



manormortgages

Mortgage Application

| | Introducer / Intermediary | Network / Packager |
|------------------------|---------------------------|----------------------|
| Name | <input type="text"/> | <input type="text"/> |
| Company Name | <input type="text"/> | <input type="text"/> |
| Correspondence Address | <input type="text"/> | <input type="text"/> |
| Postcode | <input type="text"/> | <input type="text"/> |
| Telephone Number | <input type="text"/> | <input type="text"/> |
| Mobile Number | <input type="text"/> | <input type="text"/> |
| Fax Number | <input type="text"/> | <input type="text"/> |
| E-mail Address | <input type="text"/> | <input type="text"/> |
| FSA Number | <input type="text"/> | <input type="text"/> |

Please provide details on page 11 of any other intermediaries and/or packagers in the submission route chain including the relevant FSA number(s).

| | | | | | | | | | | |
|-----------------------------|--------------------------|------------|--------------------------|-----------|-------------------------|--------------------------|------------|--------------------------|-----------|--------------------------|
| Are You: | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | Is the Mortgage: | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | <input type="checkbox"/> |
| An Appointed Representative | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | An Advised Sale | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | <input type="checkbox"/> |
| Directly Authorised | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | Non Advised Sale | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | <input type="checkbox"/> |

All lenders require their own supplementary form to be completed alongside the application.

Please download these from our website www.manormortgages.com for signature and submit them with the application.

| Lender & Product Details | | | |
|--|--|---------------------------------------|--|
| Lender | <input type="text"/> | Mortgage Product | Mortgage Type |
| | | Fixed | <input type="checkbox"/> R.T.B. <input type="checkbox"/> |
| Initial Interest Rate | <input type="text"/> | Discount | <input type="checkbox"/> Purchase <input type="checkbox"/> |
| Product Code (if known) | <input type="text"/> | BBR Tracker | <input type="checkbox"/> Remortgage <input type="checkbox"/> |
| | | Other (please specify) | <input type="text"/> Buy to Let <input type="checkbox"/> |
| Status <input type="checkbox"/> | or Self Cert <input type="checkbox"/> | | First Time Buyer <input type="checkbox"/> |
| | | Flexible - Amount of initial drawdown | £ <input type="text"/> Other (please specify) <input type="text"/> |
| Has the customer been provided with a KFI? | <input type="checkbox"/> YES <input type="checkbox"/> NO | Date of KFI | <input type="text"/> |

| | | |
|------------------|----------------------|--|
| Broker Signature | <input type="text"/> | Manor Mortgages may contact clients direct in order to accelerate application processing |
| Date | <input type="text"/> | <input type="checkbox"/> YES <input type="checkbox"/> NO |

Manor Mortgages is a trading style of Manor Mortgage Services Ltd., incorporated in England and Wales Company number 2972458.

Registered Office: Manor House, Quays Office Park, Conference Avenue, Portishead, BS20 7LF.

Please note telephone calls may be recorded and/or monitored. Licensed under the Consumer Credit Act.

Manor Mortgages is authorised and regulated by the Financial Services Authority.

DATA PROTECTION: You have the right to receive a copy of the information we hold about you if you apply to us in writing. A statutory fee will be payable.

Loans must be secured on a first mortgage on a residential property in England, Wales, Northern Ireland and Scotland.

"Think carefully before securing other debts against your home.

Your home may be repossessed if you do not keep up the repayments on your mortgage." Written quotations are available on request.

Intermediary Service Fee (fee charged by Intermediary to applicant for advice/and or arranging the loan)

| | | | | |
|--|------------------------------|-----------------------------|----------|----------------------|
| Have you charged the client a fee? | <input type="checkbox"/> YES | <input type="checkbox"/> NO | Amount £ | <input type="text"/> |
| Is the fee included in the loan amount? | <input type="checkbox"/> YES | <input type="checkbox"/> NO | Amount £ | <input type="text"/> |
| Is the fee refundable? | <input type="checkbox"/> YES | <input type="checkbox"/> NO | Amount £ | <input type="text"/> |
| What component of the fee is refundable? | <input type="text"/> % | | Amount £ | <input type="text"/> |

Application Fee (fee charged by the packager to applicant(s) for processing case, excluding valuation element)

| | | | | |
|--|------------------------------|-----------------------------|----------|----------------------|
| How much is this? | Amount £ | <input type="text"/> | | |
| Is the fee included in the loan amount? | <input type="checkbox"/> YES | <input type="checkbox"/> NO | Amount £ | <input type="text"/> |
| Is the fee refundable? | <input type="checkbox"/> YES | <input type="checkbox"/> NO | Amount £ | <input type="text"/> |
| What component of the fee is refundable? | <input type="text"/> % | | Amount £ | <input type="text"/> |

Valuation Fee (property valuation fee only, separate to the Application Fee)

| | | | | |
|--|------------------------------|-----------------------------|----------|----------------------|
| How much is this? | Amount £ | <input type="text"/> | | |
| Is the fee included in the loan amount? | <input type="checkbox"/> YES | <input type="checkbox"/> NO | Amount £ | <input type="text"/> |
| Is the fee refundable? | <input type="checkbox"/> YES | <input type="checkbox"/> NO | Amount £ | <input type="text"/> |
| What component of the fee is refundable? | <input type="text"/> % | | Amount £ | <input type="text"/> |

Lenders Fees

Arrangement Fee

| | | | | |
|----------|----------------------|---------------------------------|------------------------------|-----------------------------|
| Amount £ | <input type="text"/> | To be added to the loan amount? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
|----------|----------------------|---------------------------------|------------------------------|-----------------------------|

Product Booking Fee

| | | | | |
|----------|----------------------|---------------------------------|------------------------------|-----------------------------|
| Amount £ | <input type="text"/> | To be added to the loan amount? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
|----------|----------------------|---------------------------------|------------------------------|-----------------------------|

Higher Lending Charge/Mortgage Indemnity

| | | | | |
|----------|----------------------|---------------------------------|------------------------------|-----------------------------|
| Amount £ | <input type="text"/> | To be added to the loan amount? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
|----------|----------------------|---------------------------------|------------------------------|-----------------------------|

Legal Fees

| | | | | |
|----------|----------------------|---------------------------------|------------------------------|-----------------------------|
| Amount £ | <input type="text"/> | To be added to the loan amount? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
|----------|----------------------|---------------------------------|------------------------------|-----------------------------|

Other (please specify)

| | | | | |
|----------|----------------------|---------------------------------|------------------------------|-----------------------------|
| Amount £ | <input type="text"/> | To be added to the loan amount? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
|----------|----------------------|---------------------------------|------------------------------|-----------------------------|

Insurance

| | YES | NO |
|---|------------------------|----------------------|
| Has any Single Premium Insurance Policy (MPPI or other) been sold with this mortgage? | <input type="text"/> | <input type="text"/> |
| Has the Premium amount been included in the mortgage amount? | <input type="text"/> | <input type="text"/> |
| If YES - please provide details for each policy sold: | | |
| The Insurers Name | <input type="text"/> | |
| The Premium Amount | £ <input type="text"/> | |
| Terms of the Policy | <input type="text"/> | |
| If you require the Lenders MPPI insurance, please tick this box (NB - additional information may be required) | <input type="text"/> | |
| If you are making your own arrangements, please tick this box (NB - additional information may be required) | <input type="text"/> | |

Property Insurance

| | YES | NO |
|--|----------------------|----------------------|
| Has the property insurance product been sold at a distance? (that is, by telephone, post, fax, internet) | <input type="text"/> | <input type="text"/> |
| If you require the Lenders buildings and/or contents insurance, please tick this box (NB - additional information may be required) | <input type="text"/> | |
| If you are making your own arrangements, please tick this box (NB - additional information may be required) | <input type="text"/> | |

*The insurance companies you nominate and the level of cover must be acceptable to the lender.
In such circumstances you may incur a fee of £25 to £30 to cover any additional administration.*

Please indicate the enclosures included:

- Fully completed application form
- Submission fee £
- Last three months' payslips
- Last P60
- Last year's mortgage statement & proof of up to date payments, or the relevant fee for a reference
- Last three months' bank statements
- Proof of deposit
- Three years' proof of residency
- ID - Please complete Money Laundering Certificate on page 3

Money Laundering

To be completed by the Introducer

| | |
|--------------------------|---------|
| Name | FSA No. |
| Company Name and Address | Tel No. |
| | Fax No. |

Applicant Name(s)

Identification and address verification (this section must be completed in full by the interviewer or introducer).

We are required by the Money Laundering Regulations to verify the names and addresses of all customers. This should be verified by ensuring the customer has supplied one item from List A and one from List B. Failure to fully complete this form may result in delays to the processing of the case.

I certify that:

- The Applicant was not interviewed face to face. I have verified the identity and address of the Applicant as detailed below. I hold copies of the documents obtained, which can be provided to the lender on request.
- or**
- The Applicant was interviewed face to face and I have verified their identity and address as detailed below, which can be provided to the lender on request.

NB. Under Money Laundering Regulations, we are required to perform an additional check.

LIST A - VERIFICATION OF IDENTITY

| | | | |
|--|---|-------------------------|--------------------|
| FIRST APPLICANT | Select one of the documents listed below for each applicant and complete: | SECOND APPLICANT | |
| | <input style="width: 20px; height: 20px;" type="checkbox"/> Document Reference Number <input style="width: 20px; height: 20px;" type="checkbox"/> | | |
| Fill in the issue and expiry dates for the documents used | | | |
| Date of Issue | Expiry Date | Date of Issue | Expiry Date |
| / / | / / | / / | / / |
| UK Passport | | / / | / / |
| / / | / / | / / | / / |
| UK Driving Licence (Old Style) | | / / | / / |
| / / | / / | / / | / / |
| Photocard Driving Licence | | / / | / / |

LIST B - VERIFICATION OF ADDRESS

| | | |
|--|---|-------------------------|
| FIRST APPLICANT | Select one of the documents listed below for each applicant and complete: | SECOND APPLICANT |
| | <input style="width: 20px; height: 20px;" type="checkbox"/> Document Reference Number <input style="width: 20px; height: 20px;" type="checkbox"/> | |
| | Company or Issuer | |
| Fill in the issue and expiry dates for the documents used | | |
| Date of Issue | | Date of Issue |
| / / | Utility Bill not more than 3 months old, showing applicant's current address | / / |
| / / | Credit Card/Bank Statement not more than 3 months old (Not Storecards) | / / |
| / / | Council Tax Bill (not more than 13 months old) | / / |
| / / | Most recent mortgage statement (not more than 13 months old) | / / |

The Utility bills we accept are those from Electricity, Gas, Telephone and Water/Environmental Services providers. We **DO NOT** accept bills from Mobile Phone companies.

Other forms of identity may be acceptable. Please ask a member of staff for details.

| | |
|---------------|-------------|
| Signed | Date |
|---------------|-------------|

Personal Information

| | Applicant 1 | Applicant 2 | |
|--|--|--|--|
| 1 Title | Mr / Mrs / Miss / Ms / Dr | Mr / Mrs / Miss / Ms / Dr | |
| 2 Surname | | | |
| 3 Other names ever known by (maiden) | | | |
| 4 Forenames | | | |
| 5 Gender | M / F | M / F | |
| 6 Date of Birth | | | |
| 7 Marital Status | | | |
| 8 Nationality | | | |
| 9 If non-EU National, do you have permanent UK residency rights? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| 10 Relationship to other Applicant | | | |
| 11 Present Address | | | |
| | | | |
| | <i>Postcode</i> | | |
| | <i>Since</i> | | |
| | <i>How do you occupy this address?</i> | <small>please circle</small> Owner Tenant LWP | <small>please circle</small> Owner Tenant LWP |
| | | | |
| 12 Previous Address <small>If less than 3yrs at present address</small> | | | |
| | | | |
| | <i>Postcode</i> | | |
| | <i>Since</i> | | |
| | <i>How did you occupy this address?</i> | | |
| <i>Please provide full 3yrs residential address history for all applicants - use additional information section on page 11</i> | | | |
| 13 Tel number inc. STD | | | |
| | <i>Home</i> | | |
| | <i>Work</i> | | |
| | <i>Mobile</i> | | |
| | <i>E-mail address</i> | | |
| 14 Number & ages of dependants | | | |
| 15 Do you pay UK tax? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| 16 NI number | | | |
| 17 Tax District & Ref. No. | | | |

| | Applicant 1 | Applicant 2 |
|---|-------------|-------------|
| 18 Current Lender/Landlord details <i>Name</i> | | |
| <i>Address</i> | | |
| | | |
| <i>Postcode</i> | | |
| How long with current lender/landlord? | | |
| 19 Current mortgage/rent payment | £ | £ |
| 20 Account Number | | |
| 21 Amount borrowed & date | | |
| 22 Present balance | £ | £ |
| 23 Has mortgage/rent been DSS assisted in the last 12mths? | YES/NO | YES/NO |
| 24 Is current mortgage/tenancy in joint names? | YES/NO | YES/NO |
| 25 Have you an interest or mortgage on any other properties? If so please provide details in Additional Property Pages (page 10) | YES/NO | YES/NO |
| 26 Is present property to be sold? If no - please provide reasons in Additional Information Section (page 11) If yes - please provide details of any early repayment charges in Additional Information Section (page 11) | YES/NO | YES/NO |
| 27 Selling price (if applicable) | £ | £ |
| 28 Previous Lender/Landlord | | |
| <i>Postcode</i> | | |
| 29 Account Number | | |
| <i>Please provide full 3yrs lender/landlord history for all applicants - use additional information section (page 11)</i> | | |
| 30 Bank Account Details <i>Name</i> | | |
| <i>Address</i> | | |
| | | |
| <i>Account Number</i> | | |
| <i>Sort Code</i> | - - | - - |
| Do you hold a Cheque Guarantee Card? | YES/NO | YES/NO |
| How long have you held a bank account? | | |

Employment & Income Details

| If you are employed - complete this section | Applicant 1 | Applicant 2 |
|---|-------------|-------------|
| 31 Current Employer's Name & Address | | |
| | | |
| | | |
| <i>Postcode</i> | | |
| <i>Telephone Number</i> | | |
| <i>Fax Number</i> | | |
| <i>Person to Contact for a reference</i> | | |
| 32 Applicants Position/Occupation | | |
| <i>Employee Number</i> | | |
| 33 Start Date with Current Employer | | |
| <i>Please provide full 3yrs employment history for all applicants - use additional information section on page 11</i> | | |
| 34 Intended retirement age | | |
| 35 Is Job permanent? If no please provide details in additional information section (page 11) | YES/NO | YES/NO |
| <i>If contract, please confirm end date</i> | | |
| 36 Any probationary period? <i>If yes, please confirm end date</i> | YES/NO | YES/NO |
| 37 Company Directors - state Shareholding % | | |
| 38 Basic Income | £ | £ |
| 39 Overtime/Allowance G'teed | £ | £ |
| 40 Overtime/Allowance Reg | £ | £ |
| 41 Bonus | £ | £ |
| 42 Rental/Investment income | £ | £ |
| 43 Other (please specify source) | £ | £ |
| 44 Total Gross Income | £ | £ |
| If you are Self Employed - complete this section | | |
| 45 Trading Name of Business | | |
| <i>& trading address</i> | | |
| | | |
| <i>Postcode</i> | | |
| <i>Telephone Number</i> | | |
| <i>Fax Number</i> | | |

| | | Applicant 1 | Applicant 2 |
|---|--------------------------------------|---------------------------|---------------------------|
| 46 | Nature of Business | | |
| 47 | Date Business acquired/established | | |
| <i>Please provide full 3yrs employment history for all applicants - use additional information section on page 11</i> | | | |
| 48 | % Shareholding in Business | | |
| 49 | Intended retirement age | | |
| 50 | Accountant's Name & Address | | |
| | <i>Postcode</i> | | |
| | <i>Telephone Number</i> | | |
| | <i>Fax Number</i> | | |
| 51 | Accountant's Status | Chartered/Certified/Other | Chartered/Certified/Other |
| 52 | How long has Accountant acted? | | |
| | Are 3yrs accounts available? | YES/NO | YES/NO |
| 53 | Last 3yrs net profit figures | | |
| | Yr Ending | £ | £ |
| | Yr Ending | £ | £ |
| | Yr Ending | £ | £ |
| 54 | Self Employed Drawings | £ | £ |
| 55 | Self Employed Profits | £ | £ |
| 56 | Rental/Investment Income | £ | £ |
| 57 | Other Income (please specify source) | £ | £ |
| 58 | Total Gross Income | £ | £ |

If your mortgage term exceeds your intended retirement age, we will require information regarding your income into retirement to be included in the Additional Information Section on page 11

If you are self-certifying or not supplying proof of your income with this application please provide reason(s) in Additional Information Section on page 11.

Important Notice to Applicants

If you have applied for a product which either does or does not require you to disclose your income or permits you to self certify your income, you should ensure that this product has been fully explained to you by your mortgage intermediary, is suitable for your circumstances both now and in the future and that you are not borrowing more than you can afford to pay. **Make sure you can afford your mortgage if your income falls.**

By signing the declaration below you are certifying that you understand your obligations and you have sufficient income(s) to support the loan requested. If you have self-certified your income you are also confirming that the income stated on this application form is a true assessment of your total income.

Signatures

Applicant 1

Applicant 2

Date

Date

Property

| | | | |
|----|---|---|----------|
| 70 | Purchase Price / Discount Price | £ | |
| 71 | Estimated Value - remortgages | £ | |
| 72 | Source of deposit - Please specify | | |
| 73 | Loan required | £ | |
| 74 | Loan term | | years |
| 75 | Breakdown of additional funds | Purchase/Deposit of/on a buy to let/2nd property £ delete as appropriate Home Improvements £ Consolidation £ Other £ If 'Other' please itemise on page 11 | |
| 76 | Type of mortgage required | <input type="checkbox"/> Interest only £ <input type="checkbox"/> Capital & Interest £ | |
| 77 | If interest only, how do you intend to repay the loan at end of mortgage? | <input type="checkbox"/> Savings/Investment Vehicle (please provide details in Life Insurance / Repayment Vehicle Information Section on page 10) <input type="checkbox"/> Sale of Property <input type="checkbox"/> Other (please specify) | |
| 78 | Address of property to be mortgaged | | |
| | Where BTL record existing mortgage details on page 10 | | |
| | | Postcode | |
| 79 | Construction of property | <input type="checkbox"/> Brick & Tile <input type="checkbox"/> Other (please specify on page 11) year built | |
| 80 | Type | <input type="checkbox"/> Detached <input type="checkbox"/> Semi Detached <input type="checkbox"/> Terrace <input type="checkbox"/> House <input type="checkbox"/> Bungalow <input type="checkbox"/> Converted Flat <input type="checkbox"/> Purpose Built Flat <input type="text"/> No. of flats in block <input type="text"/> On which floor? <input type="text"/> No. of floors in building | |
| | Is property above a commercial building? | YES/NO (If YES please provide detail in Information Section on page 11) | |
| 81 | Number of | <input type="checkbox"/> Floors <input type="checkbox"/> Kitchen <input type="checkbox"/> Bathroom <input type="checkbox"/> Reception <input type="checkbox"/> WCs <input type="checkbox"/> Bedrooms <input type="checkbox"/> Garage | |
| 82 | Land | If more than 1 acre give amount and intended use on page 11 | |
| 83 | Tenure | <input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold - term unexpired <input type="text"/> <input type="checkbox"/> Commonhold <input type="checkbox"/> Feuhold (Scotland) <input type="text"/> Entry Date (Scotland only) <input type="checkbox"/> Other <input type="checkbox"/> Service Charge £ <input type="checkbox"/> Ground Rent £ | |
| 84 | Newer Property | If less than 10 yrs old NHBC <input type="checkbox"/> Yes <input type="checkbox"/> No Architect cert. <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| 85 | Name & address of selling agent | | |
| | | Contact | |
| | | Vendors name | |
| | | Resides at property <input type="checkbox"/> Yes <input type="checkbox"/> No (if No address on P11) | |
| 86 | Who will valuer need to contact for access? | Name: | Tel. No: |
| 87 | Type of valuation required | <input type="checkbox"/> Standard Valuation <input type="checkbox"/> Homebuyers Report <input type="checkbox"/> Full Structural Survey | |
| 88 | Occupancy | Will you occupy the property within 30 days of completion or continue to occupy if remortgage? <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| 89 | Is this a second property? | <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| 90 | Is the property let or to be let? | <input type="checkbox"/> Yes <input type="checkbox"/> No If 'Yes' details of monthly rent Current £ pm Potential £ pm | |
| 91 | Currently let | <input type="checkbox"/> Yes <input type="checkbox"/> No If 'Yes' date of tenancy commencement Tenancy Term mths | |
| 92 | For Buy to Let only | Will any related person live at the property to be mortgaged? <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| 93 | Improvements required | <input type="checkbox"/> Yes <input type="checkbox"/> No Cost estimated £ | |
| 94 | Where remortgaging has property suffered from subsidence: | Details: | |
| 95 | Service available mains | <input type="checkbox"/> Drainage <input type="checkbox"/> Water <input type="checkbox"/> Gas <input type="checkbox"/> Electricity <input type="checkbox"/> Other | |
| 96 | Agricultural restriction | <input type="checkbox"/> Yes <input type="checkbox"/> No If 'Yes' details on page 11 | |
| 97 | Is the property: | <input type="checkbox"/> Ex M.O.D. <input type="checkbox"/> Ex police <input type="checkbox"/> Ex Housing Assoc. <input type="checkbox"/> Ex Local Authority <input type="checkbox"/> Self Build | |
| 98 | Will business be carried out at address? | <input type="checkbox"/> Yes <input type="checkbox"/> No If 'Yes' give details and space to be used: | |
| 99 | Are you purchasing from a relative? | <input type="checkbox"/> Yes <input type="checkbox"/> No If 'Yes' give details | |

Repayment/Investment Vehicle & Life Insurance Information

| Existing/New Policy | Name of Insurance / Investment Company | Policy Number (if known) | Sum Assured or anticipated maturity value £ | Policy / contract type | Maturity date | Insured person | Monthly cost £ |
|---------------------|--|--------------------------|---|------------------------|---------------|----------------|----------------|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

Adult Occupiers,

Apart from you, who will occupy the property? Please give the full names and dates of birth of all those aged seventeen or over.

| Name(s) | Date of Birth | Relationship to you |
|---------|---------------|---------------------|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |

Additional Property Details

| Property Address | Estimated Value £ | Current Mortgage Balance £ | Lender & Account Number | Current Mortgage Payment £ | Current Rental £ pcm |
|------------------|-------------------|----------------------------|-------------------------|----------------------------|----------------------|
| | | | | | |
| | | | | | |
| | | | | | |

Credit/Debit Card Payment Authority

Payment by Mastercard/Access Visa Credit Visa Delta Switch/Maestro Solo

Name on card Amount of payment £

Card No. Issue No. (Switch)

3 Digit Security Code (on back of card) issued / valid from

Signature Expiry Date

Solicitors

Your solicitor acting in this mortgage

| | |
|------------------------------------|------|
| Fixed Fee Panel Instruction | tick |
|------------------------------------|------|

| | |
|----------------|-------------------|
| Person acting: | Telephone Number: |
| Firm's Name: | Fax Number: |
| Address: | |
| | |
| DX Number: | Postcode: |

Additional Information Section

Please sign declaration on Page 12

P.T.O.

To Manor Mortgages, the lender, its successors and assignees and those deriving title through it:

I/We declare & agree that:

- 1 I/We the applicants have personally completed this application form, or if by another, have read and checked every answer.
- 2 I am/We are over 18 years of age and my/our income is sufficient to support the mortgage request. (Age 17 applies in Scotland)
- 3 The information given in this application is true and complete to my/our best knowledge and belief and contains no material omissions. Should a mortgage advance be offered, this information will be regarded as forming part of the terms of the mortgage. If any such information is incorrect, I/We undertake to reimburse all fees, expenses and costs incurred by the lender in connection with this Application, and with any advance which may result. I/We also undertake to notify the lender of any change in my/our circumstances (which does or may affect the information given) prior to any mortgage advance being made.
- 4 I/We agree that the lender may keep Manor Mortgages informed as to all aspects of the application and its progress. I/We further understand that this information may be transmitted electronically, via the Internet and email. I/We understand that Manor Mortgages is not the lenders agent.
- 5 I/We understand that the payment of an application and valuation fee does not bind the lender to make a loan available.
- 6 I/We understand that the lender reserves the right to revalue the property at any time after completion of the mortgage and, if necessary, to reschedule the loan accordingly.
- 7 The rate of interest and monthly repayment for any mortgage granted may be varied from time to time, provided this is in accordance with the terms of the loan.
- 8 The lender and/or its agents are authorised to make enquiries of such persons (including mortgagees, land registry, employers, landlords, accountants and bankers) as it deems necessary in connection with this application, any loan subsequently made and any collateral security to confirm the truth and accuracy of the above information and for credit reference. I/We authorise the lender to liaise with the third party intermediary and any other third party packager who has submitted his application on my behalf, unless otherwise instructed in writing. Such information will be relied upon in deciding whether to offer a loan.
- 9 I/We acknowledge that the lender and their successors in title and assigns may in due course raise finance on any mortgage they may make to me/us and may:
a. Transfer, assign or otherwise dispose of the benefits of such a mortgage together with the charge and policies of life assurance and their related security securing it and I/we hereby consent to each such transfer or assignment;
b. Enter into any contractual arrangements relating to the funding of such a mortgage with any person.
c. pass any information contained in this application and any supporting documentation which may hereafter be provided or any information relating to the property, the mortgage, the security for the mortgage or history and conduct of my/our account to any interested or potentially interested person who may rely upon the truth and accuracy contained in the application
- 10 I/We will not enter into any further charge(s) over the property prior to or after completion of the mortgage without advising the lender and obtaining the lenders prior consent in writing.
- 11 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 arrangement will be for the lender's benefit and not mine/ours. I further acknowledge that the lender may pass to such third parties any information contained in this application and the application itself together with any relevant supporting documentation. If an insurer makes payment in respect of any claim under such policy, the insurers have the legal right to recover from the borrower, the amount of such sums paid.
- 12 I/We certify that my/our income is stated in the application form and is sufficient to support all the relevant payments required to sustain the mortgage requested. I/We confirm that we have been advised of the maximum multiples that will apply and that this application is within such guidelines. I/We understand that a false declaration will forfeit any mortgage offer and that a failure to maintain the payments due may result in a forced sale of the property in order to repay the monies.
- 13 I/We understand that the application fee is payable in advance and will include a payment in respect of the valuation of my/our property. The mortgage valuation report is not a structural Report or a Home Buyers Survey and valuation. If advice about the value or structural condition of the property is required a structural report or homebuyers survey and valuation should be obtained. No warranty, representation or assurance is given that the statements, conclusions or opinions expressed or implied in the valuation or reinstatement value are accurate or reliable and I/we accept that the lender has no responsibility to me/us or any other person as to the value or condition of the property. I/We understand that the valuer is not in the employ of Manor Mortgages but has been selected from the panel of independent mortgage valuers used by Manor Mortgages.
- 14 An Administration or Arrangement fee may be added to the loan or deducted from the completion monies. Details of this will be shown on the KFI document and the mortgage offer. I/We will instruct my/our solicitor to confirm that there will be sufficient money on completion.
- 15 If I/we have opted to take the lenders insurance, I/we understand and accept the lenders arrangements for the Buildings/Buildings & contents insurance of the property and understand that the valuation carried out on behalf of the lender is for mortgage purposes only and it is my/our responsibility to satisfy myself/ourselves as to the structural soundness & condition of the property and its value for reinstatement purposes. I/We give my/our specific consent to the processing of any sensitive data further to the Buildings and contents insurance declaration.
- 16 I/We have made all payments due under any existing or previous Mortgage/Rental agreements to which I/We have been party on the date and in the manner required by the lender except as stated on this application form
- 17 I/We understand that no person (other than an employee of the lender) with whom I/We deal in connection with the mortgage applied for is empowered to make such representation or give any undertaking on behalf of the lender whether in relation to the mortgage applied for or otherwise and therefore the lender shall not be bound by or liable for any such representing or undertaking.
- 18 The property to which this mortgage application relates is to be used as my/our main residence within four weeks of completion of the mortgage. The property will not be let either in whole or part without the lenders consent. This condition does not apply if this application is for a mortgage on a second property, or if the property is to be let under an expatriate scheme or other scheme, unless the mortgage offer made by the lender specifically states otherwise.
- 20 I/We authorise the lender indicated at the front of this application to make such enquiries and take up references as it considers necessary in relation to this application and disclose information from this form to external collective data checking systems including the Council of Mortgage Lenders, Possessions Register, Credit Reference Agencies, Nation Hunter and other third parties, including the police. Information shared with these third parties is used only to make lending decisions and to assist with the detection and prevention of mortgage fraud. I/We authorised the lender to inspect my file held by my solicitor in relation to this transaction at any time and for whatever purpose.

- 21 I/We authorise the lender to share information about the property, or its value within subsidiaries or anyone else for the purpose of providing information if any further re-inspection or re-valuation is required at any time.
- 22 I/We authorise my/our solicitor/licensed conveyancer to disclose to the lender, and the lender is authorised to disclose to my/our solicitor/licensed conveyancer, any information relating to this application. I/We waive the right to claim Solicitor/client confidentiality or legal privilege in respect of such information and generally in respect of the transaction of which the mortgage forms, or is to form, a part.
- 23 I/We authorise the lender to add to the advance request all fees and costs associated with processing the application including (but not limited to) the acceptance fee, telegraphic transfer fee, higher lending fee, general and life assurance premiums and Accident, Sickness and Unemployment premiums.
- 24 If a guarantor is used in support of this application, the lender may disclose to them details of my/our confidential financial information.
- 25 The lender may use a credit scoring system or other automated decision making system when assessing my application.
- 26 When I/we give you information about another person, I am/we are acting for them with their knowledge and approval. I/We also have their authority to agree to the processing of their personal details.
- 27 For the purpose of the Data Protection Act 1998 the Lender will be the data control responsible for the processing of your data in relation to your mortgage application, the ongoing operation of your mortgage account(if your application is approved) and after redemption of the mortgage for statutory, regulatory, accounting, auditing or other lawful requirements. Your data may include 'sensitive information'. The Act defines sensitive information as information about your racial ethnic origin, political opinions, religious beliefs or beliefs of a similar nature, trade union membership, physical or mental health condition, sexual life, criminal record, pending court proceedings or sentence or any legal offence. I/We consent to any sensitive information about me/us being processed in relation to this mortgage application.
- 28 Manor Mortgages or the lender may request such information by way of references as they may consider appropriate and I/we give my/our consent that such information may be disclosed to Manor Mortgages and the lender. In addition they may make such enquiries as they consider appropriate about me/us and I/we will be responsible for all fees incurred whether or not the loan completes.
- 29 The Information on this form (together with additional information supplied to or obtained by Manor Mortgages or the lender separately) may be held on computer I/We understand it may be retained after my/our account is closed.
- 30 Data Protection Act
I/We agree that information provided by me/us and other information given or obtained in respect of this mortgage application may be held by the lender in any form or medium. I/We agree that any information held may be given to and used by agents and other third parties performing activities permitted by this declaration as well as by Regulatory Bodies in monitoring for regulatory purposes. I/We acknowledge that, under the Data Protection Act 1998, I am/we are entitled to know what personal information is held about me/us on written request and ask for any inaccurate information to be amended.
- 31 The lender and any 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 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 you and members of your household;
help make decisions on motor, household, credit, life and other insurance proposals and insurance claims for you and members of your household;
trace debtors, recover debt, prevent fraud and to manage your accounts or insurance policies;
check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.
- 32 Credit Reference Agencies
In considering this application the lender or its agents may search my/our records at Credit Reference Agencies who will add the details of this search and this application to my/our record. The lender may also disclose details of the conduct of my/our account to Credit Reference Agencies. Failure to comply with the terms and conditions of the account may result in details being passed to Credit Reference Agencies which will be seen by other organisations that make searches. I/We understand that these agencies will link together information in the financial records 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 linking will continue until a notice confirming separation (known as disassociation) is successfully filed at these agencies.
- 33 For Sole Applicants only
For the purpose of this application my partner and I are financially independent and I request that my/our application be assessed without any 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 declaration 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 this application on this basis.
- 34 If you do not wish to receive marketing information please tick this box
Alternatively please write to Manor Mortgages, Manor House, Portishead Business Park, Conference Avenue, Portishead BS20 7LF. The methods of contact to which you consent include automatic calling system, fax, electronic mail, telephone (including Interactive Voice Recording facilities), SMS/Text messaging, and other online or interactive media.
- 35 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 the 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 our data being used in this way.
- 36 I/We understand that a false or misleading declaration or the withholding of relevant information may forfeit any mortgage offer. I/We also understand that the lender may, at any time without stating a reason, withdraw or cancel any mortgage offer it may have made. I/We understand any misrepresentation or mis-statements in, or omission from information given by me/us may result in the lender demanding the immediate repayment of the loan and enforcing its rights under the mortgage.
- 37 I/We confirm that I/we have received and read the Key Facts Illustration (KFI) in respect of this application and confirm it was provided by the intermediary on the front of this application form.
- 38 I/We acknowledge the way an interest only mortgage works and that the balance of my/our mortgage will not reduce over the term of the mortgage and it will be my responsibility to repay the loan from other sources at maturity of the loan (This applies only to applicants who are applying for an interest only mortgage).

Signature

Date

Signature

Date