we hereby authorise such persons to provide this information to the lender.

21. I/We agree that the nominated broker may forward this application to another Lender for its consideration.

22. I/We designate the lender whose name appears on page 1 of this application or any other lender to whom this application is forwarded and acknowledged that they are relying on the statements made in this application and deciding whether to offer a loan.

23. I will make all payments by direct debit. I understand that the amount that I pay each month may change or the date that I make the monthly payment may change and that in either case the Lender will give me notice in writing before this happens.

24. I confirm any Additional Security Fee arrangements are for the Lender's benefit only and that I have no right or claim in relation to them.

25. I/We understand that the lender reserves the right to revalue the property at any time after completion of the mortgage and, if necessary, reschedule the loan accordingly.

26. I/We confirm that the declarations contained in this application form shall continue in full force and effect notwithstanding the completion of any mortgage.

27. I/We understand that the introducers in this application are not the agents of the lender.

28. **To Agency for Arrears Collection.** I/We acknowledge that the lender is entitled to make such arrangements as it thinks fit with third parties to protect itself against any failure by me/us to pay the mortgage loan, and that any such arrangements will be for the lender's benefit and not mine/ours. I/we further acknowledge that the lender may pass to such third parties any information contained in this application and this application itself together with any relevant supporting documentation.

29. I/We acknowledge that the lender and its successors and assigns and persons deriving title from it whether in equity or in law may in due course raise finance on any mortgage it may make to me/us and may:

- transfer, assign or otherwise dispose of the rights, benefits and obligations of such mortgage together with the charge and policies of life assurance and other related security it holds;
- enter into any contractual arrangements relating to the funding of such mortgage with any person or lender;
- pass any information contained in this application and any supporting documentation which may hereafter be provided or any other information relating to the Property, the Mortgage, the security for the Mortgage or the history and conduct of my/our account to any interested or potentially interested person or lender, who may rely upon the truth and accuracy of the information contained in this application.

Data Protection Act

30. I/We understand that the Data Protection Act 1998 requires that information may be used only for purposes registered under the act. I/We acknowledge that I/we may request in writing, upon payment of a fee, details which are held about me/us and the name and address of any organisations to which the Just Mortgage Packaging Ltd, or Lender and/or its agents has disclosed my/our information. I/We understand that if there are any inaccuracies in my/our information I/we have the right to ask Just Mortgage Packaging Ltd or the Lender and/or its agents to correct this. I/We have the right of access to your personal records held by credit and fraud agencies. The Lender will supply their names and addresses upon request. If you have any questions about the Act or your rights under it you may write to the Data Protection Officer at the lenders address.

31. I/We understand that Just Mortgage Packaging Ltd, the Lender and/or its agents may also send me/us advertising or marketing material by mail, telephone, email or fax that may be of interest to me/us. I/We understand that if I/we do not wish to receive this material or I/we wish to exercise my/our rights then I/we will write to the Data Protection Officer at Just Mortgage Packaging Ltd, Second Floor, 44 Springfield Road, Horsham, West Sussex RH12 2PD and/or the Lenders address. By ticking this box I/We agree to receive details of products and services offered by the lender by mail, telephone, email or fax.

32. Just Mortgage Packaging Ltd, the Lender and/or its agents has notified me that it processes "sensitive data" regarding criminal convictions about applicants as part of risk profiling applications and for insurance purposes. I/We am informed that this information is only used for assessing risk, the eligibility of this application for a mortgage and any contract of insurance. I consent to sensitive data held about me being processed in this matter.

33. I/We agree that the lender may store the information I/we have provided to it on computer or in other records. I/We acknowledge that the lender will only use this information for purposes registered under the Data Protection Act 1998 and that I/We may request in writing a copy of the details the lender holds about me/us and shall be supplied with such details upon a written request to the Data Protection Manager at the lender together with the payment to the lender of a £10 fee. I/We certify that the statements and particulars given above and all the information in this form are true and complete and understand that these will form the basis of any mortgage offer.

34. I/We authorise Just Mortgage Packaging Ltd, the Lender and/or its agents to use my/our information for the purposes of considering my/our application and administering the mortgage, if granted, which

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

LOANS MUST BE SECURED ON A FIRST MORTGAGE ON A RESIDENTIAL PROPERTY IN ENGLAND, WALES, MAINLAND SCOTLAND OR NORTHERN IRELAND

DECLARATION - CONTINUED

information may be passed on to other associated companies. I/We authorise Just Mortgage Packaging Ltd, the Lender and/or its agencies to use my/our information for the purposes of considering my/our application and administering the mortgage lenders, transferors, successors in title and legal and equitable assigns for the purposes specified in this declaration.

35. I/We authorise the Lender to make such enquiries as it considers necessary in relation to my/our application. To prevent or detect fraud, or to assist in verifying your identity, the Lender may make searches of the Lender group records and of fraud prevention agencies who will supply the Lender with information. Any information I/we provide may be held by the Lender in its computer records and may be shared within the Lender, and passed to financial and other organizations involved in fraud prevention, including National Hunter, to protect the Lender and the Lender's customers from theft and fraud. This information may be made available to other mortgage lenders where this is done in the interest of fraud prevention. If I/we give the Lender false or inaccurate information and the Lender has reasonable suspicion of fraud, the Lender will record this. The Lender, members of the Lenders 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.

36. Where my/our information is passed to companies located outside the European Economic Area, the Lender will ensure that it has an agreement in place, in which those companies give equivalent assurances relating to the processing of information as found in the Data Protection Act 1998. I/We consent to the Lender disclosing my/our personal information in this way.

37. I/We understand that Just Mortgage Packaging Limited, the Lender and/or its agents will record details of my/our application at credit references and fraud protection agencies who may keep a record of it whether or not this application proceeds. I/We understand that these agencies will link together information in the financial record of my/our financial partners. I/We understand that such linked information will be taken into account in all future applications by either of us and that this linking will continue until a notice of confirming separation (known as "disassociation") is successfully filed at these agencies.

38. Information held about me/us by the Credit Reference Agencies may already be linked to records relating to one or more of my/our partners. For the purposes of this application I/we accept that I/we may be treated as financially linked and my/our application will be assessed with reference to any "associated" records. By stating a financial association with another party, I/we are also declaring that the Lender is entitled to disclose information about my/our joint applicant and/or anyone else referred to by me/us and authorise the Lender to search, link and/or record information at credit reference agencies about me/us and/or anyone else referred to by me/us.

***(Sole applicants only)** For the purpose of this application my partner and I are financially independent and I request that my application be assessed without reference to any 'associated' records, although I recognise that this may adversely affect the outcome of my application. I believe that there is no information relating to my partner that is likely to affect the Company's willingness to offer financial services to me. I authorise the Company to check the validity of this application with credit reference agencies and if the Company discovers any associated records affecting the accuracy of this declaration, the Company may decide not to proceed with the application on this basis.

39. I/We agree that where I/we borrow or may borrow from the Lender, the Lender may give details of my/our account and how I/we manage it to credit reference agencies. If I/we borrow and do not repay in full and on time, the Lender may tell credit reference agencies who will record the outstanding debt.

40. 'I/We understand that once my/our loan, mortgage or security for the repayment of any loan or mortgage made in connection with this application has been transferred or assigned, the Company may obtain information and data from the new lender about my/our loan, mortgage or security for the repayment of any loan or mortgage account to assist in statistical research relating to credit scoring or the investigation and resolution of complaints. I / We understand that this information will be obtained from the new lender and I / We consent to the Company using my / our data in this way.'

41. Certain information collected may be classified as sensitive (for example county court judgements or criminal offences) and the Lender can only use such data where the Lender has my/our explicit consent. I/We consent to the Lender processing this data.

42. Please telephone the Lender if you want to have details of those fraud prevention agencies from whom the Lender obtains information and with whom information is recorded about you. You have legal right to these details.

43. Just Mortgage Packaging Limited or the Lender and other organisations to which it may disclose my/our information may use this information to check my/our details with fraud prevention agencies and if I/we give false or inaccurate information and if the Lender suspects fraud the Lender will record this with

these agencies who will make it available to other organisations, individuals and insurance companies, whether or not the mortgage is granted to:

- Help make decisions about credit and credit related services for me/us and members of my/our household;
- Help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for myself/ourselves and members of my/our household;
- Trace debtors, recover debt, prevent fraud and to manage my/our accounts or insurance policies;
- Check my/our identity to prevent money laundering, unless I/we furnish the Lender with other satisfactory proof of identity;
- Carry out statistical analysis about credit insurance and fraud;
- Provide details of products and services, which they feel, may interest me/us either by way of letter, telephone, fax or email.

44. I understand any telephone calls to do with my application or mortgage may be recorded and monitored for security, quality and/or training purposes.

45. I/We acknowledge that any reservation fee paid to secure funds under a limited issue product is non refundable.

46. In the event that my/our application is declined or does not proceed before the Valuer has been instructed, the application fee paid will be net of initial assessment costs. Refund of the application fee will not be made once a Valuer has been instructed. I/We confirm that I/we have been made aware of any potential arrangement fees, and/or redemption interest payable on redeeming all or part of the mortgage and any other costs in connection with this application

47. I/We authorise the Lender to add to or deduct from the advance any arrangement or acceptance fee, telegraphic transfer fee, maximum advance fee and Higher Lending Charge fee where applicable.

The above declaration sets out why Just Mortgage Packaging Limited, the Lender and/or its agents, require information about you and how such information will be processed. By signing this declaration you will be stating that you have read and understood the information contained in this declaration, and will be giving your consent to the use of your personal information for all the purposes referred to above.

48. No Loans exist which are required to be, but are not, disclosed in the Mortgage Application

49. The information contained in this Mortgage Application and Declaration may be relied upon by the Lender and any person or body in whom the benefit of all or any of the loan, mortgage loan and other related security is from time to time vested.

50. I/we understand that it will be my/our responsibility to maintain payments on any mortgage through the Lender. If I/we decide not to accept the Lender's mortgage payment protection insurance, I/we will arrange/have already arranged suitable cover and/or understand that my/our mortgage payments will not be protected in the event of accident sickness or unemployment, if such cover is not force.

51. I/we agree that details relating to this application and my account with you once any mortgage commences, can be provided to the FSA to assist them in monitoring their compliance.

52. I/We have received and read the Key Facts Illustration (KFI) provided to me/us by my/our mortgage intermediary in respect of this application.

53. I/We acknowledge the way an interest only mortgage works and that the balance of my / our mortgage will not reduce over the terms of the mortgage and it will be my responsibility to repay the loan from other sources at maturity of the loan.

54. I/We understand that the lender may outsource the administration of my/our mortgage account to a third party. I/We authorise the lender to give, send and receive information and personal data to/from any such third party for the purpose of administering my/our mortgage account.

By signing this application, I/we agree that the Lender can use my/our information in any way described above.

Signature of Applicant 1

Date / /

Signature of Applicant 2

Date / /

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

LOANS MUST BE SECURED ON A FIRST MORTGAGE ON A RESIDENTIAL PROPERTY IN ENGLAND, WALES, MAINLAND SCOTLAND OR NORTHERN IRELAND

CREDIT CARD FEE PAYMENT AUTHORISATION

Name Account Number

Cardholders Name

Card Number Expiry Date /

Last 3 digits of security code number Issue Number (Switch only) Amount to be debited

I / We hereby authorise Just Mortgage Packaging Ltd to instruct valuers to carry out a valuation of the property and I authorise for my credit card / debit card to be debited to cover this valuation charge. I / We understand that this amount will not be returned after the valuation has been carried out.

Signature: Date: / /

AUTHORITY TO EXISTING LENDER (To be signed by the applicant(s) if you have a current mortgage, please complete this Authority.)

Lender Account / Roll number

Please accept this notice as your authority to disclose to Just Mortgage Packaging Ltd, or their representatives, such information as they may request concerning my account.

Signature of Applicant 1

Date / /

Signature of Applicant 2

Date / /

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44 Springfield Road
Horsham
West Sussex
RH12 2PD
Tel: 01403 274 723
Fax: 01403 754 926
DX: 57611 Horsham 6
Email: info@justmortgagepackaging.co.uk
www.justmortgagepackaging.co.uk
Company Registration No - 4755099
Consumer Credit Licence No - 538298