

UXmortgages<sup>3</sup>

mortgage application form

## **Contents page**

<b>Page 1</b>	<b>Contents page</b>
<b>Page 2-3</b>	<b>Mortgage Application Submission Form</b>
<b>Page 4-5</b>	<b>Mortgage Applicant(s) Confirmation of Identity</b>
<b>Page 6</b>	<b>Personal details Section One</b>
<b>Page 7</b>	<b>Income details (Employed) Section Two (a)</b>
<b>Page 7</b>	<b>Income details (Self Employed) Section Two (b)</b>
<b>Page 8</b>	<b>Self Certification Declaration Section Two (c)</b>
<b>Page 8</b>	<b>Existing commitments Section Three (a)</b>
<b>Page 8</b>	<b>Hire Purchase / Personal / Secured Loans Section Three (b)</b>
<b>Page 9</b>	<b>Credit / Charge Cards Section Three (c)</b>
<b>Page 9</b>	<b>Your bank details Section Four</b>
<b>Page 9</b>	<b>Purchases Only Section Five (a)</b>
<b>Page 10</b>	<b>Remortgages Only Section Five (b)</b>
<b>Page 10</b>	<b>Details of property to be mortgaged Section Six (c)</b>
<b>Page 11</b>	<b>Mortgage Payment Protection Insurance Section Seven</b>
<b>Page 12</b>	<b>Buildings and Contents Insurance Section Eight</b>
<b>Page 13</b>	<b>Solicitors details Section Nine</b>
<b>Page 13</b>	<b>Additional property ownership details Section Ten</b>
<b>Page 14</b>	<b>Additional information Section Eleven</b>
<b>Page 15</b>	<b>Declarations Section Twelve</b>
<b>Page 16</b>	<b>Direct Debit Form</b>

# Mortgage Application Submission Form

(Please do not use correction fluid and initial any changes)

Applicant 1

First Name:  Surname:

Applicant 2

First Name:  Surname:

## MORTGAGE

(Please circle options as appropriate)

Type of mortgage  
Self-Certification Only

Purchase                      Remortgage                      Status                      Self-Certification

Why can't the Applicant(s) prove income?

- Applicant 1:    Self-employed                      Multiple Income Sources                      Investment Income

Other (please provide as much detail as possible)

- Applicant 2:    Self-employed                      Multiple Income Sources                      Investment Income

Other (please provide as much detail as possible)

Buy-to-Let only

Will the property be occupied by a member of either Applicant's immediate family?

Amount applied for: £  LTV Applied for:

Term applied for:  Product Category (e.g. light):

Interest Rate:                      Starting at:  %                      Changing to:  %

Fixed: duration  years                      Discount: duration  years

## SALE

(Please circle options as appropriate)

How was the sale conducted?

Advised: date  /  /  [Non Advised]: date  /  /

## FEES

Before Completion (Please complete as appropriate and circle any fees which will be refunded if the [mortgage is not completed])

Advice/packaging fee: £  Will this amount be added to the amount applied for?  Y  N

UX application fee: £

Other fees:  £

At Completion (Please complete as appropriate and circle any fees which will be added to the amount applied for)

TT Fee: £                      Completion Fee: £                      High Lending Charge: £

Title Insurance: £  (This is mandatory for RTB applications)

## RETIREMENT

(Please tell us the age by which each Applicant expects to be retired)

Applicant 1:  years                      Applicant 2:  years

If the Term applied for extends beyond either of those ages, please provide details of the relevant Applicant's post-retirement income

# Mortgage Application Submission Form continued

## SELLING MORTGAGE ADVISOR

Advisor's Name

(This section must be completed).

Advisor's Address

  

Postcode:

Telephone:

Fax:

DX:

E-mail:

If advisor is Directly Authorised, please provide FSA number:

If advisor is an Appointed Representative, please provide FSA number:

Appointed Principal's FSA number:

and Appointed Principal's name:

## MORTGAGE PACKAGER/PACKAGING MORTGAGE ADVISOR

Packager's Name

(Please complete if appropriate)

Contact

Packager's Address

  

Postcode:

Telephone:

Fax:

DX:

E-mail:

If advisor is Directly Authorised, please provide FSA number:

If advisor is an Appointed Representative, please provide FSA number:

Appointed Principal's FSA number:

and Appointed Principal's name:

## ADVISOR'S DECLARATION

(This must be given by the advisor named above)

I declare that:-

- I hold all permissions from the Financial Services Authority that I am required to hold to sell or package the mortgage applied for
- I have given the Applicant(s) a Key Facts Illustration

Signature:

Full Name:

# Mortgage Applicant(s) Confirmation of Identity

## MORTGAGE APPLICANT(S) CONFIRMATION OF IDENTITY & RESIDENCY

Every mortgage application to UX Mortgages must be accompanied by this form, which must be fully completed by the selling Mortgage Advisor named on the relevant Mortgage Application Submission Form. Please note that confirming each Applicant's identity and residency is a legal requirement. Please consider the Guidance Notes below before completing this form and making the declaration below.

Applicant 1

Full name :  D/O/B:  /  /

• Part A document:

Type of document:

Name of entity that issued document:

Date of issued document:

As applicable: Is the document still valid  Y  N

OR

Is the bill/statement less than 3 months old:  Y  N

• Part B document:

Type of document:

Name of entity that issued document:

Date of issued document:

As applicable: Is the document still valid  Y  N

OR

Is the bill/statement less than 3 months old:  Y  N

• Extra document (if appropriate):

Type of document:

Name of entity that issued document:

Date of issued document:

As applicable: Is the document still valid  Y  N

OR

Is the bill/statement less than 3 months old:  Y  N

Applicant 2

Full name :  D/O/B:  /  /

• Part A document:

Type of document:

Name of entity that issued document:

Date of issued document:

As applicable: Is the document still valid  Y  N

OR

Is the bill/statement less than 3 months old:  Y  N

• Part B document:

Type of document:

Name of entity that issued document:

Date of issued document:

As applicable: Is the document still valid  Y  N

OR

Is the bill/statement less than 3 months old:  Y  N

• Extra document (if appropriate):

Type of document:

Name of entity that issued document:

Date of issued document:

As applicable: Is the document still valid  Y  N

OR

Is the bill/statement less than 3 months old:  Y  N

# Mortgage Applicant(s) Confirmation of Identity continued

## Advisor's Declaration

I declare that:-

- The sale was conducted by me in the presence of each Applicant (delete if this is not the case)
- I have confirmed each Applicant's identity
- I have seen the originals of the documents referred to above
- Any of those documents that required a signature were already signed
- Any photograph contained in any of those documents was a good likeness of the relevant Applicant

Y  N

Y  N

Y  N

Y  N

Y  N

Signature:



Full Name:

## Guidance Notes

### Documents Required

UX Mortgages may request such information and documentation as it may require but requires the following as a minimum:-

- If the sale was conducted by the advisor in the presence of each Applicant, one document from Part A below and one document from Part B below must be provided for each Applicant
- If not, in addition to the above, a further document from either Part A or Part B below must be provided
- If any Applicant is an expatriate, the document from Part B below must confirm the non-UK address of the Applicant and be less than 3 months old

### Guidance

- Either originals or certified copies of the documents obtained must be provided
- Any certified copy must be certified by the advisor by adding his/her name, company name, date and a signed certification that the copy is a true copy of the original
- All certified copies must be in black and white
- A document from either Part A or Part B below may not also be used in respect of the other Part

## Part A – Proof of Name

### Section A – Proof of Applicant(s) Name

Current Signed Passport	Current Full UK Photo Driving Licence (NB both photo and paper section required)
Current Full UK Driving Licence (old style)	Current Provisional UK Photo Driving License (NB both photo and paper section required)
Current Police Photo Warrant Card	Current HM Customs and Excise Photo Card
Current Firearms Certificate	Known Employer ID Photo Card (Card style must be known to UK Mortgages staff)
Current Inland Revenue 714 Photo Card	Inland Revenue Tax Notification(e.g. tax assessment statement of account/notice of coding) (NB must be original document)

## Part B – Proof of Address

### Section B – Proof of Applicant(s) Residency

Applicant shown on voters roll	Utility Bill - less than three months old (not mobile phone bills)
Medical Cards	Current Local Authority Council tax Bill (valid for current year)
Credit Card / HP Agreement Statement (less than three months old)	Current Full UK Photo Driving Licence (both paper and photo section required)
Current Full UK Driving Licence (old style)	Current Provisional UK Photo Driving Licence (both photo and paper section required)
Inland Revenue Tax Notification (e.g. tax assessment statement of account/notice of coding) (NB must be original document)	Bank/Building Society Statements (less than 3 months old)
Benefit letter (NB must be original document)	

# Section One

## Personal details

### Applicant 1

Mr  Mrs  Miss  Ms

Other

Day  Month  Year

Married  Single  Divorced

Separated  Widowed

Yes  No

Yes  No

Home

Work

Mobile

e-mail

Postcode

Owner  Tenant  W/relatives

Years  Months

Postcode

Owner  Tenant  W/relatives

Years  Months

Postcode

Owner  Tenant  W/relatives

Years  Months

Please use additional information in Section 10

Postcode

Postcode

Yes  No

Yes  No

Yes  No

Yes  No

Yes  No

Yes  No

Yes  No

If the answer to any of the above is yes, please provide full details in the Additional Information Section 10.

### Applicant 2

Mr  Mrs  Miss  Ms

Other

Day  Month  Year

Married  Single  Divorced

Separated  Widowed

Yes  No

Yes  No

Home

Work

Mobile

e-mail

Postcode

Owner  Tenant  W/relatives

Years  Months

Postcode

Owner  Tenant  W/relatives

Years  Months

Postcode

Owner  Tenant  W/relatives

Years  Months

Please use additional information in Section 10

Postcode

Postcode

Yes  No

Yes  No

Yes  No

Yes  No

Yes  No

Yes  No

Yes  No

If the answer to any of the above is yes, please provide full details in the Additional Information Section 10.

Title

Forenames

Surname

Maiden name (if used in the last 3 years)

Date of birth

National Insurance number

Status

Relationship to joint applicant (if any)

Are you a UK resident with permanent right to reside?  
If NO please provide details in Section 10

Are you a first time buyer?

Contact details

Present address

Tenure

How long have you lived at this address?

Previous address  
(if at current address less than 3 years)

Tenure at this address

How long did you live at this address?

Previous address  
(if at above addresses less than 3 years)

Tenure at this address

How long did you live at this address?

Previous address  
(if at above addresses less than 3 years)

Name of current landlord (if a tenant)

Address

Name of previous landlord

(if not renting through current landlord for 12 months)

Address

Have you ever been refused a mortgage?

Have you any existing mortgages on any other properties?

Have you ever been in arrears on rent or mortgage payment in the last 12 months?

Have you ever been made insolvent or bankrupt, or entered into an Individual Voluntary Arrangement?

Have you ever had a County Court Judgement made against you?

Have you had a property repossessed by another lender?

Have you been convicted or charged with any offence other than a driving offence?

## Section Two (a)

Name of employer

Address of employer

Job description

Status

Length of employment

Employee number

Contact name

Contact number

Income

If the term of the loan extends into retirement, please provide estimated retirement income per annum

Name of former employer (if with current employer for less than 12 months)

Address of employer

Job description

Status

Length of employment

Employee number

Contact name

Contact number

## Section Two (b)

Name of firm/company

Address of firm/company

Details of business

What is the nature of the business?

How long has the business been trading?

How long have you been involved?

What is your shareholding / profit share?

Net profits

If the term of the loan extends into retirement, please provide estimated retirement income per annum

Name of accountant

Name of accountancy firm

Address

Accountant's qualification(s)

## Income details (Employed)

(if you own 25% or more of your employer's Issued Share Capital, complete Section Two (b))

Postcode

Permanent  Temporary  Contract

Years Months

Telephone

Basic Salary £

Regular overtime £

Regular commission/bonus £

£

Postcode

Permanent  Temporary  Contract

Years Months

Telephone

## Income details (Self Employed)

Postcode

Company  Partnership  Sole-trader

Years Months

Years Months

%

Year to £

Year to £

Year to £

£

Postcode

Telephone

Postcode

Permanent  Temporary  Contract

Years Months

Telephone

Basic Salary £

Regular overtime £

Regular commission/bonus £

£

Postcode

Permanent  Temporary  Contract

Years Months

Telephone

## Section Two (c)

Gross annual income

£

£

Source(s)

Signature(s)

Date

Date

I/We confirm that my/our total gross annual income is as stated above and is sufficient to service the loan requested.

## Section Three (a)

Name of existing first mortgage lender

Address of existing lender

Postcode

Postcode

Existing lender phone number

Existing lender fax number

Mortgage account number

Original advance/current balance outstanding

£

£

£

£

Current monthly payment

£

£

How long have you had your existing mortgage?

Name of previous first mortgage lender  
(If within the last 12 months)

Address of previous lender

Postcode

Postcode

Previous lender phone number

Previous lender fax number

Date redeemed

Previous mortgage account number

Do you have any other loans secured on the property? If so, with whom

## Section Three (b)

Type of loan (secured, personal, HP) & lender

Date started/Term in months

/ /

months

/ /

months

Amount borrowed

£

£

Balance outstanding

£

£

Monthly payment

£

£

Type of loan (secured, personal, HP) & lender

Date started/Term in months

/ /

months

/ /

months

Amount borrowed

£

£

Balance outstanding

£

£

Monthly payment

£

£

Type of loan (secured, personal, HP) & lender

Date started/Term in months

/ /

months

/ /

months

Amount borrowed

£

£

Balance outstanding

£

£

Monthly payment

£

£

Type of loan (secured, personal, HP) & lender

Date started/Term in months

/ /

months

/ /

months

Amount borrowed

£

£

Balance outstanding

£

£

Monthly payment

£

£

## Self Certification Declaration

Please state your total gross annual income from all sources including your main employment.

## Existing commitments

## Hire Purchase / Personal / Secured Loans



## Section Five (b)

Loan Required

Estimated Valuation

Is this a Buy-to-Let application (remortgages only)  Yes  No

If yes, current monthly rental income

Amount required to settle existing mortgage

Is this a remortgage from a bridging loan  Yes  No

Additional capital being raised

If this is an interest only loan, how is it intended to repay the capital amount of the loan?

If applicable, type of repayment vehicle & monthly payment

### Purpose of additional capital (if any)

Debt consolidation	<input type="text"/>	School fees	<input type="text"/>
Home improvements	<input type="text"/>	Holiday	<input type="text"/>
Additional property	<input type="text"/>	Vehicle purchase	<input type="text"/>
Business purposes	<input type="text"/>	Other	<input type="text"/>
		Specify:	<input type="text"/>

If this is a re-mortgage of a property within pre-emption, provide date purchased from local authority

## Section Six

Address

Freehold  Leasehold  Feuhold

If leasehold, unexpired lease term  years

Postcode

Property type (mark all that apply)

House  Detached  Flat  Converted  No. floors

Bungalow  Semi-detached  Studio flat  Purpose built  No. bedrooms

Terrace  Maisonette  Ex-local authority  Age  yrs

If above commercial premises, nature of business

Is any part of the property to be used for business purposes?  Yes  No

If less than 10 years old, is there a NHBC/architects certificate  Yes  No

Construction

External walls	Roof
<input type="checkbox"/> Brick	<input type="checkbox"/> Tile
<input type="checkbox"/> Concrete	<input type="checkbox"/> Slate
<input type="checkbox"/> Other, specify <input type="text"/>	<input type="checkbox"/> Other, specify <input type="text"/>

Name of estate agent

Relation of estate agent to vendor

Address

No connection  Friend

Family  Business acquaintance

Postcode

Telephone

Name of vendor

Who should valuer contact to gain access?

Are you benefiting from any special considerations/Deed of gift from the vendor?  Yes  No

If yes, provide details in section 10

Will the property be used as your permanent primary residence?  Yes  No

If no, specify purpose

Please indicate all persons other than the applicant(s) aged 17 or over who will reside in the property

Name  Relationship to Applicant(s)

Name  Relationship to Applicant(s)

## Remortgages Only

% Interest Only  % Repayment

Term  months

Yes  No

Yes  No

£

£

£

£

£

Specify:

## Details of property to be mortgaged

# Section Seven

## Description of payment protection

Accidents can happen at any time, incapacity can strike without warning and in today's ever-changing economic environment no one can say that they have a job for life anymore. Companies come and go and merge everyday so your job can never be secure, however much we may hope.

UX Mortgages have teamed up with Choices Insurance, who have designed a protection policy to take care of these unforeseen situations whenever they may occur. Should anything happen to you, your mortgage repayments will be met until you return to work or 12 monthly payments have been made. In 1995 the Government changed the rules regarding when they will contribute towards paying part of your mortgage repayment for you. It is now your responsibility to cover at least the first 9 months repayments for any period where you are not receiving an earned income. Any payments the Government may make to you are means tested so the likelihood of receiving benefit is quite remote.

## Who can apply?

Anyone, provided you are:  
Over 18 years of age but under 65 years of age;  
Gainfully employed or self-employed for 20 or more hours per week;  
Continuously employed and have been for the past 6 months; and  
Resident of the UK.

## What are the benefits?

Following incapacity or unemployment, a payment is made after the 30th day of being off work. The policy will pay an amount equal to 1/30th of the monthly repayment for each further day off work through an accident, sickness incapacity or unemployment until you return to work or 12 monthly payments have been made. Benefits are paid monthly in arrears. Therefore if you are off work, for example, for 44 days you will receive benefit equivalent to 44 days.

## What about self-employed?

If you are self-employed, you are covered for unemployment provided you have ceased trading and have notified the appropriate authorities, registered with your local Job Centre Plus and have applied for Jobseekers Allowance. Incapacity cover also applies in full.

## What about contract workers?

If your contract has been renewed at least once over a 24 month period with the same employer you will qualify for benefit.

Yes, I would like to be contacted for Mortgage Payment Protection Insurance.

Applicant 1   Applicant 2

No, I have discussed payment protection with my Mortgage Adviser and do not wish to take advantage of this policy through Choices Insurance.

## Signature(s)

Signed Applicant 1

Signed Applicant 2

Date
------

Date
------

# Section Eight

## Description of insurance options

# Buildings and Contents Insurance

In all cases Buildings Insurance must be maintained under a Household Buildings Policy.

Your property can be insured through Heath Lambert Insurance Services (HLIS), with whom UX Mortgages has teamed up to provide you with a range of Household products.

Heath Lambert Insurance Services is a trading name of Heath Lambert (HLL). The policy is underwritten by Certain Underwriters at Lloyd's of London, United Kingdom. Both Lloyd's and Heath Lambert are authorised and regulated by the Financial Services Authority (FSA).

You can check this on the FSA website, [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by calling 0845 6061234.

The Buildings product ensures your property is insured for the reinstatement value up to £500,000. The reinstatement value will be increased annually in line with the House Rebuilding Cost Index. There is an option under the Buildings policy to include Accidental Damage cover.

The Combined package, in addition to insuring your Buildings, also provides cover for the following:

- Contents up to the value of £75,000
- Valuables within the home up to £7,000 (single article limit of £2,500)
- Valuables and personal possessions within the UK and 60 days world-wide up to £4,000 (single article limit of £1,500)
- Money and Credit Card cover up to £500
- Pedal Cycles cover up to £500
- Freezer contents cover unlimited

## What type of policy would you like?

There is an option under the Combined policy to include Accidental Damage to Buildings and Contents.

You will automatically be responsible for the first £50 for each and every claim under the Buildings or Combined policy other than for losses being claimed under the optional Accidental Damage section where the policy excess will be £75 and subsidence, landslip and heave where the excess is £1,000.

HLIS can provide you with a full copy of the policy wording upon request prior to cover being arranged.

The Tailor Made product allows you to select the limits and the cover that you require to suit your own specific needs.

		YES	NO
<input type="checkbox"/>	Yes, I/We would like HLIS to arrange a Buildings policy	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Yes, I/We would like HLIS to arrange a Combined policy	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Yes, I/We would like HLIS to contact me/us to arrange a Tailor Made policy for the limits I/we require		
	My/Our contact telephone number is:	<input style="width: 150px;" type="text"/>	
	My/Our preferred time of receiving a call from HLIS is:	<input style="width: 150px;" type="text"/>	
<input type="checkbox"/>	No, I/We will be making alternative arrangements		

## DISCLOSURE OF MATERIAL FACTS DECLARATION - THIS SECTION MUST BE COMPLETED IRRESPECTIVE OF WHETHER YOU MAKE YOUR OWN INSURANCE ARRANGEMENTS.

## Declarations

	YES	NO
1. Will the property normally be occupied by you or permanent members of your family?	<input type="checkbox"/>	<input type="checkbox"/>
2. Is the property going to be unfurnished and/or unoccupied for a period longer than 60 days?	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you or any other person residing with you ever been convicted of ANY offence (excluding motoring offences) or are there any pending prosecutions?	<input type="checkbox"/>	<input type="checkbox"/>
4. Has any insurer declined to accept, cancelled, refused to continue or agreed to continue only on special terms insurance for you or any other person to who insurance would apply?	<input type="checkbox"/>	<input type="checkbox"/>
5. Have you or any other person whose property is to be insured sustained any loss or damage during the last 5 years whether claimed for under a household insurance policy or not?	<input type="checkbox"/>	<input type="checkbox"/>

If you have answered No to question 1 or Yes to questions 2 to 5 then please provide full information below

Insurers and their agents share information with each other to prevent fraudulent claims and to assess whether to offer insurance, including the terms, via the Claims and Underwriting Exchange Register, operated by Insurance Database Services. A list of participants is available upon request. In dealing with your application this register may be searched. In the event of a claim, the information you supply relating to the claim, may be put on the register and made available to participants.

Any other facts known to you that are likely to affect acceptance or assessment of the insurance cover should also be disclosed. Should you be in any doubt about what you should disclose please do not hesitate to contact us. Failure to disclose facts may mean that your policy cover does not respond to your requirements or perhaps will invalidate cover entirely. We recommend that you keep a record of any additional information provided.

The parties to this insurance are free to choose the law applicable to it. Unless specifically agreed to the contrary with insurers, this insurance shall be subject to English law.

I/We declare that the statement and particulars given in this declaration are, to the best of my/our knowledge and belief, true and complete.

## Signature(s)

Signed Applicant 1

Signed Applicant 2

Date

Date

## Section Nine

I would like to use one of UX Mortgages panel solicitors

Name of solicitor

Contact

Address

## Solicitors details

You are recommended to use one of UX Mortgages' panel solicitors

UX Mortgages has negotiated a favourable conveyancing package on your behalf. These fees, which include Title Insurance, can be settled directly by you with our solicitor, alternatively they will be deducted from your loan upon completion. Further information with regards to this conveyancing package can be obtained from your broker. You are at liberty to instruct your own solicitor, but please be advised that you will be liable for the fees.

Yes  No

If you have chosen to use your own solicitor in addition, please provide details below.

Approx. no. of partners\*

\* Please note that UX Mortgages requires solicitors to have a minimum of 2 partners, and licensed conveyancers are not acceptable.

Postcode

Telephone

DX number

Fax

## Section Ten

Property 1 Address

Property 2 Address

Property 3 Address

Property 4 Address

Property 5 Address

Property 6 Address

Property 7 Address

Property 8 Address

Property 9 Address

Property 10 Address

## Additional property ownership details

Please use this space to list any other property owned by you, jointly or solely, in the UK and abroad. If you need more space, please use section 11, or attach additional sheets to this form



## Section Twelve

## Declarations

1. 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 be used by UX Mortgages in its decision to accept my/our application.

I/We undertake to notify UX Mortgages immediately of any change in my/our circumstance which affects or may affect the information given prior to any mortgage being made.

2. UX Mortgages is authorised to instruct qualified valuers to carry out a valuation of the property upon receipt of this Application. The valuation report is to be obtained solely for the benefit of UX Mortgages to enable it to assess the amount of the mortgage loan (if any) it is prepared to make on the security of the property referred to in the Application.

I/We accept that the valuation report confers no rights on me/us whether against UX Mortgages or other persons on the basis of negligence or whatsoever in respect of the value or state or condition of the property.

I/We understand that UX Mortgages is not the agent of the valuers and that neither UX Mortgages nor the valuers will represent or give any assurance to me/us that the statements, conclusions and opinions expressed or implied in the report and mortgage valuation are accurate or valid. The valuation report will be supplied without any acceptance of responsibility on their part to me/us.

I/We accept that I/we must for my/our protection, obtain independent advice from a surveyor or other professional person as to the condition and value of the property.

3. If you are arranging your own buildings insurance, it is important that you agree to the following conditions throughout the life of the mortgage:

- I/We understand that UX Mortgages has a financial interest in the mortgaged property and that it is our responsibility to ensure that its interest is noted under the buildings policy.
- I/We accept sole responsibility for the choice of insurer, the sum insured, the extent of cover and the financial consequences of any terms, conditions or excesses imposed.
- I/We undertake to pay all premiums as they fall due and maintain the sum insured at a level covering the full rebuilding cost of the property, for the life of the mortgage.
- I/We understand that the Lender accepts no responsibility for any loss suffered by me/us in connection with the insurance of the property, however caused.
- Ensure the sum insured is not less than the rebuilding figure given in the valuation report and is index-linked annually.
- Ensure that the cover provided by the policy includes financial protection against loss or damage to the property for all major insurable perils, including but not restricted to: Fire, Flood, Storm, Theft, Escape of Water, Malicious Damage, Subsidence, Landslip and Heave and Legal Liability.

4. The details of this application, any loan we may make to you, any supporting documentation which you have or will supply, any documents relating to the title to the property or security provided in connection with the loan and the history or conduct of your accounts with us, may be held on our computer, manual and other records and processed for the proper conduct of the loan and our businesses generally including managing your account, statistical analysis, market research and fraud prevention. They may be disclosed, subject to the provisions of the Data Protection Act 1998, to:

- Any licensed credit reference agency where they will be stored and used by other lenders for making credit decisions about you and other members of your household and occasionally for fraud prevention;
- Any other member of the UX Mortgages group of companies who may use them to mail or telephone you about services which may be of interest to you and you understand that you may at any time inform UX Mortgages, verbally or in writing, that you do not wish to receive future marketing literature;
- Any insurer or prospective insurer under the Mortgage to help them decide whether to offer cover and for processing claims;
- Collection agents, to assist in the collection of any arrears and/or administrators to assist in administration of the Mortgage; and
- Market research organisations for use for research by the UX Mortgages group of companies.

(f) Information may also be disclosed to third party providers, our regulators, our lawyers, auditors and external advisers and any agent acting on our behalf.

5. We will make searches about you at credit reference agencies who will supply us 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. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by us and other companies if credit decisions are made about you, or other members of your household.

This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account.

To prevent or detect fraud, or to assist in verifying your identity, we may make searches of the records of the UX Mortgages group of companies and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We, members of the UX Mortgages group of companies

and other companies may use this information if decisions are made about you or others at your 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.

6. If you state a financial association with another party, you are also declaring that you are entitled to:

- disclose information about your joint applicant and/or anyone else referred to by you.
- authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you.

Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records.

7. I/We consent to UX Mortgages and its successors in title and assigns whether at law or in equity and whether as a whole or in part and whether by absolute assignment or by way of security only at any time after a mortgage has been made:

- transferring, assigning or otherwise disposing of the benefits of such mortgage and other related security;
- entering into any contractual arrangements relating to the funding of such mortgage and other with any person;
- supplying any information contained in this Application and any supporting documentation which may hereafter be provided or any other information relating to the property, the Mortgage, the related security for the Mortgage or 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.

8. If there are more than one us, then we agree and understand that our liabilities and obligations hereunder are joint and several and we consent to the Lender sending all communications and statements of account to only one of us, unless one of us otherwise notifies the Lender in writing. Payments in respect of the Mortgage are paid for and on behalf of all borrowers whose borrowings are secured by the Mortgage.

9. My/Our Solicitor may disclose to UX Mortgages any information relevant to its decision to lend and I/we waive any right to claim Solicitor/client confidentiality or legal privilege in respect of such information.

10. UX Mortgages may contact my/our employers (past and present), bankers, other lenders (past and present), accountants, landlords or any other person necessary to verify the information given by me/us in this Application. UX Mortgages may contact my/our employers (past and present), bankers, other lenders (past and present), accountants, landlords or any other person(s) necessary to (a) verify the information given by me/us in this Application and (b) request additional information that is required in the processing of this Application.

11. Where you borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.

12. You have the right of access to your personal records held by credit and fraud agencies. We will supply their names and addresses upon request.

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

14. I confirm that UX Mortgages may decline this application without stating a reason.

15. UX Mortgages funds borrowers using a number of different companies. Which particular company makes the advance will depend upon a decision made by UX Mortgages at the time the mortgage offer is made. This application form and the declarations contained in it will therefore be relied upon by UX Mortgages, its subsidiary companies or other companies within the same group as UX Mortgages and all their prospective successors in title and assigns (whether legal or equitable and whether by absolute assignment or by way of security only). Reference within this Application Form and Declaration to UX Mortgages shall refer to each such company, and if applicable insurance company providing UX Mortgages or the Applicants with any insurance relating to the mortgage loan, the Applicant(s), or the property, so that where relevant, references to UX Mortgages also includes such insurance companies.

16. I/We understand that my loan will be subject to various fees which will be added to the agreed loan (the Gross Advance) and deducted at completion prior to the balance of monies (the Net Advance) being paid to the solicitor. Whilst these fees may vary from time to time, I/we acknowledge that details of fees that apply to my/our loan can be or have been confirmed to me/us prior to submission and by submitting this application to UX Mortgages I/we accept the charging of these fees.

17. I/we have read and received a Key Facts Illustration prior to the completion of this application form.

18. I/We confirm that where income has been self certified, the amounts disclosed within this application are true and accurate and are sufficient to pay the monthly mortgage payments stated within the Key Facts Illustration.

19. 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 /our responsibility to repay the loan from other sources at maturity of the loan. (This applies only to applicants who are taking out an interest only mortgage).

20. It is important that you read and understand the Declaration. By signing this Declaration, you agree that we can use your information this way.

Applicant 1

Signature	Date
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Applicant 2

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







t: 020 7763 7186  
f: 020 7763 7187  
e: [contact@uxmortgages.com](mailto:contact@uxmortgages.com)  
[www.uxmortgages.com](http://www.uxmortgages.com)

Registered address:  
UX Mortgages Ltd, 26 Dover Street  
London W1S 4LY  
Registered in England No.: 5782876