		For intermediary use only
		Your introducer code
	The Levelhoverek	Your name
	The Loughborough	Name of your business
	Building Society	Your business address
	Building society	Your telephone number
		FCA reference
Acc	ount Number:	Level of service given (tick one box)
		☐ Advised ☐ Non-Advised
Adv	internal use only iser: nch code:	Broker fee payable at : submission/offer/completion £ (please circle the option that applies)
2.0.		
	r Mortgage Requirements	
Whic	ch product are you applying for?	

# Checklist

To ensure you send us all the information we need to deal <b>Items Required</b> . Tick the boxes that apply to confirm what staff, your financial adviser or other professional person to	you have enclosed. We will accept copi	es of documents if you get a member of our
we cannot guarantee their safe return.	sign them as being true copies of the o	riginals. Freuse do not send original copies as
As proof of identity, we will accept a full UK or EC driving li	cence or a full UK or EC Passport	
1. Your Personal Details	First Applicant	Second Applicant
Title		
First names		
Surname		
Previous surname		
Date of Birth		
Gender (optional)		
Marital status (civil partner, married, single, divorced etc.)		
Any other names(s) you have been known by:		
Nationality		
Relationship to other applicant		
Time with current bank (optional)		
2. Contact Details		
Home telephone number		
Work telephone number		
Mobile telephone number		
Email address		
Preferred contact method		
3. Customer information	First Applicant	Second Applicant
Do you have an existing account with the Society?		
If ves please provide account number		

This Applicant	Second Applicant

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

a) Please give details of dependent
children and any other dependents

	First Applicant	Second Applicant			
Age	Age Relationship		Relationship		
e.g. 10	e.g. 10 son				

b) Please state the name, Date of Birth & relationship of anyone aged 17 or over who do or may live in the property including any people aged 17 or over that you have already mentioned above in (a):

First Applicant			Second Applicant			
Name Date of Birth Relations		Relationship	Name	Date of Birth Relationship		

The people named in 4b will be asked to sign a form by the solicitors. We will not give them any financial information about you but may have to tell them the amount you are borrowing from us.

5. Your Address Details	First Applicant	Second Applicant
Current Address		
Destanda		
Postcode		
Time at current address	Years Months	Years Months
Are You	☐Owner with Mortgage	☐Owner with Mortgage
	□Tenant	□Tenant
	☐Owner without Mortgage	☐Owner without Mortgage
	☐Living with Family/Partner	☐Living with Family/Partner
Name and address	-	
of your current		
lender/landlord (if applicable)		
Postcode of lender/landlord		
Account number / reference		
Monthly mortgage / rental payment		
Will the existing mortgage be repaid on completion of this loan?	☐ Yes ☐ No	☐ Yes ☐ No
If no, please explain in the `Additional information' (section 21).		

If you have lived at any other addresses in the last 3 years please provide details on the following page

<b>6. Further Address Details</b> Previous address	First Applicant	Second Applicant
Postcode Date at this address Were you	From: To:  Owner with Mortgage Tenant Owner without Mortgage	From: To:  Owner with Mortgage Tenant Owner without Mortgage
Name and address of your lender/ landlord	□Living with Family/Partner	☐Living with Family/Partner
Postcode Account number / reference Monthly mortgage / rental payment Will this mortgage be repaid on completion of our loan?  If no, please explain in the `Additional Information' (section 21).	f	f No
6a. Further Address Details Previous address	First Applicant	Second Applicant
Postcode Date at this address	From: To:	From: To:
Were you  Name and address	□Owner with Mortgage □Tenant □Owner without Mortgage □Living with Family/Partner	□Owner with Mortgage □Tenant □Owner without Mortgage □Living with Family/Partner
of your lender/ landlord  Postcode		
Account number / reference Monthly mortgage / rental payment Will this mortgage be repaid on completion of our loan?	£ □ Yes □ No	f
If no, please explain in the `Additional Information' (section 21).		

### 7. Your Income Details

Employed Applicants	First Applicant	Second Applicant
Employers Name		
Occupation		
Name and address		
of your employer		
Postcode		
Contact Telephone Number		
Time with current employer	Years Months	Years Months
Are you still within a probationary period	☐ Yes ☐ No	☐ Yes ☐ No
Planned age of retirement	Years of Age	Years of Age
s your position	□Permanent □Temporary	☐Permanent ☐Temporary
	☐ Fixed Term Contract	☐Fixed Term Contract
Gross basic salary per annum (before	£	£

Gross basic salary per annum (before tax)
Car, housing or shift allowance per annum

Overtime/bonus/commission etc. per annum

Total earned income per annum

If your present employment has been for less than 12 months please give details of previous employment below.

£

£

£

# 8. Previous Employment

**Employed Applicants** 

Occupation

Name and address
of your employer

Postcode Contact Telephone Number Time with this employer Time in Role Was your position

Gross basic salary per annum (before

First Applicant	Second Applicant
Years Months	Years Months
Years Months	Years Months
□Permanent □Temporary	☐Permanent ☐Temporary
☐ Fixed Term Contract	☐Fixed Term Contract
£	£

£

£

£

If your present and previous employment has been for less than 2 years please give further details of previous employment in the `Additional information' (section 21).

### 9. Secondary Employment Details **Employed Applicants** First Applicant Second Applicant Employer name Occupation Name and address of your employer Postcode **Contact Telephone Number** Time with current employer Years Months Years Months Are you still within a probationary ☐ Yes ☐ No ☐ Yes ☐ No Planned age of retirement Years of Age Years of Age Is your position ☐ Permanent □Temporary **□**Permanent □Temporary ☐ Fixed Term Contract ☐ Fixed Term Contract Gross basic salary per annum (before £ tax) Car, housing or shift allowance per £ £ annum £ £ Overtime/bonus/commission etc. per annum £ Total earned income per annum £ 10. Self Employed Applicants First Applicant Second Applicant and Directors with a 25% or more shareholding Nature of business Trading name and address Postcode **Business Telephone Number** Months Years Months Time trading Years ☐Sole Trader ☐Sole Trader ☐ Shareholding Director (25%+) ☐ Shareholding Director (25%+) Are You ■Partnership ■Partnership □ Employee of your own Limited Company ☐ Employee of your own Limited Company Name and address of accountant Postcode Contact name and telephone number □Chartered □Certified □Auditor □Chartered □Certified □Auditor Is your Accountant Other Other Your share of the net profit for each of £ £ £ £ the last 3 trading years starting with the £ £ most recent £ Director's salary f Dividend payments £ £ If you have been self-employed for less than three years, please complete the 'Previous employment' details to give details of where you have worked in the last three years. 11. Other Sources of Income Pension income per annum Tax credits per annum

Pension income per annum
Tax credits per annum
Rental income per annum
Investment income per annum
Child maintenance per annum
Other (please specify) per annum

£	£
£	£
£	£
£	£
£	£
£	£

### 12. Your Financial Commitments

Please give details of any current / pending financial commitments, credit card balances, hire purchase agreements, loans, and maintenance or child support agreements. If you need more space please use 'Additional Information' (section 21).

If the loan is not for the direct benefit and advantage of ALL applicants then you will need to seek independent legal advice.

Applicant 1, 2 or Joint	Name of lender	Account No.	Remaining Term	Type of commitment (credit card, loan, hire purchase)	Balance outstanding	Monthly payment	Is this debt secured against your home?	Is this to be repaid from the advance?	Is this to be repaid from other sources?

# 13. Other Monthly Commitments

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

Essential Expenditure		<u>Travel Expenditure</u>	
Food / drink / groceries	£	Please confirm the amount you spend monthly on travel including bus and/or train travel, fuel, insurance, tax, parking, servicing for each car in the household	£
Leasehold charges (if applicable)	£	Other Expenditure	
Council tax	£	Clothing/footwear/recreation & essential repairs	£
Electricity/Gas/Water/Fuel	£	School / Nursery / University Fee	£
<u>Protection</u>			
Monthly payments for all existing insurance policies, including pensions	£		

14. Credit Declarations	First Ap	plicant	Second A	pplicant
During the last 2 years have you ever been in arrears	☐ Yes	□ No	☐ Yes	□ No
with your mortgage payments, rent payments,				
or any other secured or unsecured loans?				
(If yes please confirm the following)				
Highest number of missed payments in last 12 months				
Highest number of missed payments in last 2 years				
Have you ever had a default registered against you? (If yes please confirm the following)	☐ Yes	□ No	☐ Yes	□ No
	Date registered:		Date registered:	
	Amount £		Amount £	
	Satisfied: Y/N		Satisfied: Y/N	
	Date satisfied:		Date satisfied:	
	☐ Yes	☐ No	☐ Yes	☐ No
Have you ever had a court judgment	<b>.</b>			
registered against you?	Date registered:		Date registered:	
(If yes please confirm the following)	Amount £		Amount £	
	Satisfied: Y/N		Satisfied: Y/N	
	Date satisfied:   Yes	□ No	Date satisfied:     Yes	□ No
Have you ever been subject to an	<b>1</b> 163	■ NO	<b>–</b> 163	■ NO
individual voluntary arrangement?	Date registered:		Date registered:	
(If yes please confirm the following)	Amount £		Amount £	
(ii yes piease commit the rollowing)	Satisfied: Y/N		Satisfied: Y/N	
	Date satisfied:		Date satisfied:	
	☐ Yes	□ No	☐ Yes	□ No
Have you ever been bankrupt?				
(If yes please confirm the following)	Bankruptcy		Bankruptcy	
	Order Date:		Order Date:	
	Dankeuntou		Dankeuntou	
	Bankruptcy discharge Date:		Bankruptcy discharge Date:	
Have you ever had a property repossessed?	☐ Yes	□ No	☐ Yes	□ No
(If yes please confirm the following)	Date of		Date of	
(ii yes picase commit the following)	possession:		possession:	
Have you ever been cautioned, convicted or have any	☐ Yes	□ No	☐ Yes	□ No
prosecution pending for any offence other than	Conviction Date:		Conviction Date:	<b>-</b> o
motoring?	Conviction Type:		Conviction Type:	
(If yes please confirm the following)	Sentence:		Sentence:	
Are you a first time buyer?	☐ Yes	□ No	☐ Yes	□ No
Do you have any other mortgages on any other properties?	☐ Yes	□ No	☐ Yes	□ No

# 15. Other Mortgages

Please give details of any other mortgages that will remain upon completion of this mortgage. If you need more space please continue details on 'Additional Information' (section 21).

Property Address	Property Value	Balance outstanding	Monthly mortgage Payment	To be redeemed

# 15a. Buy to Let Mortgages

Please give details of any other Buy to Let mortgages that will remain upon completion of this mortgage. If you need more space please continue details on 'Additional Information' (section 21).

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

# 16. House Purchase

Complete this section if you are moving house and buying another property, or if you are a first time buyer.

Purchase price	£	
Discounted price if under Right To Buy		
Scheme	£	
Amount of mortgage required	£	
Please state the source of deposit	Equity from house sale (answer question b	pelow)   Savings   Family gift
	☐ Other	
If purchasing under Shared Ownership		
please confirm the name of Housing		
Association/Registered provider	0/	
Percentage to be purchased under Shared	%	
Ownership		
What is the agreed sale price of your current		
property?	£	
Self-Build Purchase/Remortgage		
Complete this section if you are in the process	of completing a self-build or buying a property,	land to build your own home.
Land Value (Estimated /Purchase price of plot	£	·
Amount required for first drawdown	£	
Estimated build costs	£	
Estimated final value	£	
Total loan amount required	£	
·		
Damantaaa		
Remortgage		
Complete this section if you are re-financing to	the mortgage arranged on your existing propert	ty.
Value of property (estimate)	f	
Was this property originally purchased		
from the local authority?	☐ Yes ☐ No Date O	Of Purchase / /
		, ,
Total amount required	£	
How much of the amount required is for:		Think and the before according to the contract
·		Think carefully before securing other debts
Repayment of existing mortgage	£	against your home
Home improvement purposes*	£	Your home may be repossessed if you do
Consolidation of other debt*	£	not keep up repayments on your mortgage
To buy out someone else who owns		
the property*	£	
Capital Raising*	£	
* Near and de details		
* Please provide details		
Type of Mortgage (Please indicate	the repayment method required)	
☐ Repayment (Capital & Interest)		ayments will cover the interest on the loan and
- Repayment (capital a interest)		ave borrowed. By the end of the agreed term,
	provided you have maintained your payments	
☐ Interest Only		y payments only cover the interest on the loan.
- interest only	They will not pay off any of the capital which	
	arrange all or part of your mortgage on an Int	· · · · · · · · · · · · · · · · · · ·
		epay the mortgage loan at the end of the term,
	or upon death if prior to the end of the term.	the mortgage loan at the end of the term,
☐ Combination of Repayment and	or aport death it prior to the end of the term.	
Interest Only		
Please state amount of: Repayment	£	
Interest Only	f	
HILLIANDE WILLY		

below your strategy to	repay the mort	gage at the	end of the	term;					
= Dimad									
Term Required	ategy in place to repay the mortgage at the end of the term, or upon death if prior to the end of the term. Please detail rategy to repay the mortgage at the end of the term;								
	e Mortgage	:d							
If the property is a flat /maisonette  Purpose built flat/maisonette □Converted flat/maisonette □How many floors in the block?  On what floor is the flat/maisonette? □ Is the flat serviced by a lift? □ Yes □ No  Number of □ Bedrooms □ Kitchens □ Bathrooms  If Leasehold:  Amount of Ground Rent / service									
Postcode: Type of property  If the property is a flat /maisonette  Number of If Leasehold: Amount of Ground Rent / service charge (if known) £ Please state unexpired term  Wall Construction  Roof Construction  Postcode:    House									
	}								
Postcode:	ļ								
peayment strategy in place to repay the mortgage at the end of the term, or upon death if prior to the end of the term. Please detail seletory our strategy to repay the mortgage at the end of the term;    17. Property to be Mortgaged Property Dealis and Address of Property Dealis and Dealis Dealis and Dealis Dealis and Dealis Dealis Dealis and Dealis									
	/maisonette		e built flat/i	maisonet					?
<b></b>	-			•				ft? ☐ Yes ☐ No	
	}	☐ Beuro	oms		<b>J</b> Kitchen:	;	☐ Bathrooms		
	Rent / service								
charge (if known) £	-						<u> </u>		
Please state unexpi									
erm Required  7. Property to be Mortgatoperty Details ddress Of Property the property the property is a flat /maisonette umber of Leasehold: Amount of Ground Rent / service charge (if known) £ Please state unexpired term //all Construction per built (if known) are any incentives being offered? this property is / will be let, please onfirm the monthly rental income will the applicant occupy the property ill the applicant occupy the property ill the property above or adjacent to the property subject to any agrice oes the property include more that yes, please provide details:  8. Your Solicitor/Licensee Note: If we are unable to use you diditional costs will be incurred. The property of the property include more that yes, please provide details:  8. Your Solicitor/Licensee Note: If we are unable to use you diditional costs will be incurred. The property of the property of the property include more that yes, please provide details:  8. Your Solicitor/Licensee Note: If we are unable to use you diditional costs will be incurred. The property of the property include more that yes, please provide details:	-								
erm Required  7. Property to be Mortgal roperty Details ddress Of Property the property the property is a flat /maisonette umber of Leasehold: Amount of Ground Rent / service charge (if known) £ Please state unexpired term //all Construction of Construction ear built (if known) re any incentives being offered? this property is / will be let, please onfirm the monthly rental income //ill any part of the property be used //ill the applicant occupy the property is / will the property be used //ill the property above or adjacent to the property subject to any agriculture oes the property include more that yes, please provide details:  8. Your Solicitor/Licensee (NOTE: If we are unable to use your dditional costs will be incurred. Elease give the name and ddress of your Solicitor rucensed Conveyancer oostcode ontact Name	}	<b>□</b> Tile			atchea 😐	Flat	☐Other (please spe	cify)	
erm Required  7. Property to be Mortgate of property Details didress Of Property the property the property is a flat /maisonette of Leasehold:  Amount of Ground Rent / services charge (if known) £ Please state unexpired term of Construction per built (if known) are any incentives being offered?  this property is / will be let, please on firm the monthly rental income of the property be used wholly for the property above or adjacent to the property subject to any agriculture of the property subject to any agriculture of the property subject to any agriculture of the property include more that yes, please provide details:  8. Your Solicitor/Licensed of the property of the property include more that yes, please provide details:  8. Your Solicitor/Licensed of the property of the property include more that yes, please provide details:	ng offered?		I Cui S						
		£							
confirm the monthly re	ental income								
								+	
Will the applicant occu	py the property	within 1 m	onth of co	mpletion?	?		□Yes	□No	_
Will the property be us	sed wholly for yo	our residen	tial purpos	es?			□Yes	□No	
Is the property above of	or adjacent to co	mmercial <sub> </sub>	premises?				□Yes	□No	
Is the property subject	to anv agricultu	ral restrict	ions?				□Yes	□No	
this property is / will be let, please onfirm the monthly rental income  7a. Property Declarations  Vill any part of the property be used for be will the applicant occupy the property with the property be used wholly for your of the property above or adjacent to committee the property subject to any agricultural of the property									
Does the property incl	ude more than t	en acres ot	land?				□Yes	□No	
If wes inlease provide o	letails:								
11 yes, process	icturis.								
	<u> </u>								
18. Your Solicito	r/Licensed C	conveya	ncer						
NOTE: If we are unab	le to use your no			will noti	fy you and	we will ins	truct a separate firm	to act on our behalf	f and
additional costs will be	e incurred.								
repayment strategy in place to repay the mortgage loan at the end of the term, or upon death if prior to the end of the term. Please detail below your strategy to repay the mortgage at the end of the term;    Term Required									
Term Required Years  17. Property to be Mortgaged Property Oetalls Address of Property If the property is a flat /maisonette On what floor's the flat/maisonette   Converted flat/maisonetted   Converted flat/maisonetted   Converted flat/maisonetted   Conv									
Or Licensea Conveyanc	er								
Telephone Number									

# 19. Your Valuation / Survey Requirements

### Assessment of the Security

Notes – Assessment of the security is how we will determine if the property is suitable security to secure the loan. There are a number of approaches we may utilise for this assessment, including:

Mortgage valuation, Automated Valuation Model, Desktop valuation – these are all simply for us to decide if the property is suitable to secure the loan and if it is worth the amount we are lending to you. It is important to understand that these are very limited valuations and will not potentially raise any hidden problems. For purchase applications, we will normally give you a copy of our assessment. This assessment does not cover everything about the property's condition. There could be faults that would only be found on a more detailed inspection. The valuer may notice something wrong but may decide not to put it in the report. This is because the report will only contain information which is important in deciding whether the value of the property will cover the amount we are lending you. Please do not think the property has no faults just because there are none in the report. If any faults are mentioned, these may not be the only ones in the property.

**RICS Condition Report** - this report focuses purely on the condition of the property. It will not include any advice on what needs to be done to repair any defects found or a surveyors assessment of the property's value - If you ask for a Condition report to be carried out an additional mortgage valuation will be necessary. There could be faults that would only be found on a more detailed inspection. Please do not think the property has no faults just because there are none in the report. If any faults are mentioned, these may not be the only ones in the property.

**RICS Homebuyer Survey and Valuation** – a Homebuyer Survey and Valuation is a survey on the condition of the property and covers all parts of the property which are easily accessible. The surveyor will be able to give you a general opinion of the property. It will detail any future problems that can be foreseen and will tell you if any areas need further investigation. If you ask your own surveyor to do a Homebuyer Survey and Valuation or detailed building survey, rather than arranging this through us, an additional mortgage valuation by a valuer approved by us may be necessary.

**Detailed building survey** – a detailed building survey covers the same points as the Homebuyer Survey and Valuation but in much more detail. If there are any problems or faults with the property the surveyor will explain what may have caused them and how to put them right.

### Please indicate the type of valuation you require (house purchase only)

The Society is required by law to obtain an independent mortgage valuation report. This is a limited ☐ VALUATION REPORT FOR report and is not a survey of the property. This report will provide basic details of the property for the Society which are sufficient to enable us to decide whether to make a loan on the particular MORTGAGE PURPOSES property. You would not be able to rely on this report as it is addressed to us for Mortgage purposes. For your own interest we strongly recommend that you have a detailed survey carried out by a suitably qualified independent Surveyor. This report is specifically designed for people who are seeking a professional opinion, at that point in time, on the condition of your potential purchase. The report is prepared independently for you and not for us as the lender, and as an 'entry level' survey report will provide you with a condition rating for various elements in the property and help identify possible problems, it WILL NOT ☐ RICS CONDITION REPORT provide a market valuation or estimated cost of any potential works required. The report will be subject to terms of engagement which must be agreed directly with the surveyor who will act independently on your behalf. The Society may be able to arrange this type of report for you in conjunction with the mortgage valuation report. This report is specifically designed for people who are seeking a professional opinion at an economic price. It is completed on a standard format by a chartered surveyor and is aimed at helping the client make a reasoned and informed decision on whether to purchase the property, gives an opinion on what is a reasonable price to pay, takes account of repairs or replacements the ☐ RICS HOME BUYER SURVEY AND property needs and outlines what further advice may be needed before proceeding. The report will VALUATION REPORT be subject to terms of engagement which must be agreed directly with the surveyor who will act independently on your behalf. The Society may be able to arrange this type of report for you in conjunction with the mortgage valuation report. A detailed building survey covers the same points as the Homebuyer Survey and Valuation but in ■ DETAILED BUILDING SURVEY much more detail. If there are any problems or faults with the property the surveyor will explain what may have caused them and how to put them right. The Society will still require a mortgage (Formerly known as Structural Survey) valuation report for mortgage purposes.

# **Instructions and Contact Details for Valuer**

Who should the valuer contact to gain access to the property?	☐ Applic	ant Selling Agent	☐ Current owner	☐ Builder ☐ H	lousing Association
Contact Name Telephone Number					
Name and address of the Agents selling the property or current owner if a private sale					
		Postcode			

# It is a condition of all mortgage loans issued by the Society that suitable buildings insurance is arranged. We can arrange for you to speak to someone regarding your insurance requirements. The policy is underwritten and administered by Royal & Sun Alliance Insurance Plc. registered in England & Wales at St Marks Court, Chart Way, Horsham, West Sussex, RH12 TM. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. | I would like to speak to someone about my current/required protection 21. Additional Information - Use this space to provide any additional information we require to assess your application

# **Application Check-Lists**

20. Your Insurance Needs

### **Document Check-List**

To help us work quickly and efficiently on your behalf you will need to enclose the following items with your application. Please note that there may be delays in processing your application if all of the required documents and fees are not enclosed.

PLEASE USE THE TABLE BELOW TO LIST WHICH ITEMS YOU ARE ENCLOSING WITH YOUR APPLICATION

	First Ap	oplicant	Second	Applicant
	Type of document &	Original or Copy?	Type of document &	Original or Copy
	reference number		reference number	
Proof of Identity e.g. Passport,				
Driving Licence.				
Last 3 months bank statements,				
these must show your salary				
credits (if employed) and				
mortgage or rent payments				
Proof of Current Address e.g.				
utility bill dated within 3 months,				
or current years council tax				
statement				
Evidence of Income (Employed				
Applicants) i.e. your last 3 months				
wage slips & latest P60				
Evidence of Income (Self Employed				
Applicants) i.e. your latest Annual				
Accounts , Inland Revenue final				
assessment of tax liability or your				
Self-Assessment Tax Return				

# Other Items Required

Society with your account number clearly writte form).  If you wish you can elect to add this fee to the monthly mortgage payments.  Valuation Fee of Booking Fee (If applicable) of Completion Fee of CHAPS Fee	en on the rev	Must be enclo Must be enclo Enclosed Enclosed	e (your account n	mount you  plication fo plication fo	borrow and would increase your  orm  Add to the mortgage account  Add to the mortgage account
Please indicate which fees you are enclosing pa Society with your account number clearly writte form).  If you wish you can elect to add this fee to the monthly mortgage payments.  Valuation Fee of Booking Fee (If applicable) of Completion Fee of CHAPS Fee	en on the rev	Must be enclo Must be enclo Enclosed Enclosed	e (your account n	mount you  plication fo plication fo	borrow and would increase your  orm  Add to the mortgage account  Add to the mortgage account
Please indicate which fees you are enclosing pa Society with your account number clearly writte form).  If you wish you can elect to add this fee to the monthly mortgage payments.  Valuation Fee of Booking Fee (If applicable) of Completion Fee of CHAPS Fee	en on the rev	Must be enclo Must be enclo Enclosed Enclosed	e (your account n	mount you  plication fo plication fo	borrow and would increase your  orm  Add to the mortgage account  Add to the mortgage account
Please indicate which fees you are enclosing pa Society with your account number clearly writte form).  If you wish you can elect to add this fee to the monthly mortgage payments.  Valuation Fee of Booking Fee (If applicable) of Completion Fee of CHAPS Fee	en on the rev	Must be enclo Must be enclo Enclosed Enclosed	e (your account n	mount you  plication fo plication fo	borrow and would increase your  orm  Add to the mortgage account  Add to the mortgage account
Please indicate which fees you are enclosing pa Society with your account number clearly writte form).  If you wish you can elect to add this fee to the monthly mortgage payments.  Valuation Fee of Booking Fee (If applicable) of Completion Fee of CHAPS Fee	en on the rev	Must be enclo Must be enclo Enclosed Enclosed	e (your account n	mount you  plication fo plication fo	borrow and would increase your  orm  Add to the mortgage account  Add to the mortgage account
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### **Declarations**

This is our standard mortgage application upon which we intend to rely. For your own benefit and protection each applicant should read these declarations carefully before signing them. If any point is unclear please ask for further information.

### **Important Information**

- 1. I am/We are over 18 years of age and declare that the information contained in this application form, and provided in connection with this application, is true, complete and contains all material facts relating to my/our application and will be used as the basis of any lending decision by the Society and for arrangement of any insurance cover through the Society. I/We are aware that the Society may decide to decline my application.
- 2. I/We agree to be bound by and abide by the Society's Rules and Mortgage Conditions, which may change from time to time.
- 3. The Mortgage Valuation Report is for the Society's use only to assess the adequacy of the security for any loan made and does not imply that the condition of the property or the price paid is reasonable. I/We confirm and are aware that the valuation report is not a structural survey and I am/we are advised to make my/our own arrangements to have the property surveyed. I/We are aware that the Society does not accept any liability for the accuracy or contents of the valuation report.
- 4. I/We accept that the Society requires me/us to keep the property fully insured until the mortgage is repaid.
- 5. I/We accept that the Society may withdraw, revise or cancel any offer made at any time before the mortgage is granted.
- 6. I/We may have to provide you with evidence of where I/we have obtained the deposit on the property (if applicable).
- 7. I/We undertake to notify the Society immediately of any change of circumstances or any proposed changes to the occupants of the property.
- 8. Where the loan is interest only: it is my/our responsibility to have a suitable means of repaying the mortgage at the end of the term.

### 9. Credit Reference and other mortgage checks:

Our Privacy Notice outlines the checks we may complete in connection with this application including Credit Reference Agencies. A copy of this Notice can be found at www.theloughborough.co.uk.

### 10. Your Personal Data:

I/We acknowledge that I/we have been provided with a copy of the Society's Privacy Notice which outlines how the Society will deal with my/our personal information. A copy of this Notice can be found at <a href="https://www.theloughborough.co.uk">www.theloughborough.co.uk</a>

I/We acknowledge that my/our personal data will be used and retained in the manner set out in the Privacy Notice.

### 11. Keeping You Informed:

There is certain information we're required to send you without asking for your consent. Examples of this include information that may affect the operation of your account and statutory notices, including notice of Annual General Meeting

### **General Communications**

To help us improve our environmentally friendly credentials we'd like to send you Society statutory notices and member communications via email rather than post.

If you consent please tick the box/boxes below. I consent to receive Loughborough Building Society statutory notices via email Applicant 2 Applicant 1 I consent to receive Loughborough Building Society member communications via email Applicant 1 Applicant 2 Informing you of other products From time to time we'd like to contact you with details of other mortgage or savings products we provide which may be of interest to you. We'll never share your personal information with third parties for sales or marketing purposes. If you consent to us contacting you for this purpose please tick below to say how you would like us to contact you. I consent to receive communications about the Loughborough Building Society's mortgage and savings products by: Email Email \_\_\_ Telephone Applicant 1 Applicant 2 Changing your preferences You can change your preference or withdraw your consent at any time by writing to us at Loughborough Building Society, 6 High Street, Loughborough LE11 2QB or emailing us at enquiries@theloughborough.co.uk It is important that you read these declarations. By signing this application you agree that the Society can use your information in this way. I/We confirm that I/We have received and read the Loughborough Building Society Privacy Notice Signed (First Applicant) Signed (Second Applicant) Date \_\_\_\_\_/ \_\_\_\_\_/ \_\_\_\_ Date \_\_\_\_\_/ \_\_\_\_\_/ \_\_\_\_

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

# **Charitable Assignment**

The Loughborough Building Society is a local building society catering particularly for the needs of members and potential members in its operating area. We are determined to continue to bring the benefits of such membership to increasing numbers of people. We aim to achieve this objective by offering competitive rates on savings, investment and mortgage products, together with high standards of service.

The Society has found that such service to existing members has at times been severely disrupted by the actions of speculators. To avoid continued disruption from speculators the Society would require new members to agree to assign to charity any future windfall benefits they receive, in the unlikely event of a transfer of the Society's business to a bank or other company.

Existing shareholding members as at 31 January 2000 who continuously maintain a shareholding account are not affected by this change, i.e. they may open new accounts without being required to assign any benefits to charity.

We have chosen the well-known Charities Aid Foundation as the charity to benefit from any potential windfall.

There are certain categories of member who will be exempt from assigning any future windfall rights. A list of these categories is available from the Society. The above is only a summary of the charitable assignment arrangements, the complete terms of which are set out below. If you need any further information please ask at any of our branches.

### AGREEMENT TO ASSIGN WINDFALLS TO CHARITY

- 1. Paragraphs 2 to 6, below, will apply to me unless I am an exempt customer at the time when the account is opened.
- 2. I agree with the Society that, if the right to any windfall benefits is granted to me after the account is opened, I will assign those windfall benefits to the selected charity.
- 3. I authorise the Society and the successor to pass any windfall benefits direct to the selected charity (or to any other charity which the selected charity may nominate to receive those benefits), without notice to me.
- 4. Lunderstand that:
- the Society has promised to transfer to the selected charity the benefit of the agreement, which I have given under paragraph 2, above;
- neither the Society nor the selected charity will release me from that agreement; and:
- any power of the Society to change the terms of its contract with me will not apply to any of the terms set out in this section of the application form.
- 5. I authorise the Society to give the selected charity any information about me or any account, which I have with the Society (now or in the future) but only if the selected charity reasonably needs it regarding the agreement I have given under paragraph 2, above.
- 6. I understand that the Society will require anyone who opens an account (who is not then an exempt customer) to agree to assign to charity the right to any windfall benefits to which that person may become entitled. The terms of the agreement will be decided by the Society and may be different from the current terms. This paragraph will no longer apply if the Society publishes a termination notice.

### Notes

These notes apply to paragraphs 1 to 6, above:

- (a) The "account" is the mortgage account, which you are applying for by completing this form.
- (b) The "current terms" means terms, which are the same as, or similar to, the terms set out in paragraphs 2 to 5, above.
- (c) You are an "exempt customer" when you open the account if:
- you have held shares in the Society on, and at all times since, 31 January 2000; or
- you belong to one of the groups of other people who, in the Society's opinion, do not need to be asked to agree to the current terms. A list of these groups is available from the Society at any time. The Society may alter the number and composition of the groups from time to time, but no alteration will apply retrospectively.
- (d) A "fixed-term scheme notice" means a notice in the press publicising a decision by the Society that, though it will require new shareholding members to enter into agreements as described in paragraph 6 above, the member's agreement will only require him or her to assign any windfall benefits to charity if an event relating to a transfer of the Society's business to a successor occurs during a fixed term specified in the agreement.
- (e) A person "opens" an account either by opening a new account or by having an existing account transferred into his or her name (whether as sole or joint holder).
- (f) A "public announcement" is a public announcement by the Society of a proposal to transfer its business to a successor.
- (g) The "selected charity" means the Charities Aid Foundation or, if it is at any time no longer a registered charity, any other charity or charities selected by it to receive assignments of windfall benefits.
- (h) The "successor" is any company or other corporate body to which the Society transfers its business under Section 97 of the Building Societies Act 1986 (or under any provision which amends or replaces it).
- (i) A "termination notice" means a notice in the press publicising a decision by the Society that it will no longer require new borrowing members to enter into agreements as described in paragraph 6, above.
- (j) A "windfall benefit" is a benefit which a person has the right to receive as a borrowing member of the Society, under the terms of any future transfer of the Society's business to a successor (i.e. on a conversion or take-over), other than: -
- the replacement of a mortgage account with the Society with a mortgage with the successor; or
- any benefit conferred under the terms of a transfer which is the subject of a public announcement made more than five years after the Society has published a termination notice or a fixed-term scheme notice; or
- any benefit, which the Society has decided, may be kept by a person who has a number of accounts and was an exempt customer when opening one or more (but not all) of them. A list setting out the conditions, which determine whether, and to what extent, such a person may keep a benefit, is available from the Society at any time. These conditions may be altered by the Society from time to time, but no alteration will apply retrospectively.
- (k) Where more than one of you is signing this form, paragraph 1 and (if applicable) paragraphs 2 to 6, above, apply to each of you separately.
- (I) If the Society no longer exists following a merger with another building society, paragraphs 2 to 6, above, will still apply between you and the other society.



Please fill in the whole form including official use box using a ball point pen

The Loughborough Building Society 6 High Street Loughborough Leicestershire, LE11 2QB

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 $Banks \ and \ Building \ Societies \ may \ not \ accept \ Direct \ Debit \ instructions \ for \ some \ types \ of \ account$ 

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 accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Loughborough Building Society will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request Loughborough Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, Loughborough Building Society or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
- If you receive a refund you are not entitled to, you must pay it back when Loughborough Building Society asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.