

mortgage application

mortgage application

Application Details

Product

Purpose

 Purchase Remortgage

Status

 Status Self-certification

Fees payable

Refundable?

Broker Fee

 Y N

Arrangement Fee

 Y N

Application Fee

 Y N

Other (please specify)

 Y N

TOTAL

 Y N

Procuration Fees

Intermediary Fee (from Lender/Packager)

Packager Fee (from Lender)

TOTAL

Fee Payments

The Telegraphic Transfer Fee, Title Indemnity Fee and Completion Fee will be deducted from the loan amount on completion to be paid to us, the lender. Please tick the relevant box below to let us know if you prefer to:

a) borrow the amount for the fees and add to the loan amount

OR

b) pay separately e.g. by cheque.

(If you pay by cheque for the fees, pay it to your solicitor in time for the cheque to clear before your completion date.)

Any other fees that have been included in the total amount borrowed will be paid to your solicitor on completion for dispersal.

In all cases, complete the declaration below:-

I/we authorise you to deduct the fees referred to above from the total loan on completion:-

Applicant 1
Signature

Date

Applicant 2
Signature

Date

Where there are more than 2 applicants, a separate form should be completed and firmly attached to this application

Please send the completed form to:

BEACON HOMELOANS, ONE GLOBESIDE, FIELDHOUSE LANE, MARLOW, SL7 1HZ

Intermediary Details (broker dealing with client)

This section to be completed by the intermediary only. Customer facing brokers must complete all sections

Name	<input type="text"/>	Company Name	<input type="text"/>
Correspondence Address	<input type="text"/>		
		Postcode	<input type="text"/>
	Tel. No <input type="text"/>	Fax No.	<input type="text"/>
	Email <input type="text"/>	Mobile No.	<input type="text"/>
Introducer Number	<input type="text"/>	Office Contact Name	<input type="text"/>
Is this:	<input type="checkbox"/> A regulated contract	<input type="checkbox"/> A non regulated contract	
Was this:	<input type="checkbox"/> An advised sale	<input type="checkbox"/> A non advised sale	
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 the mortgage payments, including the increased payments after any benefit period has expired	<input type="checkbox"/> Y	<input type="checkbox"/> N	
I confirm I have supplied a KFI to the applicant(s) for the mortgage product applied for in this application	<input type="checkbox"/> Y	<input type="checkbox"/> N	
If the mortgage term extends into the customer's retirement, I confirm that the customer has arrangements in place to enable them to maintain their mortgage repayments in retirement	<input type="checkbox"/> Y	<input type="checkbox"/> N	
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	<input type="checkbox"/> Y	<input type="checkbox"/> N	
I am:	<input type="checkbox"/> Appointed Rep	<input type="checkbox"/> Directly Authorised	<input type="checkbox"/> Not Authorised
Network Name (if applicable)	<input type="text"/>	FSA Number	<input type="text"/>
		CCL Number (if not authorised)	<input type="text"/>
The application form was:	<input type="checkbox"/> Completed in my presence	<input type="checkbox"/> Not completed in my presence	
I confirm that the above information, and the information contained within this application form (and any enclosures) is, to the best of my knowledge, true and correct. I confirm that I hold the appropriate permissions from the Financial Services Authority (FSA) for the regulated activities I have undertaken in relation to this application.			
Signature:	<input type="text"/>	Date of submission	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/>

Packager Details

This section to be completed by the Packager only (if the same as intermediary, please state 'as above')

Name	<input type="text"/>	Company Name	<input type="text"/>
Address	<input type="text"/>		
		Postcode	<input type="text"/>
	Tel. No: <input type="text"/>	Fax No.	<input type="text"/>
	Email: <input type="text"/>	Mobile:	<input type="text"/>
Introducer Number	<input type="text"/>	Office Contact Name	<input type="text"/>
I am:	<input type="checkbox"/> Appointed Rep	<input type="checkbox"/> Directly Authorised	<input type="checkbox"/> Not Authorised
Network Name (if applicable)	<input type="text"/>	FSA Number	<input type="text"/>
		CCL Number	<input type="text"/>
I confirm that the above information, and the information contained within this application form (and any enclosures) are, to the best of my knowledge, true and correct. I confirm that I hold the appropriate permissions from the Financial Services Authority (FSA) for the regulated activities I have undertaken in relation to this application.			
Signature:	<input type="text"/>	Date of submission	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/>

A. Personal Details

	Applicant One	Applicant Two
1. Title (e.g. Mr/Mrs/Miss,Dr)		
2. Surname		
3. First Name(s)		
4. Previous Surname and date changed		
5. Date of Birth	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/>
6. Sex (please tick)	<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> M <input type="checkbox"/> F
7. Status (please tick)	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Partner <input type="checkbox"/> Widowed <input type="checkbox"/> Civil Partner	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Partner <input type="checkbox"/> Widowed <input type="checkbox"/> Civil Partner
8. Relationship to joint applicant		
9. Nationality		
10. How long have you lived in the UK?	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months
11. Dependents/Children	<input type="checkbox"/> Number <input type="text"/> Ages	<input type="checkbox"/> Number <input type="text"/> Ages
12. Present Address		
	Postcode	Postcode
13. Time at present address	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months
14. Telephone Number	(home)	(home)
	(work)	(work)
	(mobile)	(mobile)
15. Email		
16. Residential Status (please tick)	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With Parents Other: <input type="text"/>	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With Parents Other: <input type="text"/>
17. National Insurance Number	- - - -	- - - -
18. Tax district/reference number		
19. Most Recent Previous Address (if less than 3 years at present address)		
	Postcode	Postcode
20. Time at previous address	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months
21. Residential Status	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With Parents Other: <input type="text"/>	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With Parents Other: <input type="text"/>

B. Present Accommodation

	Applicant One	Applicant Two
1. Name and address of present lender/landlord (delete as applicable)		
	Postcode	Postcode
2. Present Monthly Payment	£	£
3. Date mortgage/tenancy taken out	M M - Y Y	M M - Y Y
4. Account/Roll Number		
5. Outstanding Balance	£	£
6. Is your mortgage DSS assisted?	Y N	Y N
7. Will you be redeeming your present mortgage? (If no, give reason)	Y N	Y N

IF YOU HAVE A MORTGAGE ON ANY OTHER PROPERTY, OR HAVE HAD IN THE LAST 3 YEARS OTHER THAN THOSE STATED ABOVE, PLEASE PROVIDE DETAILS IN 'ADDITIONAL INFORMATION' SECTION: PROPERTY ADDRESS; LENDER/TENANT NAME; ADDRESS AND ACCOUNT NUMBER

C. Employment

	Applicant One	Applicant Two
1. Employment Status	<input type="checkbox"/> Self-employed <input type="checkbox"/> Employed <input type="checkbox"/> Retired	<input type="checkbox"/> Self-employed <input type="checkbox"/> Employed <input type="checkbox"/> Retired
	Other:	Other:

IF SELF EMPLOYED PLEASE GO STRAIGHT TO SECTION E. IF AN EMPLOYEE PLEASE COMPLETE SECTION C, QUESTIONS 2 TO 16

2. Employer's Name		
3. Employer's Address (if less than six months provide details of previous employer)		
	Postcode	Postcode
4. Telephone Number		
5. Fax Number		
6. Employer's email address		
7. Person to contact		
8. Nature of Business		
9. Occupation		
10. Employee Number		
11. Type of Contract	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract
12. Date employment started	M M - Y Y	M M - Y Y
12a. Time continuously employed in the line of business (years & months)		
13. Date probation period ends	M M - Y Y	M M - Y Y
14. If contract, date contract ends	M M - Y Y	M M - Y Y
15. If contract, provide details		
16. Shareholding % (if more than 20% complete Section E Q's 1-14)		

D. Income from Employment (if you are self-certifying your income go straight to Section G)

	Applicant One	Applicant Two
1. Basic gross income	£ _____ per annum	£ _____ per annum
2. Regular overtime	£ _____ per annum	£ _____ per annum
3. Regular bonuses	£ _____ per annum	£ _____ per annum
4. Commission	£ _____ per annum	£ _____ per annum
5. Bonuses	£ _____ per annum	£ _____ per annum
6. Other income	£ _____ per annum	£ _____ per annum
6a. Source/s of other income	_____	_____
7. Gross income	£ _____ per annum	£ _____ per annum

E. Self-Employed (including contract workers or controlling directors owning more than 20% of their business)

	Applicant One	Applicant Two
1. Nature of Self-Employment	<input type="checkbox"/> Sole Trader <input type="checkbox"/> Partner	<input type="checkbox"/> Sole Trader <input type="checkbox"/> Partner
2. Name of Business	_____	_____
3. Registration Number	_____	_____
4. Nature of Business	_____	_____
5. Address of Business	_____	_____
	Postcode	Postcode
6. Telephone Number	_____	_____
7. How long business established?	_____ years _____ months	_____ years _____ months
7a. How long business owned?	_____ years _____ months	_____ years _____ months
8. % Partnership/Business interest	_____	_____
9. Name of Accountant	_____	_____
10. Address of Accountant	_____	_____
	Postcode	Postcode
11. Email Address (accountant)	_____	_____
12. Telephone/Fax Numbers (accountant)	(telephone) _____	(telephone) _____
	(fax) _____	(fax) _____
13. Accountant's Qualification	<input type="checkbox"/> Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Other	<input type="checkbox"/> Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Other
If other, please give details	_____	_____
14. Period accountant has acted for you	_____ years _____ months	_____ years _____ months

I. Other Income (please only complete if the mortgage term exceeds the retirement age)

	Applicant One	Applicant Two
1. Anticipated Retirement Age	Age <input style="width:90%;" type="text"/>	Age <input style="width:90%;" type="text"/>
2. Do you have a private and/or work related pension?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2a. If yes, Annual gross pension	£ <input style="width:90%;" type="text"/>	£ <input style="width:90%;" type="text"/>

J. Outgoings

1. Do you have any regular financial commitments? Yes No
 All sections must be completed for each commitment.

Please provide details of all regular financial commitments, including all loans (secured or unsecured), credit cards, hire purchase agreements and overdrafts

Applicant 1 or 2	Lender	Account Number	Balance	Monthly Payment	Purpose of Loan	Secured	Paid by Business	Repaid on completion
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*

*delete as applicable

	Applicant One	Applicant Two
2. Do you pay any maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If YES, state amount	£ <input style="width:90%;" type="text"/> per month	£ <input style="width:90%;" type="text"/> per month
3. Do you pay for childcare?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, how much?	£ <input style="width:90%;" type="text"/> per month	£ <input style="width:90%;" type="text"/> per month
4. Do you own/part own any other property?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

K. Credit History

	Applicant One	Applicant Two
1. Have you ever been made bankrupt?	<input type="checkbox"/> Y <input type="checkbox"/> N £ <input style="width:90%;" type="text"/> <input type="checkbox"/> M <input type="checkbox"/> M - <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> N £ <input style="width:90%;" type="text"/> <input type="checkbox"/> M <input type="checkbox"/> M - <input type="checkbox"/> Y <input type="checkbox"/> Y	<input type="checkbox"/> Y <input type="checkbox"/> N £ <input style="width:90%;" type="text"/> <input type="checkbox"/> M <input type="checkbox"/> M - <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> N £ <input style="width:90%;" type="text"/> <input type="checkbox"/> M <input type="checkbox"/> M - <input type="checkbox"/> Y <input type="checkbox"/> Y
2. Have you ever entered into a Voluntary Arrangement (IVA or VA trust deed)?	<input type="checkbox"/> Y <input type="checkbox"/> N £ <input style="width:90%;" type="text"/> <input type="checkbox"/> M <input type="checkbox"/> M - <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> N £ <input style="width:90%;" type="text"/> <input type="checkbox"/> M <input type="checkbox"/> M - <input type="checkbox"/> Y <input type="checkbox"/> Y	<input type="checkbox"/> Y <input type="checkbox"/> N £ <input style="width:90%;" type="text"/> <input type="checkbox"/> M <input type="checkbox"/> M - <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> N £ <input style="width:90%;" type="text"/> <input type="checkbox"/> M <input type="checkbox"/> M - <input type="checkbox"/> Y <input type="checkbox"/> Y
3. Have you ever made arrangements with creditors?	<input type="checkbox"/> Y <input type="checkbox"/> N £ <input style="width:90%;" type="text"/> <input type="checkbox"/> M <input type="checkbox"/> M - <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> N £ <input style="width:90%;" type="text"/> <input type="checkbox"/> M <input type="checkbox"/> M - <input type="checkbox"/> Y <input type="checkbox"/> Y	<input type="checkbox"/> Y <input type="checkbox"/> N £ <input style="width:90%;" type="text"/> <input type="checkbox"/> M <input type="checkbox"/> M - <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> N £ <input style="width:90%;" type="text"/> <input type="checkbox"/> M <input type="checkbox"/> M - <input type="checkbox"/> Y <input type="checkbox"/> Y
4. Have you ever had County Court Judgements (or decrees) against you?	<input type="checkbox"/> Y <input type="checkbox"/> N £ <input style="width:90%;" type="text"/> <input type="checkbox"/> M <input type="checkbox"/> M - <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> N £ <input style="width:90%;" type="text"/> <input type="checkbox"/> M <input type="checkbox"/> M - <input type="checkbox"/> Y <input type="checkbox"/> Y	<input type="checkbox"/> Y <input type="checkbox"/> N £ <input style="width:90%;" type="text"/> <input type="checkbox"/> M <input type="checkbox"/> M - <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> N £ <input style="width:90%;" type="text"/> <input type="checkbox"/> M <input type="checkbox"/> M - <input type="checkbox"/> Y <input type="checkbox"/> Y
5. Have you ever had defaults registered against you?	<input type="checkbox"/> Y <input type="checkbox"/> N £ <input style="width:90%;" type="text"/> <input type="checkbox"/> M <input type="checkbox"/> M - <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> N £ <input style="width:90%;" type="text"/> <input type="checkbox"/> M <input type="checkbox"/> M - <input type="checkbox"/> Y <input type="checkbox"/> Y	<input type="checkbox"/> Y <input type="checkbox"/> N £ <input style="width:90%;" type="text"/> <input type="checkbox"/> M <input type="checkbox"/> M - <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> N £ <input style="width:90%;" type="text"/> <input type="checkbox"/> M <input type="checkbox"/> M - <input type="checkbox"/> Y <input type="checkbox"/> Y
6. Have you ever failed to keep up repayments on any existing or previous credit agreement?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
7. Have you been in arrears by more than one month in the last 12 months?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
8. Have you ever been party to a mortgage where the property has been repossessed?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N

IF YOU HAVE ANSWERED YES TO ANY OF THE QUESTIONS ABOVE, AND THERE IS MORE THAN ONE INSTANCE INVOLVED, PLEASE LIST THEM INDIVIDUALLY IN THE ADDITIONAL INFORMATION SECTION

L. Loan Required

1. Amount required and term Term years
2. Type of Loan Repayment Interest Only Part and Part
3. If applicable, please indicate how loan is to be split Repayment Interest Only
4. If interest only, how is the mortgage capital to be repaid?

**IF YOU ARE PURCHASING A PROPERTY, PLEASE COMPLETE SECTION M.
IF YOU ARE REMORTGAGING PLEASE COMPLETE SECTION N**

M. Purchasing a Property

1. Purchase Price Date of Entry (Scotland only) -
2. Are you borrowing or receiving assistance towards the deposit? Yes No If Yes, please provide details
3. Source of deposit
4. Are you a first time buyer? Yes No 4a. Is the property being purchased from a relative or is a Deed of Gift involved? Yes No
5. Is this a Home Information Pack Transaction? Yes No 4b. If yes, what is the relationship?
6. Sale price of existing property
7. Are you purchasing under the Right to Buy Scheme? Yes No
- 7a. If Yes, open market value of property before discount
8. Are you raising any additional monies for home-improvements? Yes No 8a. If Yes, how much?

N. Remortgage of a Property already Owned

1. Estimated value of the property
2. Original Purchase Date -
3. Original Purchase Price
4. How much did you originally borrow to purchase your property?
5. Was the property purchased from the local authority within the last 5 years? Yes No 5a. If Yes, date purchased -
- 5b. Council valuation at time of purchase
- 5c. Discounted purchase price at time of purchase

	PURPOSE OF LOAN	AMOUNT
6. How will any capital-raising be used?	a) repay existing mortgage	<input type="text" value="£"/>
	b) repay other loans	<input type="text" value="£"/>
	c) redemption costs	<input type="text" value="£"/>
	d) home-improvements	<input type="text" value="£"/>
	e) other (please state)	<input type="text" value="£"/>
		TOTAL (a+b+c+d+e)

NB: IN CERTAIN CIRCUMSTANCES WE MAY REQUIRE DOCUMENTARY EVIDENCE OF THE PURPOSE OF ANY ADDITIONAL FINANCE

O. Property Details

1. Address of property to be mortgaged

Postcode

Telephone No.

1a. Description of the property House Bungalow Flat Maisonette
 Detached Terraced Semi-detached Other

1b. If the property is a flat or maisonette is it Purpose built Converted Studio flat

1c. Number of Floors in building

1d. Which floor(s) do the flat/maisonette occupy within the building?

2. State number of: Kitchens Living Rooms Bedrooms Bathrooms Garages

3. Construction Walls Brick Stone Other
Roof Tile Slate Flat Other

If other, please provide details

4. Approximate Year of Construction if newly constructed, state NEW

5. Is the property ex-local authority/ housing association? Yes No

6. Tenure Freehold Leasehold Owned (Scotland) Commonhold

If leasehold or commonhold
unexpired term of lease years ground rent £ per annum

7. Will the property be your main residence? Yes No

8. Are there any persons aged 17 or over, other than the applicants, who will reside in the property? Yes No 8a. If yes, please provide the names, ages and relationship to applicants

9. Do you intend to let the property? Yes No If Yes, expected rental income £ per annum

10. Do you intend to conduct your business in the property or any outbuilding? (if yes, please provide details) Yes No

11. For Buy to Let only, is 40% or more of the property going to be occupied by an immediate family member? Yes No 11a. For Buy to Let only, are yourself or existing tenants to remain in occupation? Yes No

11b. If Yes to 11a, please indicate:
Date tenancy commenced - - Date tenancy to cease - -

12. Name of Vendor (state if relation of applicants)

13. Selling Agent Details (Name, address & telephone)

14. Contact details for valuer to gain access to the property

P. Solicitor

1. Name of Solicitor Firm	<input type="text"/>		
2. Address of Solicitor	<input type="text"/>		
	<input type="text"/>		
			Postcode
	<input type="text"/>		
	Telephone No.	Fax No.	
	Solicitor's email	DX	
3. Person acting for you	<input type="text"/>		

Q. Mortgage Payment Protection

1. Do you have Payment Protection Insurance to cover you in the event you are unable to work due to sickness, accident or redundancy?	<input type="checkbox"/> Y	<input type="checkbox"/> N
2. If 'No' to Q1 would you like an adviser to discuss this with you? If so, we will arrange for you to be contacted by Beacon Asset Management, an independent financial adviser within the Beacon Group of companies who can provide you with relevant advice.	<input type="checkbox"/> Y	<input type="checkbox"/> N

R. Buildings & Contents Insurance

IMPORTANT: You must advise us as soon as possible of your insurance intentions. Failure to do so could delay completion of your mortgage

The Property to be mortgaged to us must be insured before your mortgage can go ahead.

Do you have:-

a) Buildings Insurance	<input type="checkbox"/> Y	<input type="checkbox"/> N	Company name	<input type="text"/>	Renewal date	<input type="text"/>
b) Contents Insurance	<input type="checkbox"/> Y	<input type="checkbox"/> N	Company name	<input type="text"/>	Renewal date	<input type="text"/>

S. Declaration

To Beacon Homeloans Limited ("Beacon" which expression includes its successors and assigns/assignees (legal or beneficial) and those deriving title through it or them) in relation to this application and the mortgage loan and related security subsequently completed in connection with this application (collectively the "Mortgage") in relation to the relevant property (the "Property"):

1. I/We declare and understand that:
 - a) I am/we are aged 18 years and over;
 - b) If there is more than one of us as applicants, each and every two or more of us together are responsible for all obligations in the Mortgage (if granted).
 - c) I/We understand that it will be my/our responsibility to maintain payments on my/our Mortgage.
 - d) If I/we decide not to put mortgage payment protection or life insurance in place, or have not arranged suitable cover, I/we understand that my/our mortgage payments will not be protected in the event of accident, sickness or unemployment, nor will the Mortgage be repaid if any of us die.
 - e) I/We understand how an interest only mortgage works and that the capital owing will not reduce and it is my/our responsibility to repay the capital outstanding upon maturity of the loan.
 - f) I/We understand that our mortgage broker is not Beacon's agent and has no authority to commit Beacon to any binding agreement or to make representations on its behalf.
 - g) I/We confirm that if I/we have been informed that our Mortgage will be a Financial Services Act regulated mortgage contract, I/we have received and read the Key Facts Illustration prior to submission of this mortgage application.
 - h) I/We are entitled to and have the consent of any individual to disclose information relating to that individual that I/we provide as part of this application or otherwise provide to Beacon which may be used for the purposes set out in clause 18 below.

Accuracy, completeness and reliance

2. The information contained in this application and any other supporting documentation is true and complete and may be relied upon by Beacon as being accurate. I/we have personally completed this application form or, if it was completed by someone else, have checked each answer carefully for accuracy and completeness. I/we understand that the accuracy of this information is a Condition of our Mortgage.
3. I/We confirm that all existing loans which are required to be disclosed for the purposes of this application have been properly disclosed.
4. I/We authorise Beacon to make all such enquiries deemed necessary to enable Beacon to decide whether to proceed with this application and shall include any enquiries in relation to the completion and/or administration of my/our loan. This may include, but is not limited to, any past and/or present employers, lender(s), banker(s), HM Revenue & Customs, landlord(s), accountant(s) or credit reference agencies.

Change in circumstances prior to completion

5. I/We undertake to provide Beacon with full details of any changes in circumstance, of whatever nature, which is likely to affect the accuracy of the data contained in this application.

Existing financial commitments

6. Unless otherwise stated in this application, I/we confirm that the payments due under any existing or previous mortgage or loan are/were paid on the due date.

The Property

7. I/We declare that the Property will be used as my/our sole residence unless this application form states that the Property is to be let. I/we will not let the Property without the prior written consent of Beacon.
8. I/We will not enter into any further charges over the Property without Beacon's prior written consent.

Declined Application

9. I/We have read and considered the information provided relating to the particular Mortgage product and have chosen, or have been advised by a financial adviser, to make an application. I/we understand that Beacon may decline this application or withdraw an offer at any time without giving any reason whatsoever. In the event of a declined application or withdrawn offer I/we agree that Beacon may pass this application to another lender for due consideration.

Consequences of declined Application or withdrawn offer

10. I/We acknowledge that part of the application fee paid at the outset covers the cost of initial assessment of my/our application. If the application does not proceed to completion for any reason, any application fee will be refunded net of these costs.
11. Where a booking fee or reservation fee is paid to secure availability of funds

under a limited issue product, then the fee paid is non refundable. Any such fee paid does not guarantee or imply acceptance of this application by Beacon.

Rights of Assignment etc.

12. I/We acknowledge that Beacon may at any time and from time to time:
 - a) transfer, assign, charge or otherwise dispose of all or any of its rights, title, interests, benefits and obligations in respect of our Mortgage including any policies of life insurance and other related security without notice to us and I/we hereby irrevocably consent to each such transfer; assignment, charge and disposal and agree that no further consent is required from us;
 - b) enter into contractual arrangements relating to the funding of such Mortgage with any person, including raising finance on the security of our Mortgage; and
 - c) 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 (including their professional advisers and any rating agency), who may also rely upon the truth, completeness and accuracy of the information contained in this application.

Valuation

13. I/We understand that there will be a valuation of the Property and that any valuation report is for the benefit of Beacon alone to assess the suitability of the Property as security for the Mortgage only.
14. I/We understand that neither Beacon nor the mortgage broker are liable for any statement, conclusion or opinion as to the value or condition of the Property. I/we understand that it is usually prudent for my/our own protection to obtain independent advice from professional persons as to the value and condition of the Property and its suitability for my/our purposes.
15. I/we understand that the valuer is not the agent of Beacon or the mortgage broker.

Self Certification of Income

16. 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/us to self-certify my/our obligations, I/we have sufficient uncommitted income to support the loan requested, and, if applicable, that the income declared is a true assessment of my/our total annual income.

Use of Information about me/us and Data Protection

17. For the purposes of this application form "information" means information given in this application, information relating to any third party whose details I/we provide or information about me/us given at any time by any person (including myself/ourselves) to Beacon or received from enquiries or searches made by Beacon. I/We agree that information may be used and disclosed for the purposes set out below.
18. I/We agree that Beacon may use information as follows:
 - a) to manage my/our account and administer any product that Beacon provides me/us with or otherwise to perform obligations or exercise rights that Beacon may have under the Mortgage or any other agreement with me/us;
 - b) for the purposes of market research, statistical and business analysis and creating and maintaining a customer profile;
 - c) to contact me/us about other products and services including those of carefully selected third parties which Beacon considers may interest me/us. By ticking this box I/we agree that Beacon may contact me/us by post, by phone, by e-mail or in any other way;
 - d) to assess further applications from me/us for other products and make decisions on questions about any such application, agreement or correspondence which I/we may have with Beacon; and
 - e) to comply with applicable law and regulations.
19. I/We agree that Beacon may disclose any information to:
 - a) a joint applicant of the Mortgage;
 - b) any actual or proposed transferee or assignee of or party (or the agents or administrative agents of such parties) taking security over the Mortgage or any other agreement with me/us or providing funding in connection with the Mortgage or any other agreement with me/us;
 - c) any other party with whom Beacon is considering entering into a contractual arrangement in relation to the Mortgage or any other agreement with me/us. In the event of any potential or actual assignment, transfer, assumption or securitisation of Beacon's rights and/or obligations under the Mortgage or any other agreement with me/us, or any other transfer, assumption or disposal of

- such rights and/or obligations, Beacon may pass any information to any interested person who may use the information for the purposes and as otherwise described herein;
- d) insurers of the Property whenever necessary for the purposes of obtaining buildings insurance or making a claim;
 - e) credit reference agencies, debt recovery agencies, tracing agencies and to other third parties including other lenders where I/we have fallen behind with my/our payments and the amount owed is not in dispute and I/we have not made satisfactory proposals for repayment of my/our debt following formal demand. If so this information may be disclosed and my/our name may be passed to other lenders by being placed on the Council of Mortgage Lenders Possessions Register.
If details of default are given to credit reference agencies I/we understand this may affect my/our ability to obtain further credit;
 - f) financial and other organisations involved in fraud prevention to prevent or detect fraud and protect themselves and their customers or to assist in verifying my/our identity. If I/we give false or inaccurate information and Beacon or such other financial and other organisations suspect fraud, this will be recorded. Beacon and other companies may use this information to make decisions 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 and for debt tracing, claims assessment and to verify identities to prevent money laundering;
 - g) legal and regulatory authorities and any other body having a legal right to request access to the information and agents or sub-contractors (including group companies) appointed to administer or operate my/our account on behalf of Beacon or otherwise to provide services to or on behalf of Beacon for which such agents or sub-contractors will have access to the information;
 - h) to market research organisations for the purpose of confidential market research conducted on behalf of Beacon; and
 - i) anyone I/we authorise Beacon to give information to.
20. I/We agree that Beacon may use a credit scoring or other automated decision-making system in assessing this and any other application that I/we may submit.
 21. I/We understand that under the Data Protection Act 1998 I/we may make a written request for a copy of certain personal data that Beacon hold about me/us. Beacon may make a charge for this. If I/we wish to exercise this right I/we should write to the Data Protection Officer at Beacon at its address on this application form.
 22. I/We have the right of access to my/our personal records held by credit and fraud agencies. Beacon will supply their names and addresses upon written request to the Data Protection Officer at Beacon at its address on this application form.
 23. I/We understand that Beacon may make searches about me/us at credit reference agencies as well as from the Electoral Register and will be supplied with information accordingly. The credit reference agencies will record details of the search whether or not this application proceeds and this will be seen by other organisations that make searches. They may use credit scoring methods to assess this application and to verify my/our identity. Credit and other information which is provided to Beacon and/or the credit reference agencies, about me/us and those with whom I/we are linked financially may be used by Beacon and other companies to assess applications for credit and related services for me/us, or other members of my/our household and manage my/our accounts, to check identities to prevent money laundering, to prevent detect or prosecute fraud or other crimes, to recover and trace debts and to undertake statistical analysis.
 24. I/We agree that Beacon may make enquiries of any person including (without limitation) current and previous lenders, employers, landlords, accountants, bankers, the Land Registry, HM Revenue & Customs, and the Council of Mortgage Lenders Possessions Register in the processing of this application and the administration of my/our account.
 25. I/We understand that if my/our application is made in joint names and Beacon searches the files of a credit reference agency an "association" will be created with the other person(s) named within this application. Beacon or other lenders may take this financial association, created between the applicants, into account in future applications for credit or financial services. The association will remain between us until one of us successfully applies for "disassociation" with the credit reference agencies.
 26. If I am a sole applicant, I understand that information held about me by credit reference agencies may be linked to records relating to any person with whom I have previously applied jointly for credit and that for the purposes of this application I may be financially linked as my application will be assessed with reference to any "associated" records.
 27. I/We understand that any telephone calls to Beacon may be recorded and/or monitored for security, quality and/or training purposes. Any recordings remain Beacon's sole property.
 28. I/We agree that Beacon may use any other group company and/or other third parties to process information and provide services on Beacon's behalf.
 29. I/We authorise Beacon to supply data to the Financial Services Authority in order to assist them in monitoring Beacon's compliance with their rules. I/we also permit the introducer/broker to access information held by Beacon in order to track the progress of this application.
 30. Beacon aims to keep information up-to-date. Please advise Beacon of any changes to the information.
 31. Important - Your Personal Information
Credit decisions and also the prevention of fraud and money laundering. We may use credit reference and fraud prevention agencies to help us make decisions. What we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in a document called "A Guide to the use of your personal information by ourselves and at credit reference and Fraud Prevention agencies." You may find this on our website under the tab 'Credit Reference Guide' at www.beaconhomeloans.co.uk. Alternatively you may apply in writing to the address shown on the back of the application form for a copy of the Guide. By confirming your agreement to proceed you are accepting that we may each use your information in this way.

Important: Each applicant must have read and understood the Declaration before signing this Application

Signature (Applicant 1)
Date

Signature (Applicant 2)
Date

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

The Mortgage Process - Our Way

B Legal will always be instructed to act on behalf of Beacon Homeloans regardless of who acts for the applicant

Applicant's Solicitor:

- Send the following documents to B Legal
 - Office Copy Entries
 - Completed Requisitions to include
 - Client Account Bank details (*advance will be paid into your account not B Legal's*)
 - Buildings Insurance Schedule (*with the interest of Redstone noted*)
 - Other supporting documents (*where applicable*)
 - Executed Mortgage Deed
 - Signed Offer of Acceptance
 - Ensure the Special Conditions of the Offer of Advance have been complied with
- Request B Legal to submit Certificate Of Title to Beacon Homeloans

Due to the constraints imposed by the Law Society Rules, all communication by B Legal to the Applicant will be through the Applicant's legal and other advisors

B Legal:

- Request & Receive Title Information from Applicant's Solicitor
- Send Offer Of Advance, Mortgage Deed and other documents to Applicant's Solicitor for execution
- Check Buildings Insurance details supplied by Applicant's Solicitor
- Confirm Title is acceptable and all Special Conditions are satisfied
- Undertake pre completion searches
- Complete Certificate Of Title & submit to Beacon Homeloans requesting funds to be sent to the Applicant's Solicitor
- Receive post completion documentation from applicant's Solicitor
- Submit Application to Land Registry & deal with Requisitions raised
- Receive completed Title documents from Land Registry
- Send Title Documents to Redstone

The Mortgage Process - Our Way (Scotland)

Turner MacFarlane Green (TMG) will always be instructed to act on behalf of Beacon Homeloans regardless of who acts for the applicant

Applicant's Solicitor:

- Send the following documents to TMG:
 - In Purchase cases, Title Deeds
 - Completed Requisitions
 - Client Account Bank Details
 - Buildings Insurance Schedule (*with the interest of Redstone noted*)
 - Other supporting documents (*where applicable*)
 - Executed Standard Security (*and Declaration where appropriate*)
 - Signed Offer of Acceptance
 - Ensure the Special Conditions of the Offer of Advance have been complied with
 - Redemption Statements
 - Request TMG to submit Certificate Of Title to Beacon Homeloans

Due to the constraints imposed by the Law Society Rules, all communication by TMG to the Applicant will be through the Applicant's legal and other advisors unless TMG is the sole acting solicitor

TMG:

- In Purchase Cases, Request & Receive Title Information from Applicant's Solicitor
- Send Offer Of Advance, Standard Security and other documents to Applicant's Solicitor for execution
- Check Buildings Insurance details supplied by Applicant's Solicitor
- Confirm Title is acceptable and all special conditions are satisfied
- Undertake pre completion searches
- Complete Certificate Of Title & submit to Beacon Homeloans requesting funds
- Receive Funds, redeem existing Charges and submit balance to Applicant's Solicitors
- Receive post completion documentation from applicant's Solicitor
- Submit Application to Registers of Scotland & deal with Requisitions raised
- Receive completed Title documents from Registers of Scotland
- Send Title Documents to Beacon Homeloans via B Legal (their English Solicitors)

Instructions to your Bank/Building Society to pay Direct Debits

REDSTONE MORTGAGES plc

1 Providence Place
Skipton
North Yorkshire
BD23 2HL



Originators Identification Number

4	1	7	1	9	1
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Beacon Homeloans Limited reference number (to be completed by Beacon)

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Name(s) of account holder(s)

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Bank or Building Society account number

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Branch sort code (from the top right hand corner of your cheque)

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Name and full postal address of your Bank or Building Society branch

To The Manager	Bank/Building Society
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Address

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Postcode

Instruction to pay your Bank or Building Society

Please pay **Redstone Mortgages plc** Direct Debits from the account detailed on this instruction subject to the safeguards assured by The Direct Debit Guarantee

Signature(s)

Date

Banks and Building Societies may not accept Direct Debit instructions from some type of account

This guarantee should be detached and retained by the Payer



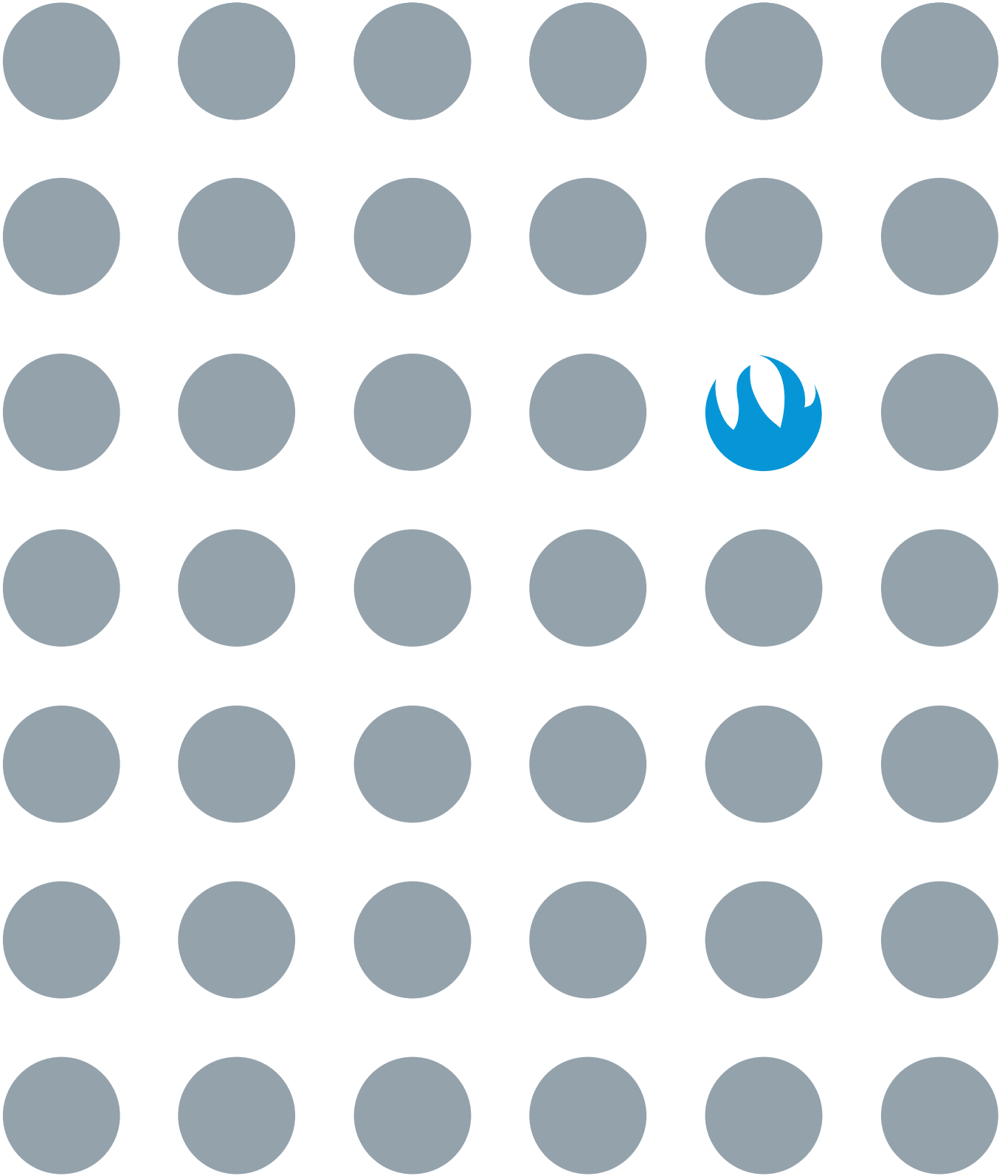
The Direct Debit Guarantee

This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.

If the amounts to be paid or the payment date changes, you will be notified 10 working days in advance of your account being debited or as otherwise agreed.

If an error is made by us or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.

You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of the letter to us.



BH-L005v2 06/07

One Globeside
Fieldhouse Lane
Marlow SL7 1HZ

BEACON HOMELOANS

Beacon Homeloans is a trading style of Beacon Homeloans Limited. Beacon Homeloans Limited is registered in England under number 5304252. Registered office: One Globeside, Fieldhouse Lane, Marlow SL7 1HZ. Beacon Homeloans Limited is authorised and regulated by the Financial Services Authority.