

Mortgage Product:

FOR OFFICE USE ONLY

Product Code/Type

Product Rate

Self-Cert

Yes

No

Adviser's Details:

Company

Address

Postcode

Adviser's Name

Adviser's FSA Authorisation No.

CCL No.

Phone No.

Fax No.

Email

Name of Network/
Mortgage Club/Agency

Network/Mortgage Club/
Agency FSA Authorisation No.

Application

for your mortgage



Adviser's Details:

Regulated Loan

Yes No

Was the sale

Advised Non Advised

Was the Mortgage Sale advised or arranged before 31/10/04

Yes No

Fee payable by Network/Club/Agency to introducing broker

£

Fee payable by the applicant(s) to the broker for arranging the mortgage (payable on application and not refundable if the mortgage does not proceed)

£

Fee payable by the applicant(s) to the broker for arranging the mortgage (payable on application and refundable if the mortgage does not proceed)

£

Fee payable by the applicant(s) to the broker for arranging the mortgage (payable on completion)

£

Valuation Fee payable to (payable on application and not refundable)

£

or Valuation Fee payable to (payable on application of which £ is refundable)

Section 1: Personal Details

First applicant (Person earning the higher income)

Title

First and middle names

Surname

Maiden/previous name

Date of birth Present Age

Nationality

Relationship to Joint Applicant

How long have you lived in the UK? yrs

Status: Married Single Widowed
 Separated Divorced

Present address
 Postcode

Home phone No

Daytime phone No

Email

Number of dependants Ages

How long at your present address? yrs mths

Are you: An owner Renting Living with relatives

If less than three years at your present address, give previous address(es)
(provide details in the supplementary information section where necessary)

Postcode

How long at this address? yrs mths

Were you: An owner Renting Living with relatives

Details of previous lenders are required if:
 a) you do not currently have a mortgage but have repaid within the last three years.
 b) you have remortgaged within the last three years (Use supplementary information section on page 10 if necessary).

Existing lender/landlord

Name

Address
 Postcode

Account number

Date loan taken out

Monthly payment £

Balance outstanding £

If you are replacing a loan which was originally used to purchase the property:
 How much did you originally borrow to purchase the property? £

Joint applicant

Present Age

yrs

Married Single Widowed
 Separated Divorced

Postcode

Ages

yrs mths

An owner Renting Living with relatives

Postcode

yrs mths

An owner Renting Living with relatives

Details of previous lenders are required if:
 a) you do not currently have a mortgage but have repaid within the last three years.
 b) you have remortgaged within the last three years (Use supplementary information section on page 10 if necessary).

Existing lender/landlord

Name

Address
 Postcode

Monthly payment £

Balance outstanding £

£

First applicant

Do you currently own or part own any other property, or are you party to any other mortgage?

Yes No

If yes give details in the supplementary information section

Are you currently applying to any other lender for a loan?

Yes No

If yes give details in the supplementary information section

Does any of your income come from DSS payments?

Yes No

If yes give details in the supplementary information section

Joint applicant

Yes No

If yes give details in the supplementary information section

Yes No

If yes give details in the supplementary information section

Yes No

If yes give details in the supplementary information section

Please list any other secured or unsecured commitments, i.e. personal loans, overdrafts, credit cards, 2nd or subsequent mortgage payments, alimony or maintenance payments, child support payments, cost of repayment vehicle (interest only)

First applicant

Name of company	Account number	Balance	Monthly payment	Purpose of loan/commitment	Secured		To be redeemed	
					Yes	No	Yes	No
		£	£		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		£	£		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		£	£		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Joint applicant

Name of company	Account number	Balance	Monthly payment	Purpose of loan/commitment	Secured		To be redeemed	
					Yes	No	Yes	No
		£	£		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		£	£		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		£	£		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Continue in Supplementary Information section if necessary

Section 2: Income Details (Employees) - If self-employed, contract worker or controlling director complete next section.

First applicant

Name and address of employer

Postcode

Phone No

Fax No

Job title

Is position permanent?

Yes No Length of service yrs mths

Nature of business

National Insurance number

Tax District and reference number

Employee or works number

Do you own any shares in the company?

Yes No Shareholding %
(If 25% or more please complete self-employed section overleaf)

Gross Income

(Please enclose salary/payslips covering last three months)

Basic £ PA

Overtime £ PA

Bonus/Commission £ PA

Total £ PA

Joint applicant

Postcode

Yes No Length of service yrs mths

Yes No Shareholding %
(If 25% or more please complete self-employed section overleaf)

Basic £ PA

Overtime £ PA

Bonus/Commission £ PA

Total £ PA

Other income

Description

Description

If with present employer less than 1 year please provide names and addresses of previous employers covering that period. Indicate length of service and position held with each firm. (Use a separate sheet if necessary).

First applicant

Joint applicant

Name and address

 Postcode

 Postcode

Dates

Position held

Name and address

 Postcode

 Postcode

Dates

Position held

Do you wish to Self Certify your income?

No

Yes

If yes, please specify reason

Income derived from more than one source

Investment income

Speed of service

Variable income i.e. bonus/commission/seasonal

Other (please specify)

Section 3: Income Details (Self-Employed, Contract Workers or Controlling Directors[⌘])

First applicant

(*To include Directors who own or control 25% or more of the voting rights)

Joint applicant

(*To include Directors who own or control 25% or more of the voting rights)

Nature of business

Are you:

Self-Employed Contract Worker Controlling Director

Self-Employed Contract Worker Controlling Director

Job title

Details of business

Ltd. Co Partnership Sole Trader

Ltd. Co Partnership Sole Trader

National Insurance number

Tax District and reference number

Name and address of company

 Postcode

 Postcode

Phone No

Fax No

How long Trading?

yrs mths

yrs mths

Company registration No

What is your shareholding?

% How long owned? yrs

% How long owned? yrs

Your share of the last three years net profits

20	/20	£
20	/20	£
20	/20	£

20	/20	£
20	/20	£
20	/20	£

First applicant

Joint applicant

Name and address of accountant

Postcode

Postcode

Phone No

Fax No

Qualifications of accountant

Certified Chartered

Other (please specify)

Do you wish to Self Certify your income?

No Yes If yes, please specify reason

Income derived from more than one source

Investment income

Speed of service

Variable income i.e. bonus/commission/seasonal

Other (please specify)

Section 4: Property & Loan Details

Property to be mortgaged

Postcode

Is the property: Freehold Leasehold
Feuhold Commonhold
If leasehold unexpired term yrs

Property type:

House Bungalow Purpose built Flat
Maisonette Converted Flat

If other please specify

Is the property new build?

Yes No

Property type:

Detached Semi-det Terraced
Purpose built Converted

Does the property have a garage?

Yes No

Number of:

Living rooms Bedrooms Kitchens
Bathrooms/WC's

Total number of habitable rooms

(total excluding any bathrooms)

Does the property have agricultural restrictions?

Yes No

Do you intend to let the property?

Yes No

If Yes give details

Will you or your immediate family occupy at least 40% of the property?

Yes No

If Yes give details

Is any part of the property to be used for business purposes?

Yes No

If Yes give details

Is the property connected to or situated above commercial premises?

Yes No

If Yes give details

Is the property built of brick or stone with a tile or slate roof?

Yes No

If No give details

Is the property being purchased under the Right to Buy scheme?

Yes No

If Yes give details

Was the property previously owned by a local authority?

Yes No

Property age

yrs

If less than 10 years which of the following apply?

NHBC certificate

Foundation 15 certificate

Architects certificate

Name and address of estate agent/contact for access

Postcode

Name and address of vendor

Postcode

Phone No

Phone No

Home

Please indicate all persons, other than applicants, aged 17 or over who will occupy the property

Table with 3 columns: Full name, Age, Relationship to applicant(s)

If purchase

Purchase price £

TOTAL LOAN REQUIRED £

Term yrs Sale price of existing property £

Is it a private sale? Yes No

Are you a first time buyer? Yes No

Is the property being purchased from a relative or is a deed of gift involved? (if yes please provide details) Yes No

Are you purchasing as a sitting tenant? Yes No

If you are borrowing from any other source please give details below including lender, amount and monthly payment.

Details

Type of mortgage: Repayment Interest only

If interest only, please state how you intend to repay the loan.

Sale of property Investment

Savings (please specify)

Other (please specify)

Fee deduction

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

Telegraphic Transfer Fee Local Authority Search Indemnity Fee (remortgage only)

Completion Fee Title Insurance Fee

Other (please specify)

Solicitors Details

Would you like to use a Kensington Mortgages panel Solicitor? Yes No

If no please fill in the details of your own Solicitor below. (Please note that if you elect to use your own Solicitor, the firm must have a minimum of 2 partners to act on behalf of Kensington Mortgages).

Name and address Postcode

Phone No

Fax No

DX Number

Contact

Section 5: Payment Protection Insurance - Accident, Sickness and Unemployment Insurance

NOT APPLICABLE TO BUY TO LET MORTGAGES

To protect your current mortgage payments, Kensington Mortgages is currently offering **FREE** Accident, Sickness and Unemployment Insurance to all qualifying new borrowers. The period for which the **FREE** insurance is available will be set out in your mortgage offer letter. To activate this **FREE** cover, please tick the box and sign the form below:

I/We* confirm that I/We* are in permanent gainful employment and have been in continuous employment for the last 6 months. I/We* are not aware of any impending unemployment. I/We* are aged between 18 and 64. I/We* confirm that the mortgaged property will be my/our* primary residence following completion of the loan. I/We* wish to apply for ASU Insurance and declare that the above statements are true to the best of my/our* knowledge and belief.

Yes, I/we am/are* pleased to accept the **FREE** cover and understand that I/we* will pay NOTHING during this period. I/We* wish to continue this cover after the **FREE** period ends and authorise you to include my/our* monthly premiums in my/our* mortgage direct debit. I/We* understand I/we* will be contacted at the end of the **FREE** period to notify me/us* of my/our* monthly premium due.

*please delete as appropriate

If you are applying for joint cover, how do you wish to split this benefit? (Your benefit split must total 100%). Please note in the absence of any instructions regarding the split of benefit we will give the first applicant 100% of the benefit.

First applicant	100%	75%	50%	25%	0%
Second applicant	0%	25%	50%	75%	100%

(Please circle as appropriate)

Upon receipt of your acceptance of this offer we will send you an ASU Insurance information booklet which includes a copy of the policy Terms and Conditions. Please ensure that you read these documents carefully and store them in a safe place.

Insurers and their agents share information with each other to prevent fraudulent claims via a register of claims. A list of participants is available on request. The information that you supply on this form together with other information will be provided to the register in the event of a claim.

Name of first applicant Signed Date

Name of second applicant Signed Date

Section 6: Buildings/Buildings and Contents Insurance

In all cases buildings insurance must be maintained under a Householder's Building Policy for a sum not less than that specified by our valuer. The property can normally be insured through the Kensington Mortgages Home Insurance Scheme and the sum insured will be based upon an estimate of current rebuilding costs and will be increased in line with the House Rebuilding Cost Index. You should always ensure, however, that the sum insured is an accurate reflection of the cost of rebuilding your home.

Kensington Mortgages is currently offering a choice of **FREE** Buildings Insurance and **FREE** Buildings and Contents Insurance, each with optional Accidental Damage Cover, to all new borrowers who choose to insure through the Kensington Mortgages Home Insurance Scheme. The period for which the **FREE** insurance is available will be set out in your mortgage offer letter. To activate this **FREE** cover for your home, please tick the box to select the cover you require and sign the form below:

Yes, I/we* would like to apply for the free period of cover under the Kensington Home Insurance Scheme to cover Buildings only with/without* Accidental Damage. I/we* understand that I/we* will pay NOTHING during this period, I/we* wish to continue this cover after the free period and authorise you to include my/our* monthly premiums in my/our* mortgage direct debit. I/we understand that this application is subject to acceptance by the insurers

Yes, I/we* would like to apply for the free period of cover under the Kensington Home Insurance Scheme to cover Buildings and Contents with/without* Accidental Damage. I/we* understand that I/we* will pay NOTHING during this period, I/we* wish to continue this cover after the free period and authorise you to include my/our* monthly premiums in my/our* mortgage direct debit. I/we understand that this application is subject to acceptance by the insurers.

*Please delete as appropriate

Please note

Insurance is subject to acceptance by the insurers and completion of the mortgage application form by all borrowers. On acceptance by insurers you will be sent a Statement of Cover booklet, you should read this carefully to make sure that it meets your needs before going ahead with the policy. The type of cover you select under the Kensington Mortgages Home Insurance Scheme will continue upon expiry of the free period, at which time the applicable premium will be added to your mortgage direct debit each month.

You will automatically be responsible for the first £75 for each and every claim under this policy other than for losses being claimed under the Accidental Damage causes where the policy excess will be £150 and subsidence, landslip and heave where the policy excess is £1,000.

Do you wish to reduce your premium by accepting a policy excess of £150 for all claims submitted under the scheme (other than subsidence, landslip and heave where the excess is £1,000)?

If YES, please tick (discount 10%) £150

Applicable to policies covering buildings & contents

Is your home protected by key operated window locks and deadlocks? OR (discount 2.5%) Yes No

Is your home protected by key operated window locks and deadlocks AND does the property have a professionally installed alarm (NACOSS approved) with an annual maintenance contract? (discount 6%) Yes No

Name of first applicant Signed Date

Name of second applicant Signed Date

Please note: for both buildings and buildings and contents insurance, a mature policyholder’s discount of 10% will automatically be applied if you or your partner are aged 50 or over. If the property is leasehold and the lease requires cover through an insurance company specified by the landlord then cover must be effected in accordance with the lease. In all cases where the Property will be insured otherwise than through the Scheme Block Policy, a copy of the insurance policy and last premium receipt must be produced and the insurance must comply with the criteria set out in the Mortgage, General and Special Conditions. The parties to this insurance are free to choose the law applicable to it. Unless specifically agreed to the contrary with the insurers this insurance shall be subject to English Law. Insurers and their agents may share information with each other to prevent fraudulent claims and for underwriting purposes via the Claims and Underwriting Exchange Register, operated by Insurance Database Services Ltd. A list of participants is available on request. In dealing with your application this register may be searched. In the event of a claim, the information you supply on this form and claim form, together with other information relating to the claim, may be put on the register and made available to other participants.

A statement of cover booklet with full policy wording is available on request prior to cover being arranged.

Section 7: Disclosure of Material Facts - Declarations (This section MUST be completed by all applicants)

Have you or any member of your household permanently residing with you:

- 1. Ever been refused insurance or had any special terms or conditions imposed by any insurer? Yes No
- 2. Made any claims or suffered any losses for property stolen, lost or damaged, or had any claims made against you in the last 5 years, whether insured or not? If yes, please provide dates, amounts and type of each loss. Yes No
- 3. Ever been convicted, or have any prosecutions pending, for any criminal offence (other than motoring offences)? Yes No

If you have answered yes to any of the questions, please provide full information in the Supplementary Information Section on page 10.

DISCLOSURE

Any other facts known to you which are likely to affect acceptance or assessment of any insurance cover must be disclosed below. Should you be in any doubt about what you should disclose, do not hesitate to tell us. We recommend that you keep a record (including copies of letters) for your future reference, of any additional information given. Making sure we are informed is for your own protection.

I/We declare that the statement and particulars given in this application are, to the best of my/our knowledge and belief, true and complete and that I/we have read the notes headed "Disclosure".

Name of first applicant Signed Date

Name of second applicant Signed Date

Section 8: Declaration Statement

I/We understand that you will pass the information on this form and about any incident I/we may give details of to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches you may make in connection with any incident I/we have given details of, IDS Ltd may pass you information it has received from other insurers about other incidents. I/We understand that you may ask for information from other insurers to check the answers I/we have provided.

I/We declare to the best of my/our knowledge and belief the answers given are true and all material information as explained above has been disclosed

BY SIGNING THIS DECLARATION YOU WILL BE GIVING YOUR CONSENT TO THE USE OF YOUR PERSONAL INFORMATION FOR ALL THE PURPOSES REFERRED TO ABOVE.

Signature (1) Date Signature (2) Date

Section 9: Bank Details (UK bank account held in name of one or both applicants)

First applicant

Joint applicant

Name and address of bank

Postcode

Postcode

Account No.

Account Name

Sort Code

No. of years this account has been held yrs

yrs

8 Initials

Section 10: Declarations

If the answer is yes to any of the questions, provide details in the Supplementary Information Section.

	First Applicant	Joint Applicant
1. Have you had a mortgage on any other property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
2. Have any mortgage/rent payments ever been in arrears? (If yes, provide details of amount/months last 2 years giving dates & reason)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
3. Have you ever been insolvent, bankrupt or made a composition with your creditors or is there an unsatisfied statutory demand in bankruptcy outstanding against you? (Name & address of supervisor required for IVA)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
4. Has a County Court Judgement or Court Decree relating to debt ever been made against you? (If yes please provide amount(s), date(s), reason(s), date(s) satisfied)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
5. Has a High Court Judgement or Court Decree relating to debt ever been made against you?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
6. Are there any matters which should be brought to the attention of Kensington Mortgages?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
7. Have you ever had a mortgage application declined on this or any other property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

General declarations

I/We declare and undertake that:-

- information given in this application is:-
 - true to the best of my knowledge and belief;
 - forms part of the terms of my/our mortgage;
 - contains all the facts and information that might influence Kensington Mortgages' decision to accept my/our application.
- I/We undertake to notify Kensington Mortgages immediately of any change in my/our circumstance which affects or may affect the information given prior to any mortgage being made.
- I/We will make all payments by direct debit. I/We understand that the amount that I/we pay each month may change or the date that I/we make our monthly payment may change and that in either case Kensington Mortgages will give me/us notice in writing before this happens. On this basis, I/we waive the normal fourteen days BACS notice requirement. I/We accept any arrangements made by Kensington Mortgages for any buildings insurance and authorise the deduction of monthly insurance premiums to be included in the monthly direct debit payable to Kensington Mortgages.
- If there are more than one of us, then we agree and understand that our liabilities and obligations hereunder are joint and several and we consent to Kensington Mortgages sending all communications and statements of account to one only of us unless we otherwise notify Kensington Mortgages in writing.
- I/We authorise Kensington Mortgages, upon receipt of this application, to instruct a qualified valuer ("valuer") to carry out a valuation of the property, at my/our cost, on which the mortgage is to be secured. I/We acknowledge that neither Kensington Mortgages nor the valuer are under any liability for negligence or on any other basis whatsoever to me/us as purchaser in respect of the value or the state or condition of the property. The inspection of the property will be confidential to Kensington Mortgages and will not include a detailed survey of the structure unless specified by me/us. I/We understand that Kensington Mortgages is not the agent of the valuer and that neither Kensington Mortgages nor the valuer warrants, represents or gives any assurance to me/us that the statements, conclusions and opinions expressed or implied in the valuer's report and mortgage valuation are accurate or valid and that any copy of the report will be supplied without any acceptance of responsibility by Kensington Mortgages or the valuer to me/us.
- I/We hereby authorise:-
 - my/our solicitor to disclose to Kensington Mortgages any information relevant to their decision to lend and I/we waive any right to claim solicitor/client confidentiality or legal privilege in respect of such information;
 - any accountant named in this application form to provide information relating to any matter stated in this mortgage application to Kensington Mortgages and vice versa.
- I/We acknowledge that Kensington Mortgages, its successors in title and assigns may in due course raise finance on any mortgage that may be made to me/us and may;
 - transfer, assign, novate or otherwise dispose of any benefits, rights and obligations (to the extent possible in law) of such mortgage together with any collateral security provided with it;
 - enter into any contractual arrangements relating to the funding of such mortgage with any person;
 - pass any information contained in this application and any supporting documentation or any other information relating to the property, the mortgage, the security for the mortgage and the history and conduct of my/our account to any interested or potentially interested person who may rely upon the truth and accuracy of the information contained in this application.
- I/We accept that:-
 - information given in this application and all other information about me/us given by any person to Kensington Mortgages or otherwise held by Kensington Mortgages may be held and retained after my/our account is closed, and may be shared with third parties to protect both Kensington Mortgages and its customers against fraud;
 - information may be disclosed to any other companies trading under the style Kensington Mortgages and to other third parties including other lenders for the purpose of sending me/us details of any products or services which Kensington Mortgages thinks may be of interest to me/us by post and by telephone. I/We may at anytime inform Kensington Mortgages, in writing, that I/we do not wish to receive future marketing literature;
- my/our name(s) and address(es) may be disclosed to market research organisations for the purpose of confidential market research conducted on behalf of Kensington Mortgage;
- under the Data Protection Act 1998 I am/we are entitled upon payment of a fee to know what personal information is held about me/us by Kensington Mortgages, to know the source of the information, to receive the names of the organisations to whom my/our personal information will be or has been disclosed and the purposes for which my/our information will be or has been used, and to ask for any inaccurate details to be amended. If I/we wish to exercise any of these rights I/we should write to the Data Protection Manager at Kensington Mortgages.
- Kensington Mortgages will make searches about me/us at credit reference agencies who will supply them with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. They may use credit scoring methods to assess this application and to verify my/our identity. Credit searches and other information which is provided to them and/or the credit reference agencies, about me/us and those with whom I/we are linked financially may be used by Kensington Mortgages and other companies if credit decisions are made about me/us, or other members of my/our household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of my/our account.
- To prevent or detect fraud, or to assist in verifying my/our identity, Kensington Mortgages may make searches of Group records and at fraud prevention agencies who will supply them with information. They may also pass information to financial and other organisations involved in fraud prevention to protect themselves and their customers from theft and fraud. If I/we give false or inaccurate information and they suspect fraud, they will record this. Kensington Mortgages, members of the Group, and other companies may use this information if decisions are made about me/us or others at my/our address(es) on credit or credit related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.
- Where I/we borrow or may borrow from Kensington Mortgages, they may give details of my/our account and how I/we manage it to credit reference agencies and to other third parties including other lenders. If I/we borrow and do not repay in full and on time, they may tell credit reference agencies who will record the outstanding debt.
- I/We have the right of access to my/our personal records held by credit and fraud agencies. Kensington Mortgages will supply their names and addresses upon written request.
- I/We understand that if my/our application is made in joint names and Kensington Mortgages searches the files of a credit reference agency, an "association" will be created with the other person(s) named within this application. Kensington Mortgages or other lenders may take this financial association, created between the other applicant(s) and myself, 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.
- I/We agree that Kensington Mortgages may make enquiries of any person including current and previous lenders, employers, landlords, accountants, bankers, the Land Registry, the Inland Revenue, and the Council of Mortgage Lenders Possessions Register in the processing of this application and the administration of my/our account.
- If you are a sole applicant it is important that you understand that information held about you by credit reference agencies may be linked to records relating to one or more of your partners. For the purposes of this application you may be financially linked as your application will be assessed with reference to any "associated" records.
- I/We understand that any telephone calls and e-mails to do with my/our application or mortgage may be recorded and monitored for security, quality and/or training purposes.
- I/We acknowledge that part of the valuation fee paid by me/us with this application will be used for the cost of any initial assessment by Kensington Mortgages of my/our application. If the application is declined or does not proceed before the valuer has been instructed, the valuation fee paid may be refunded net of any such costs. I/We further acknowledge that once a valuer has been instructed, no refund of the valuation fee paid can be allowed.
- I/We confirm that I/we have been made aware of any potential arrangement fees, and/or early repayment charges payable on redeeming all or part of the mortgage and any other costs in connection with this application.

Please check that the form has been fully completed before you sign it and that all information is accurate and correct. Incomplete or illegible applications will cause delay. By signing this application you agree that we can use your information for all the purposes referred to above.

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

I/We authorise Kensington Mortgages or its agents to make such enquiries and take up such references as it considers necessary in relation to my/our application.

I/We have received and read the Key facts Illustration (KFI) provided by in respect of this application.
(name of firm)

If I/we have applied for a self-certified mortgage I/we confirm my/our income is as stated above.

Signature (1) Date Signature (2) Date

Identity should be verified by ensuring that the customer has supplied one item from **List A** and one item from **List B**, with certified copies attached.

List A – Evidence of Name

Evidence of Name	Reference/ Account Number	Issuing Authority	Place of Birth	Date of Birth	Date of Expiry/Issue	Certified copy attached Please tick ²
Current Signed Passport or EEA Member State Identity Card		Country				<input type="checkbox"/>
Resident Permit issued to EEA nationals by Home Office						<input type="checkbox"/>
Current UK or EEA Photo Driving Licence ¹						<input type="checkbox"/>
Current Full UK Driving Licence (old style) ¹						<input type="checkbox"/>
Firearms/shotgun certificate						<input type="checkbox"/>
State Pension or Benefits Book/notification letter ¹						<input type="checkbox"/>
Sub-contractors Certificate ³						<input type="checkbox"/>
Inland Revenue tax notification		Type: Tax assessment/Statement of Account/Notice of Coding ⁴				<input type="checkbox"/>

List B – Evidence of Address

Evidence of Address ⁵	Reference/sort code/account number	Address (Delete as applicable [*])	Date of Issue	Certified copy attached Please tick ²
Most recent mortgage statement		Name of Lender Current / Previous		<input type="checkbox"/>
Current Local Authority Tax Bill		Name of Authority Current / Previous		<input type="checkbox"/>
Local Authority rent card or tenancy agreement		Name of Authority Current / Previous		<input type="checkbox"/>
Bank/building society/credit union statement ⁶		Name of Issuer Current / Previous		<input type="checkbox"/>
House or motor insurance certificate		Name of Issuer Current / Previous		<input type="checkbox"/>
Utility bill (not mobile phone) ⁶		Name of Utility Current / Previous		<input type="checkbox"/>
Current UK/EEA Photo Driving Licence ¹			Current / Previous	<input type="checkbox"/>
Current Full UK Driving Licence (old style) ¹			Current / Previous	<input type="checkbox"/>
State Pension or Benefits Book/notification letter ¹		Issuing Authority Current / Previous		<input type="checkbox"/>

Notes

1. These items may be used to evidence address or identity but not both.
2. When attaching certified copies of the evidence please also record the relevant details on this sheet as this will help with record keeping in the event that copy documents become detached from the certificate.
3. For self-employed persons in the construction industry - tax exemption certificate with photograph (CIS4 and C156).
4. Please delete as appropriate. The document must be issued by the Inland Revenue. A P45 or P60 issued by an employer is not acceptable for this purpose.
5. The previous address should also be verified if the applicant has been at the current address for less than 3 months.
6. These items must not be more than 3 months old.

*Delete as applicable

Identity should be verified by ensuring that the customer has supplied one item from **List A** and one item from **List B**, with certified copies attached.

List A – Evidence of Name

Evidence of Name	Reference/ Account Number	Issuing Authority	Place of Birth	Date of Birth	Date of Expiry/Issue	Certified copy attached Please tick ²
Current Signed Passport or EEA Member State Identity Card		Country				<input type="checkbox"/>
Resident Permit issued to EEA nationals by Home Office						<input type="checkbox"/>
Current UK or EEA Photo Driving Licence ¹						<input type="checkbox"/>
Current Full UK Driving Licence (old style) ¹						<input type="checkbox"/>
Firearms/shotgun certificate						<input type="checkbox"/>
State Pension or Benefits Book/notification letter ¹						<input type="checkbox"/>
Sub-contractors Certificate 3						<input type="checkbox"/>
Inland Revenue tax notification		Type: Tax assessment/Statement of Account/Notice of Coding* 4				<input type="checkbox"/>

List B – Evidence of Address

Evidence of Address ⁵	Reference/sort code/account number	Address (Delete as applicable*)	Date of Issue	Certified copy attached Please tick ²
Most recent mortgage statement		Name of Lender Current / Previous		<input type="checkbox"/>
Current Local Authority Tax Bill		Name of Authority Current / Previous		<input type="checkbox"/>
Local Authority rent card or tenancy agreement		Name of Authority Current / Previous		<input type="checkbox"/>
Bank/building society/ credit union statement ⁶		Name of Issuer Current / Previous		<input type="checkbox"/>
House or motor insurance certificate		Name of Issuer Current / Previous		<input type="checkbox"/>
Utility bill (not mobile phone) ⁶		Name of Utility Current / Previous		<input type="checkbox"/>
Current UK/EEA Photo Driving Licence ¹			Current / Previous	<input type="checkbox"/>
Current Full UK Driving Licence (old style) ¹			Current / Previous	<input type="checkbox"/>
State Pension or Benefits Book/ notification letter ¹		Issuing Authority Current / Previous		<input type="checkbox"/>

Notes

1. These items may be used to evidence address or identity but not both.
2. When attaching certified copies of the evidence please also record the relevant details on this sheet as this will help with record keeping in the event that copy documents become detached from the certificate.
3. For self-employed persons in the construction industry - tax exemption certificate with photograph (CIS4 and C156).
4. Please delete as appropriate. The document must be issued by the Inland Revenue. A P45 or P60 issued by an employer is not acceptable for this purpose.
5. The previous address should also be verified if the applicant has been at the current address for less than 3 months.
6. These items must not be more than 3 months old.

*Delete as applicable

Please fill in the whole form using a ball point pen:

Kensington Mortgages
1 PROVIDENCE PLACE
SKIPTON, NORTH YORKSHIRE
BD23 2HL

Name(s) of account holder(s)

Bank or Building Society Account Number

Branch Sort Code

 – –

Name and full postal address of your Bank or Building Society

To the Manager Bank/Building Society

Address

Postcode

Instruction to your Bank or Building Society to pay by Direct Debit

Originator's Identification Number

Reference Number

Instruction to your Bank or Building Society

Please pay Kensington Mortgages Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Kensington Mortgages and, if so, details will be passed electronically to my Bank/Building Society.

Signature (1)

Signature (2)

Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

This guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee

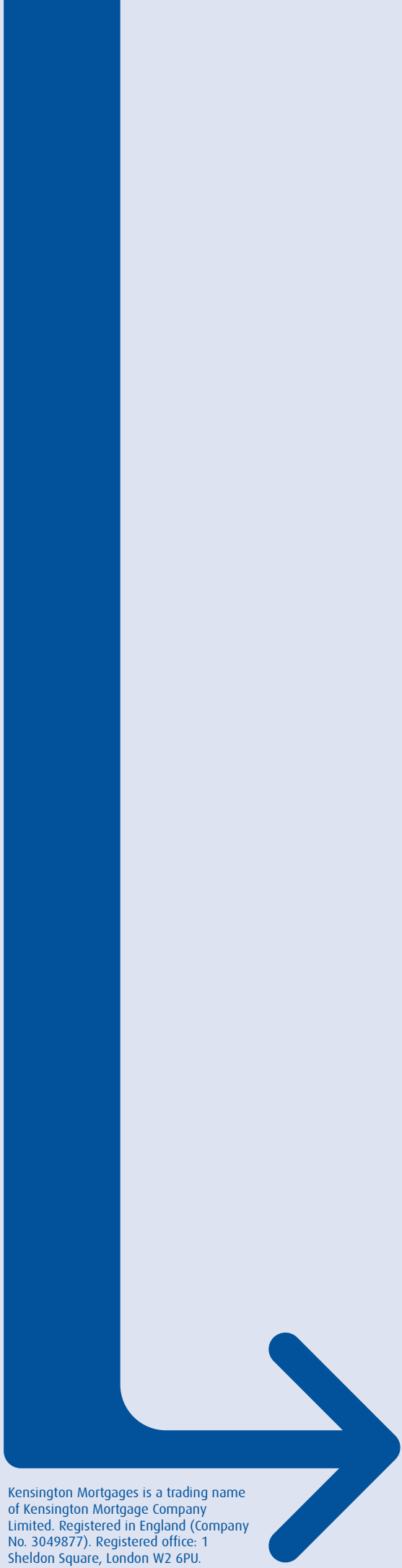


- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change, Kensington Mortgages will notify you of this at least 14 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Kensington Mortgages 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 your letter to us.



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Kensington Mortgages is a trading name of Kensington Mortgage Company Limited. Registered in England (Company No. 3049877). Registered office: 1 Sheldon Square, London W2 6PU.

