



# Mortgage Application Form

Stage 2 of 2

**Please submit Stage 2 form to upgrade to full application  
once customer has read and accepted the KFI.**

Please complete this page if form submitted separately from Stage 1.

**Customer Information:**

Application reference

Customer name

Address

Postcode

Telephone number

**Intermediary Information:**

Name of Financial Advisor

Company name

Address

Postcode

Contact name

Telephone number

FSA Registration Number

## Section 10: The property to be mortgaged

Address

Postcode

Type of property

Semi detached house  Detached house  Terraced house  End terrace  Bungalow  Maisonette

Purpose built flat  Converted flat  Above commercial premises

If a flat, how many storeys in block?  On which floor is the property?  Year built

Total value of cash incentives  £ We must be told of the purchase price and any incentives applied, and that knowingly to provide false information is a criminal offence.

No. of bedrooms

If tenure is leasehold - unexpired term of lease  years Ground rent  £ Service charge  £

Is the property built of brick or stone with tile or slate roof? Yes  No

If no, please state construction

Initial occupancy? Yes  No

If **yes**, which type? New build  Converted  Refurbished

If **yes**, which vendor type? Builder / Developer  Investment Club  Other

If **Builder / Developer**, please provide the name of the builder or developer

If **Investment Club**, please provide the name of the investment club

Is this purchase a private sale? Yes  No

Are you related to the vendor? Yes  No

Is the property to be mortgaged a multi let property? Yes  No

## Section 11: Access for valuation details and other occupiers

Who should be contacted to gain access for valuation purposes?

Name

Applicant  Vendor  Estate Agent  Builder  Other (please specify)

Address

Postcode

Telephone number (including area code)

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

Full name  Date of Birth  (dd/mm/yyyy)

Full name  Date of Birth  (dd/mm/yyyy)

Full name  Date of Birth  (dd/mm/yyyy)

For Scottish new purchases, please add the name and address of the valuer and the date of inspection into Section 13 - **Additional Information**.

## Section 12: Solicitor's / Conveyancer's details

Name and address of firm

Postcode

Name of person acting

Telephone number  
(including area code)

Fax number  
(including area code)

DX number

If for any reason we cannot use your nominated solicitor we will appoint a solicitor to act on our behalf. You will be responsible for the costs and disbursements incurred on behalf of Birmingham Midshires together with your own legal fees irrespective of an offer being issued or the completion of the mortgage taking place.

## Section 13 : Additional information

Please use this section if you need space to provide fuller answers to any of the earlier questions.

Please enter the section number in the left hand column next to your answer and draw a line under your answer if you enter responses to further questions.

If you need more space, please use additional sheets of paper as necessary.

Section Number	Your Answer

## Credit / Debit Card details

You can pay your valuation/admin fee to Birmingham Midshires by a credit/debit card. Please complete the authority below.

I authorise Birmingham Midshires to charge the sum of £  to my  VISA  MasterCard  DELTA  G

Name

Card Number  Valid from

Expiry date  Issue No.  Security No.  (the last three digits found on the signature strip)

Cardholders's signature  Date  (dd/mm/yyyy)

## Direct Debit Instruction



It is important that you complete the Direct Debit Instruction below.

This will allow us to collect your monthly mortgage payments by Direct Debit. Direct Debits are the most convenient way of making your mortgage payments. There are no cheques to write, no paperwork or postage and no queuing.

### The Direct Debit Guarantee

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change, Birmingham Midshires will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Bank of Scotland plc trading as **Birmingham Midshires** or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.



Please complete the Direct Debit Instruction (below) and write in your Full Name.

## For Repayment of your Mortgage

Please complete

Your Full Name

For Office Use Only

Mortgage Application/Account Number

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

Please fill in parts 1 to 4 to tell your Bank or Building Society to make payments direct from your account

**Birmingham Midshires, PO Box 81, Wolverhampton WV9 5HZ**



1) The full postal address of your Bank or Building Society branch:

The Manager,  Bank or Building Society

Number & Road

District

Town or City

County  Postcode

2) Name(s) of account holder(s)

3) Bank or Building Society account number

4) Branch Sort Code (shown in the top right hand corner of your cheque)  -  -

Banks and Building Societies may refuse to accept instructions to charge Direct Debits on certain types of account

Originator's Identification No.        
No acknowledgement required.

Reference Number (Mortgage Account No.)

Instructions to your Bank or Building Society:

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

Signature

Signature

Date

## Important Customer Information

Application number (if known):

**This document sets out the statements you make by applying for your mortgage and upon which we intend to rely. For your own benefit and protection everyone applying for the mortgage should read this document carefully. If you do not understand any point please ask for further information.**

### I/we acknowledge:

Birmingham Midshires reserves the right to reject my/our application, or withdraw their offer, without giving any reason.

no person (other than an employee of Birmingham Midshires) is empowered to make any representations or give any undertaking, on behalf of Birmingham Midshires in relation to the mortgage applied for, and Birmingham Midshires shall not be found liable for such representation or undertaking.

that Birmingham Midshires and its Valuer accept no responsibility for the accuracy of the mortgage valuation report. Where a mortgage valuation is requested, this may be carried out by a Valuer employed by a member of the Lloyds Banking Group, or by an independent panel valuer who is not an employee of a member of the Lloyds Banking Group at my cost.

that the Mortgage Valuation Report is not a Building Survey or a Survey and Valuation. If advice about the structural condition of the property is required, a Building Survey or Survey and Valuation must be obtained.

that if the Automated Valuation Model (AVM) option is selected, I/we will not receive a valuation report.

that the valuation fee will not be refunded once the valuation has been carried out.

that Birmingham Midshires will use a credit scoring or other automated decision making system when assessing my/our application.

that Birmingham Midshires, Credit Reference Agencies and Fraud Prevention Agencies will also use the records for statistical analysis about credit and about insurance and fraud.

that in order to detect and prevent mortgage fraud, the information provided in the application will be checked with and recorded by a fraud prevention agency. If false or inaccurate information is provided, and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. Birmingham Midshires and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities;
- managing credit and credit related accounts or facilities;
- recovering debt;
- checking details on proposals and claims for all types of insurance;
- checking details of job applicants and employees.

Please contact Birmingham Midshires at Birmingham Midshires Fraud Prevention Team, Birmingham Midshires, PO Box 81, Pendeford Business Park, Wobaston Road, Wolverhampton WV9 5HZ, if you want to receive details of the relevant fraud prevention agencies. Birmingham Midshires and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

that searches will be made for similar applications that I/we have made to other lenders and if fraud is suspected, other relevant details will be shared with those lenders.

that this information may be used by other entities making financial or credit related decisions.

### I/we agree:

that if a third party intermediary submitted this application on my/our behalf, Birmingham Midshires may liaise with them about any issues connected with my mortgage application and my mortgage, including any complaint about my mortgage application or mortgage unless otherwise instructed in writing.

that Birmingham Midshires may request additional information or confirmation of information provided in my/our application.

that Birmingham Midshires may, without notice, transfer or assign, either in whole or in part, any loan, mortgage or policies of life assurance or other security made in connection with this application to any company, person or body.

that in considering the application Birmingham Midshires will search my/our records, including previous and subsequent names of parties to an account, at Credit Reference Agencies who will add details of the search and this application to my/our record.

that Birmingham Midshires will give details of my/our account, including previous and subsequent names of parties to an account, together with details of the conduct of my/our account to Credit Reference Agencies. Failure to comply with the terms and conditions of the account will result in details being disclosed to Credit Reference Agencies, which will be seen by other organisations that make searches.

that Birmingham Midshires may undertake a search with a credit reference agency for the purposes of verifying my/our identity. To do so the agency may check the details I/we supply against my/our particulars on any database (public or other) to which they have access. A record of the search will be retained.

that Birmingham Midshires may use the information given in this application for credit assessment, including credit scoring, making enquiries and taking references relating to me/us as considered necessary.

that Birmingham Midshires may also pass any information provided in this application form, or relating to this or any subsequent or previous loan to the Council of Mortgage Lenders Possessions Register, Credit Reference Agencies, Fraud Prevention Agencies, any other lender who at any time has a charge over my/our property 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.

that Birmingham Midshires may share information about the property or its value with any member of the Lloyds Banking Group or with third parties for the purpose of providing information to help in valuing properties.

that if this application is for a Regulated Mortgage Contract that I/we have seen, read and understood a copy of the Key Facts Illustration (KFI) applicable to this mortgage application.

that if this application is for a joint mortgage and loan product, references in this document to "account" mean both the mortgage and loan accounts and the application is for both a mortgage and loan.

### I/we declare:

as far as I/we know, the information I/we have given in this application is true, and that if I/we provide any false, inaccurate or misleading information, it may constitute a criminal offence on my/our part which may lead to a criminal prosecution, and imprisonment and/or a fine; further that it may lead to a civil action against me/us for recovery of any losses that Birmingham Midshires incurs.

that when I give you information about another person, I am acting for them with their knowledge and approval. I also have their authority to agree to the processing of their personal details.

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**Making a false, misleading or inaccurate declaration is a criminal offence, and may lead to prosecution of the applicant and/or the financial advisor, resulting in a fine and/or imprisonment. The applicant and/or financial advisor may also face civil action for recovery of any losses that Birmingham Midshires incurs.**

### IMPORTANT – USE OF YOUR INFORMATION

To see how we use your information and how to give your consent, please read the privacy statement on our website [www.bmmortgages.co.uk/security/bm\\_security/privacy\\_policy/](http://www.bmmortgages.co.uk/security/bm_security/privacy_policy/) or ask for a printed copy of this.

We will search credit reference and fraud prevention agencies to check your identity, credit status and help us make decisions. For this application, we will assess you on your own (except for another party to this application). By submitting the application, you declare that your financial associate's finances will not affect our decision. We check your declaration and may decline the application if it is inaccurate. If false or inaccurate information is provided and fraud is identified, details will be passed to these agencies to prevent fraud and money laundering. We are able to provide you with further details explaining how the information held by fraud prevention agencies may be used by reading the privacy statement at [www.bmmortgages.co.uk/security/bm\\_security/privacy\\_policy/](http://www.bmmortgages.co.uk/security/bm_security/privacy_policy/)

We will use your information to contact you by mail, telephone, email, SMS or otherwise about other products and services that may be of interest to you. If you do not wish to receive this information, please visit [www.bmmortgages.co.uk/security/bm\\_security/privacy\\_policy/](http://www.bmmortgages.co.uk/security/bm_security/privacy_policy/) for details on how to opt out of this service.

We may pass your details to our chosen general insurance provider, Legal and General, who may contact you to discuss Buildings and Contents Insurance and Accident, Sickness and Unemployment cover. Legal and General are authorised and regulated by The Financial Services Authority.

**By signing your application, you agree that we can use your information in the ways described.**

#### First Applicant

Signature(s):

Date

 (dd/mm/yyyy)

#### Joint Applicant

 (dd/mm/yyyy)



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Registered Office: The Mound, Edinburgh EH1 1YZ.

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