



Transfer of Equity Application Form

ACCOUNT NUMBER

Please complete

NAMES OF EXISTING BORROWERS:Title Mr Mrs Miss Ms Other First Name(s) Surname Title Mr Mrs Miss Ms Other First Name(s) Surname

The Administration fee must be paid when you return the completed application form.

This fee cannot be added to your mortgage account.

1

Intermediary InformationPlease complete **all** relevant sections

Decision in principle reference number: (if applicable)

Name of Financial Advisor

Company Name

Address

Contact Name

Telephone number
(including area code)Fax number
(including area code)

E-mail address

All e-mails to and from Birmingham Midshires are sent and received via an unsecure e-mail system. This means that unauthorised parties may obtain access to messages.

Any e-mail sent by Birmingham Midshires will be restricted to a minimum of information such as an application number and a brief message stating that the application is proceeding to the next stage. The Data Protection Act 1998 restricts the amount of information we can disclose in e-mail messages.

FSA Registration number

Note: we will not accept applications (including Buy to Let) from non-FSA regulated companies/intermediaries.**To be completed with details of marketing company/mortgage club membership/network/branch/principal.***(Please note: Details of only one company should be included)*

Name of Financial Advisor

Company Name

Address

Contact Name

Telephone number
(including area code)Fax number
(including area code)**Please provide FSA number, together with any other membership details: (if applicable)**

FSA number

Other (please specify)

To be completed if you have authority to obtain references on behalf of BM (if you are a packager)*(Please note: Details of only one company should be included)*

Name of Financial Advisor

Company Name

Address

Contact Name

Telephone number
(including area code)Fax number
(including area code)

FSA number

Level of Service:

Please ✓ the appropriate box.

Advised

Non-advised

Broker Declaration

Will you be charging the customer a fee for arranging this mortgage?

If more than one fee being charged, please complete additional fees details in additional information section.

Please state reason for fee:

Broker Fee

Packager Fee

Mortgage Club Fee

How much is the customer paying?

Is this fee:

Actual fee

Current fee

Estimated fee

When is this fee payable?

Prior to application submission

On application submission

At the start of the loan

Who is the fee payable to?

Is the fee refundable?

Under what circumstances would the fee be refunded to the customer?

Yes

No

£

i.e. the amount will not change

which may be subject to change

which may be subject to change

Yes

No

If the mortgage offer is not obtained

If the loan does not complete

Only if declined by the lender

Other (this text will appear on the KFI)

Have you seen all customers face to face?

Yes

No

Have you provided the customers with an IDD?

Yes

No

Broker Declaration.

I confirm that I am acting on behalf of the applicants and have their permission to access their information.

I confirm that, to the best of my knowledge and belief, the information contained in this application is true.

Broker Signature

Date

Name (please print)

Thank you for your recent enquiry. **Please read** the details given below very carefully prior to completing the Transfer Application.

You will need to complete a Transfer Application Form if:

1. If you are adding a person to the mortgage.
2. You are removing someone from the mortgage.

Important Note: Person(s) wishing to remain on the mortgage should also complete this application form.

Personal Details

In this section, we need information about all the people who are applying for a mortgage. If there are more than two applicants, you will need a second application form.

	First Applicant	Joint Applicant
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="checkbox"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="checkbox"/>
First name(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Previous/former names <i>i.e. maiden name</i>	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/> (dd/mm/yy)	<input type="text"/> / <input type="text"/> / <input type="text"/> (dd/mm/yy)
Nationality	<input type="text"/>	<input type="text"/>
Status	Married <input type="checkbox"/> Single <input type="checkbox"/> Civil Partnership <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Divorced / dissolved a Civil Partnership <input type="checkbox"/>	Married <input type="checkbox"/> Single <input type="checkbox"/> Civil Partnership <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Divorced / dissolved a Civil Partnership <input type="checkbox"/>
Number of dependants	<input type="text"/> Ages	<input type="text"/> Ages
Present address	<input type="text"/> Postcode <input type="text"/>	<input type="text"/> Postcode <input type="text"/>
Telephone <i>(including ex-directory)</i>	Home <input type="text"/> STD <input type="text"/> Work <input type="text"/> STD <input type="text"/> Is it OK to contact you at work? <input type="checkbox"/> Yes <input type="checkbox"/> No Mobile <input type="text"/> E-mail <input type="text"/>	Home <input type="text"/> STD <input type="text"/> Work <input type="text"/> STD <input type="text"/> Is it OK to contact you at work? <input type="checkbox"/> Yes <input type="checkbox"/> No Mobile <input type="text"/> E-mail <input type="text"/>
Date moved to present address	<input type="text"/> / <input type="text"/> / <input type="text"/> (dd/mm/yy)	<input type="text"/> / <input type="text"/> / <input type="text"/> (dd/mm/yy)
If you have lived at your current address for less than three years, please give your previous address and postcode	<input type="text"/> Postcode <input type="text"/>	<input type="text"/> Postcode <input type="text"/>
If the Transfer is for a Buy to Let property, please confirm address	<input type="text"/> Postcode <input type="text"/>	<input type="text"/> Postcode <input type="text"/>
Name of your bank	<input type="text"/>	<input type="text"/>
Your account number	<input type="text"/>	<input type="text"/>
Bank sort code	<input type="text"/>	<input type="text"/>
* Have you ever been declared bankrupt?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
* Have you ever had any County Court Judgements? (CCJ's)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

If you have answered 'Yes' to questions marked *on the previous page, please give details below:

Type of Judgement	Date	Amount	Reason	First, second or both applicants?

Additional Information

We aim to provide you with a quick decision on your request, and to help us achieve this, we need to have some background information. Please assist us by completing the following as fully and accurately as possible.

Please tick as appropriate and be sure to read the whole question.

Have you been making the mortgage payments solely from your own resources?

Yes No

If YES, please state for how long

Years Months

If NO, please provide details of the person who has been assisting you:

Name

Relationship

Basis of contribution
(e.g. maintenance)

How much of the payment
have you been responsible for?

%

Is the person wishing to be released from the mortgage currently living at the property?

Yes No

If YES, is it their intention to leave the property before completion of the transfer?

Yes No

If NO, when did he/she leave?

/ / (dd/mm/yy)

Is the person wishing to be released currently receiving any income?

Yes No

If YES, please state (if know):

Source of income:

Amount:

£

Reason for transfer:

Has a Court Order been made to transfer the property?

Yes No

If so, when?

/ / (dd/mm/yy)

Has the title to the property already been transferred?

Yes No

Employment and Income Details

If employed,
Name and address of
employer

If Self-employed,
Trading name and
address

Occupation

Job title

Contact name

Telephone
(including area code)

Fax number
(including area code)

Payroll number

State if you are:

Employed Self employed Shareholding
of business %

Permanent Temporary Contract

Retired Seasonal

Start date of employment /
business / contract

(dd/mm/yyyy)

End date of contract

(dd/mm/yyyy)

Are you related to your
employer?

Yes No

Joint Applicant

Postcode

Employed Self employed Shareholding
of business %

Permanent Temporary Contract

Retired Seasonal

(dd/mm/yyyy)

(dd/mm/yyyy)

Yes No

If currently or previously self-employed, or related to employer, please provide external accountants' details below.

If employed less than 12 months or self-employed less than 2 years, give name and address of previous employer(s).

First Applicant

Name and address

Postcode

Nature of business

Occupation

Contact name

Telephone
(including area code)

Fax number
(including area code)

Joint Applicant

Postcode

If currently or previously self-employed, or related to employer, please provide external accountants' details.

First Applicant

Name and address of
accountant

Postcode

Telephone
(including area code)

Fax number
(including area code)

Joint Applicant

Postcode

Status income

Employed: This section should only be completed where applicant is confirming income.

IMPORTANT: If you hold more than 33% of shares in your company, we will assess your application on a self-employed basis.

Please breakdown income as per categories listed. Please note all income listed will be included in the income multiples.

	First Applicant	Joint Applicant
PAYE Basic income per annum	£ <input type="text"/>	£ <input type="text"/>
PAYE overtime	£ <input type="text"/>	£ <input type="text"/>
PAYE bonus	£ <input type="text"/>	£ <input type="text"/>
PAYE commission	£ <input type="text"/>	£ <input type="text"/>
Additional duty hours	£ <input type="text"/>	£ <input type="text"/>
Disability	£ <input type="text"/>	£ <input type="text"/>
DSS Unemployed	£ <input type="text"/>	£ <input type="text"/>
Investment income	£ <input type="text"/>	£ <input type="text"/>
Maintenance	£ <input type="text"/>	£ <input type="text"/>
Mortgage subsidy	£ <input type="text"/>	£ <input type="text"/>
Nursing banks	£ <input type="text"/>	£ <input type="text"/>
Shift allowance	£ <input type="text"/>	£ <input type="text"/>
Town, area or car allowance	£ <input type="text"/>	£ <input type="text"/>
Trust income	£ <input type="text"/>	£ <input type="text"/>
Working Tax credit	£ <input type="text"/>	£ <input type="text"/>
Attendance allowance	£ <input type="text"/>	£ <input type="text"/>
Industrial Injuries Disability allowance	£ <input type="text"/>	£ <input type="text"/>
Child Tax credit	£ <input type="text"/>	£ <input type="text"/>
Pension, please specify	<input type="text"/>	<input type="text"/>
	£ <input type="text"/>	£ <input type="text"/>
Benefit, please specify	<input type="text"/>	<input type="text"/>
	£ <input type="text"/>	£ <input type="text"/>
Total Income	£ <input type="text"/>	£ <input type="text"/>

If Self-employed please insert the figures for the last three years together with a projected figure for the current year.

	Projection	Year ending Month Year	Year ending Month Year	Year ending Month Year
Gross profit – 3 years				
Net profit – 3 years				
Applicants share of net profit / dividend				
Applicants salary if controlling Director				
Trading style (e.g. sole trader, partnership)?	<input type="text"/>	<input type="text"/>		

Self-certification

This section should only be completed by applicants self-certifying their income.

IMPORTANT: If you hold more than 33% of shares in your company, we will assess your application on a self-employed basis.

Please breakdown income as per categories listed. Please note all income listed will be included in the income multiples.

	First Applicant	Joint Applicant
PAYE Basic income per annum	£ <input type="text"/>	£ <input type="text"/>
PAYE overtime	£ <input type="text"/>	£ <input type="text"/>
PAYE bonus	£ <input type="text"/>	£ <input type="text"/>
PAYE commission	£ <input type="text"/>	£ <input type="text"/>
Latest year net profit share / income	£ <input type="text"/>	£ <input type="text"/>
Pension	£ <input type="text"/>	£ <input type="text"/>
Maintenance	£ <input type="text"/>	£ <input type="text"/>
Investments	£ <input type="text"/>	£ <input type="text"/>
Benefits	£ <input type="text"/>	£ <input type="text"/>
Rental *	£ <input type="text"/>	£ <input type="text"/>
Mortgage subsidy	£ <input type="text"/>	£ <input type="text"/>
Nursing banks	£ <input type="text"/>	£ <input type="text"/>
Shift allowance	£ <input type="text"/>	£ <input type="text"/>
Town, area or car allowance	£ <input type="text"/>	£ <input type="text"/>
Additional job	£ <input type="text"/>	£ <input type="text"/>
Trust income	£ <input type="text"/>	£ <input type="text"/>
Total Income	£ <input type="text"/>	£ <input type="text"/>

*Rental income declared must be net of all investment mortgage payments.

Valuation

A new valuation may be required. We will advise you if it is necessary.

Repayment Vehicle Details (Please complete the repayment vehicle costs, where the mortgage balance includes any element of interest only. Please also state the repayment vehicle frequency, whether annually, monthly, quarterly, half yearly or weekly)

Repayment Vehicle Type	Repayment Vehicle Cost	Repayment Vehicle frequency	Amount to be repaid
ISA(s)			£
Endowment(s)			£
Pension(s)			£
Other Investment Plan(s)			£
- please specify	<input type="text"/>		
Sale of other property owned			£
Sale of mortgaged property			£
Sale of other assets / business			
- please specify	<input type="text"/>		£
Inheritance			£

Interest only balance £

*** Total £**

* Please note this must match the Interest Only balance stated above.

Further information

Name and address of your solicitor

Postcode

Telephone

Fax number

Please give the name and address of everyone who:

- will live in the property some or all of the time
- is 17 or over; and
- is not an applicant for the mortgage.

Please note that this is not applicable for Buy to Let properties.

Relationship to applicant

Date of Birth

Relationship to applicant

Date of Birth

Relationship to applicant

Date of Birth

Relationship to applicant

Date of Birth

Relationship to applicant

Date of Birth

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

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 complaints 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.

Birmingham Midshires is a division of Bank of Scotland plc.

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/ 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/

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/ 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

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 (dd/mm/yyyy)

Joint Applicant

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 (dd/mm/yyyy)

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

February 2012



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Registered Office: The Mound, Edinburgh EH1 1YZ.

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