

INTERMEDIARY DETAILS:

FSA Registration Number:

Active
INVESTMENTS

Please note:

DATA PROTECTION ACT. Your application will be assessed by the lender using a credit assessment process and by searching the files of credit reference agencies who will record this search. Any details provided by you or relating to your agreement will be held in the lenders computer records. The lender will disclose details about you and your agreement to credit reference agencies who may make them available to subscribing lenders for future credit assessment or fraud prevention. The lender may use these details and may disclose them to others for marketing and other purposes subject to the provisions of the **DATA PROTECTION ACT 1998** if you do not want these details to be used for marketing please inform the lender in writing. Under the terms of the data protection act you have the right to obtain a copy of the information held about you upon payment of the appropriate fee.

Active
INVESTMENTS

To be completed by Intermediary

I have undertaken a detailed assessment of the applicant(s) income and expenditure, and I believe that the applicant(s) will be able to maintain the mortgage payments, including the increased payments after any benefit period has expired. I confirm I have supplied a KFI to the applicant(s) for the mortgage product applied for in this application. If the mortgage term extends into retirement, I confirm that the customer has arrangements in place to enable them to maintain their mortgage repayments in retirement. If the mortgage is to be repaid on an interest only basis I confirm that I have discussed repayment methods with the applicant(s) and that arrangements have been or will be made to repay the capital. I confirm I hold the appropriate permissions from the Financial Services Authority (FSA) for the regulated activities I have undertaken in relation to this application.

Signed:

Print name:

Position:

Name of Firm:

Date:

Any other third parties involved in arranging this mortgage (if any, for example network, introducer)

	Company 1	Company 2	Company 3
Company			
Address			
Postcode			
Adviser's name			
Telephone number			
Fax number			
Contact email address			
FSA registration number			
Appointed Representative FSA firm reference number (if applicable)			
CCL number			
Nature of company (e.g. network, introducer)			
Adviser number (if applicable e.g. for networks)			

If fees are being paid by the applicant in relation to this mortgage, which are not directly payable to the Lender. e.g. broker fee, administration fee, packager application fee, please answer the following:

Company Name			
Name of fee			
Amount of fee	£	£	£
Amount of fee refundable if case does not proceed prior to:	Amount refundable (%) or (£)	Amount refundable (%) or (£)	Amount refundable (%) or (£)
Valuation			
Offer			
Completion			
Other (please state)			

Lender	Product	Period/end date	Type of Mortgage e.g fixed, variable, discounted etc

AIP Number	Initial Rate	Reversionary Rate

Mortgage Purpose

House Purchase

Further Advance

Remortgage

Second Charge

Repayment Options

Please provide details in page 6

Endowment Interest Only Other specify

Pension Repayment Term of Mortgage

For interest only please indicate how you intend to repay the loan at the end of the mortgage:

Savings Investment income Sale of Property Other (Please provide policy details on page 8 if applicable)

Type of Sale

Was the sale advised

non-advised

Commissions

Procurator Fee to be paid to the Intermediary: £

or any other firm(s) involved in arranging the mortgage: £

Mortgage Type

Residential Buy to Let

Self-Certification	please provide detailed explanation below
Proof of income not readily available e.g. commissions, bonus, seasonal, where you have various sources of income. <input type="checkbox"/>	
Self Employed/Contractor <input type="checkbox"/>	
Investment Income <input type="checkbox"/>	
Where there is a deadline <input type="checkbox"/>	
Other (please provide full details) <input type="checkbox"/>	

Status

Full Status Self-Certification

Mortgage Payment Protection, TO BE SIGNED BY APPLICANTS

In view of the reduction of state benefits to mortgage borrowers who become ill or unemployed, it is strongly recommended that you consider a payment protection plan. **Please complete if you are not taking a payment protection policy accessed through the Lender:** I/We confirm that I/we do not wish to take a payment protection policy via the Lender. I/we are aware of my/our continued obligation to make mortgage payments in the event that I/we are unable to work through sickness or redundancy.

Signed Applicant 1 _____ Date _____ Signed Applicant 2 _____ Date _____

If there are more than two applicants, completion of a second application form is required (omitting property details)

Personal Details

	First Applicant	Joint Applicant
Surname Mr/Mrs/Miss/Ms/Other		
Previous/Former Names		
Forename (s)		
Marital status:- if separated or divorced has a settlement been agreed? Please give details use additional information section if necessary.		Relationship to first applicant
Gender		
Number and age of dependents		
Nationality		
Do you have diplomatic immunity		
Main country of residence		
How long have you lived in the UK?		
Date of birth		
Present address		
	Postcode	Postcode
Telephone numbers (include STD code)	H W	Home Work
E Mail addresses		
How long have you resided at this address?	Years Months	Years Months
Residential status (Homeowner/Tenant/Other)		
Do you have a mortgage on this or any other property?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Do you own any other residential property?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Previous address (es) covering the last three years (if less than three years complete the additional information section if necessary)		
	Postcode	Postcode
	Years Months	Years Months
Residential status (Homeowner/Tenant/Other)		
Will the mortgage be for the exclusive benefit of all named applicants?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Have you any convictions by a court whether civil or military for offences other than minor motoring offences which are not spent convictions within the meaning Rehabilitation of Offenders Act 1974 or have you ever been subject to penalties for tax evasion?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Have you ever had a County Court Judgement or any other court order for non payment of a debt made against you ?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Have you had a cumulative total of 3 months or more arrears on any secured or unsecured loan at any time in the last 2 years or had a property repossessed credit declined or been declared bankrupt or entered into any arrangement with creditors?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Have any mortgage/rental payments ever been in arrears?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>

Employment details

	First Applicant	Joint Applicant
Employers name		
Contact name for reference		
Employers address		
	Postcode	Postcode
Telephone numbers (inc std code)		
Fax number		
How long have you worked for the above?	Years Months	Years Months
Is employment permanent or contract?		
If contract for how long?	Years Months	Years Months
Nature of business		
Job title		
How many jobs do you currently have?		
What is your anticipated retirement age?		
Staff number		
Percentage shareholding or partnership interest?	%	%
Previous employers name and address (Three years period required continue at additional information section if necessary)		
	Postcode	Postcode
Nature of employment		
Job title		
How long did you work for the above?	From: Month: Year: To: Month: Year:	From: Month: Year: To: Month: Year:

Self employed details

	First Applicant	Joint Applicant
Name of business		
Nature of business		
Business address		
	Postcode	Postcode
How long business owned by applicant? (If less than three years details of previous business/employment required.) If necessary continue at additional information section.	Years Months	Years Months
Are you self employed/Contract worker/Controlling Director?		
Is your business Ltd. Co/Partnership/Sole Trader?		
Percentage shareholding or partnership interest	%	%
Name and address of your accountant		
	Postcode	Postcode
Certified/chartered		
Telephone number (inc STD code)		
Fax number		

Income details

(All applicants to complete) Make sure you can afford your mortgage if your income falls

	First Applicant	Joint Applicant
Gross Basic income last three years net profit or remuneration p.a.	£	£
Overtime	£	£
Bonuses	£	£
Commission	£	£
Are you self certifying your income?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Tax Reference number and Tax District		
National Insurance Number		

If the mortgage term extends beyond retirement age, please provide details of how you propose to maintain mortgage payments in retirement or any other intended arrangement:

Outgoings

	First Applicant	Joint Applicant
Current rent or mortgage payments	£ per month	£ per month
Names and address of current Mortgagee or Landlord		
	Postcode	Postcode
Telephone number (inc STD code)		
Fax Number		
Existing mortgage account number		
Have you previously owned a property?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Give details of all previous mortgages covering the last three years on current or previous property (ies). If a tenant, provide details of previous landlord covering the last 12 months		
	Postcode	Postcode
	Years Months	Years Months
(Continue at additional information section if necessary)		
Previous Mortgage account number		
Name and address of your Bank		
	Postcode	Postcode
Telephone number (inc STD code)		
Bank account number		
Bank sort code		
How long have you had this account?	Years Months	Years Months
Is it a current account?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Credit card and store cards held? (Please give details)	Type of card Credit limit Balance Outstanding	Type of card Credit limit Balance Outstanding
	£ £	£ £
	£ £	£ £
	£ £	£ £
	£ £	£ £
	£ £	£ £
	£ £	£ £
	£ £	£ £
Are you liable for maintenance/alimony/child support payments?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
If "YES" show annual amount £	£	£

Both applicants Any credit agreements, and second/subsequent charges on your property

Applicant name	Lenders name	Account number	Contract Dates From To	Loan amount	Monthly payment	If loan, secured, please give lenders address If not please state "UNSECURED"
1				£	£	
2				£	£	

Are any of these loans/agreements to be repaid at completion If yes, indicate which ones

YES NO

Property details it is important that your Postcode is stated accurately for insurance purposes

Address of property to be mortgaged		Postcode
Present owner's name and address		
Postcode	Telephone number (STD code) ()	
Is it a private sale?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
Are you purchasing from a relative?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
Selling agent's name and address		
Telephone number (STD code) ()		

State contact name and address for Valuer to gain access to inspect property:-	
Telephone number (STD code) ()	

Please fully describe the type of property (e.g. house / bungalow / purpose built or converted flat / maisonette and whether detached / semi-detached or terrace if applicable)

Age of property years if new, state whether in course of construction YES NO

Construction of property
 Stone walls Brick walls Other (specify)
 Tiled roof Slate roof Other (specify)

If flat or maisonette, please state:- which floor in block number of floors in block

Accommodation Number of:-

Habitable Rooms	Reception(s)	Bathroom(s)	Kitchen(s)	W.C.(s)	Bedroom(s)	Garage(s)
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Tenure:- Feuhold Freehold Leasehold Commonhold If leasehold, unexpired term of lease years

If Feuhold - Chief rent £ FEU duty fee £ Ground rent £ per Service charge £ per

Where the property is under 10 / 15 years old, is there a valid NHBC/Foundation 15 certificate? YES NO State which

Was the property architect supervised? YES NO

Has the property been extended or altered in the last 10 years? YES NO

Will the property be your primary residence? YES NO if "NO" specify

Do you intend to let any part of the property? YES NO if "YES" specify

If the property is to be let, will the property be let to a relative? YES NO If so what is the relationship?

Will any business be carried out on the property? YES NO if "YES" specify

If the property is a new construction, will you receive discounts or incentives as part of the purchase? (Please give details and amounts) YES NO if "YES" specify

Right to Buy or Rent to Mortgage? YES NO discount £

Was property previously owned by a Local Authority? YES NO if "YES" state and expire date

Does the property have agricultural restrictions? YES NO

Will you or your immediate family occupy at least 40% of the property? YES NO

Do you want the lender to instruct the solicitor on your behalf? YES NO

If you are Remortgaging

Date of purchase	<input type="text"/>
Original purchase price	£ <input type="text"/>
Original mortgage	£ <input type="text"/>
Current mortgage outstanding	£ <input type="text"/>
Are there any 2nd charges?	YES <input type="checkbox"/> NO <input type="checkbox"/>
Will 2nd charges be repaid on completion?	YES <input type="checkbox"/> NO <input type="checkbox"/>
Has the mortgage been D.W.P. assisted in the last 12 months?	YES <input type="checkbox"/> NO <input type="checkbox"/>
Has the property suffered from subsidence?	YES <input type="checkbox"/> NO <input type="checkbox"/>
Purpose for which additional finance is required? N.B. Documentary evidence of the purpose of additional finance may be required	<input type="text"/>

If you are Purchasing

Are either of you First Time Buyers?

1st Applicant YES NO 2nd Applicant YES NO

In whose name(s) will the property be purchased?

On completion will there be any other loans secured against this or any other property (if "YES" give details) YES NO

Is your existing property being sold? YES NO
Selling price £ Existing mortgage(s) £

Is your existing mortgage being redeemed upon completion? YES NO

Are you applying for a bridging loan? YES NO
If "YES", please give details

Other Occupants

Details of all persons aged 17 or over (other than applicants) who will occupy the property. If necessary continue at additional information section.

Name(s)	Date of birth	Relationship to applicant
<input type="text"/>	<input type="text"/>	<input type="text"/>

Loan Details

Purchase price or if it is a remortgage give the Estimated Value	£ <input type="text"/>	Loan required	£ <input type="text"/>
Is the balance between the loan and purchase price/value, stamp duty, Solicitors and Surveyors fees to be met from your own resource without further borrowing? (if "NO" give details)	YES <input type="checkbox"/> NO <input type="checkbox"/>	<input type="text"/>	
Are you purchasing an Equity Share?	YES <input type="checkbox"/> NO <input type="checkbox"/>		
Are you a leaseholder purchasing the freehold?	YES <input type="checkbox"/> NO <input type="checkbox"/>		
Are you applying to any other lender for a loan? (if "YES" give details)	YES <input type="checkbox"/> NO <input type="checkbox"/>	<input type="text"/>	
Have you ever had a mortgage on this or any other property refused? (if "YES" give details)	YES <input type="checkbox"/> NO <input type="checkbox"/>	<input type="text"/>	

Solicitors/Licensed Conveyancers

Sole Practitioners may not be instructed by the lender

Name of firm	
Address	Post code
Telephone number ()	DX number (if known) Fax (if known)
Person dealing	

Please note that the lender reserves the right to instruct its own solicitor. In such cases the lender can advise on obtaining an Estimate of the Cost, which will be payable by you.

Life Policy Details

Give details of all existing policies which you wish to use in connection with the mortgage

Name of company	Type of policy	Policy number	Person(s) assured	Guaranteed minimum death benefit	Maturity date	Monthly Premium
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Property Insurance

Buildings insurance is required as a condition of the loan.

If your Broker is arranging Buildings and Contents insurance on your behalf, please tick box

The Building Insurers require disclosure of any facts which could influence the assessments and / or acceptance of an insurance proposal. This is important since failure to disclose such facts could lead to the insurance proposal being invalidated.

(1)	Have you or any member of your family residing with you;			If "Yes" give details
(a)	any convictions by a court whether civil or military for offences (other than minor motoring offences) which are not "spent convictions" within the meaning of the Rehabilitation of Offenders Act 1974; or have been subject to penalties for tax evasion	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
(b)	had any buildings or personal insurance declined, cancelled or had special terms imposed	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
(c)	made a claim within five years within any of the insurance types mentioned at (b) above	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
(d)	been charged with any offence other than a driving offence	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
(e)	suffered any loss or damage in the last 5 years irrespective of a claim	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
(2)	Will the property be left unoccupied for more than one month continuously in any year	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
(3)	Will the property be unoccupied during the day time	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
(4)	Was any Single Premium Insurance Policy sold with the mortgage	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
(a)	If YES, the Insurance Premium amount £ <input type="text"/>	Is this to be added to mortgage loan	YES <input type="checkbox"/>	
(b)	The name of the Insurer <input type="text"/>			
(c)	The term of the Insurance Policy <input type="text"/>			
(5)	Has the property insurance relating to the property to be mortgaged been sold at a distance, that is by telephone, post, facsimile or Internet?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
(6)	Has the property or surrounding area been affected by subsidence, settlement or land slip?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
(7)	Are you aware of any past or existing structural damage to the property to be insured?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
(8)	If the property has been underpinned or provided with any other means of structural support, are any other guarantees available?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
(9)	Will the property be used in any way for trade, professional or business purposes?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
(10)	Will the property be lived in by anyone other than you or your family?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	

If the answer is YES to any of these questions or you are in doubt whether facts are material, please provide full details. The answers you have given to these questions will usually provide sufficient information to enable the insurers to consider whether to provide cover or not. However, because no list of questions is exhaustive please consider carefully whether or not there is any other material information which you should disclose. Failure to disclose all material facts may result in you being quoted the wrong terms, a claim being rejected or reduced, or the policy being invalid. You should keep a copy of all letters and information supplied for the purpose of entering into this insurance contract. Duty of disclosure is a continuous duty arising at the beginning of the insurance, throughout the duration of the policy and at renewal.

Insurance fraud is placing an ever-greater burden of cost on Insurers and on their customers. To deal with this problem, Insurers have set up a register of information on insurance claims. If you make a claim, the information you provide on the claim form may be included on the register, along with the information on your insurance policy application form and any other relevant information that we may have. The Insurer may also consult the register when processing your claim.

The combined Buildings & Contents insurance can be arranged for you by the lender (contents insurance may not be arranged by certain Lenders). Buildings must be insured for the figure recommended by the valuer. If you believe this to be inadequate please advise us.

DETAILS WILL BE ISSUED BY THE LENDER AT A LATER DATE, PLEASE READ THE CONDITIONS CAREFULLY AND NOTE ANY LIMITS ON THE MAXIMUM COVER AVAILABLE.

If you wish to insure the building only, please tick box

As the borrower you need to make appropriate insurance arrangements and if not arranged through the lender must be approved by the lender (for which there may be a charge). A copy of this application form is available to you on request along with the policy booklet. This notice may be shown to anyone who has an interest in the property insured under the policy.

I/we understand that you may ask for information from other insurers to check the answers I/we have provided.

The Insurer may pass your personal data to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect your personal data, but in all cases the Insurer will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.

Application Fee

Application Fee cheque enclosed for £ Please make cheques payable to Active Investments. Credit card payments are acceptable

This application fee is non-refundable once a valuation has been carried out.

Declaration

PLEASE NOTE THAT TERMS AND CONDITIONS OF THE LOAN WILL BE NOTIFIED TO YOU BY THE LENDER WITH ANY MORTGAGE OFFER

Please note that if the application form is incomplete or you opt out under the Data Protection Act 1998 then Active Investments or the Lender may not be able to proceed with the application.

You must read this declaration carefully and then sign at the end. Active Investments recommends that you check the completeness and accuracy of forms where completed on your behalf before adding your signature.

To Active Investments and the Lender, its agents, its successors and assigns and those deriving title through it.

1. I/We declare and agree that:

I am/We are 18 years of age or over.

I/We have personally completed this application form, or if completed by someone else, have read and checked every answer.

The information given in this application is true to the best of my/our knowledge and belief and should the mortgage be made such information, including the provisions of this declaration, will form part of the terms of the mortgage. I/We have disclosed any additional information which is material to my/our application. If any such information is incorrect, I/we undertake to make good any loss that the Lender may suffer by acting in reliance on any such information. It is understood that additional information may be requested and that prior to completion of the mortgage I/we undertake to notify the Lender in writing of any change in my/our circumstances which affects (or may affect) the information supplied. I/We understand that if I/we or another party falsifies any information in connection with this mortgage application, the mortgage offer may be withdrawn or cancelled. I/We accept that the Lender and/or its agents may withdraw, revise or cancel any mortgage offer without stating a reason.

2. I/We understand that failure to comply with the terms and conditions of my/our mortgage will result in the Lender and/or its agents, disclosing my/our details to credit reference agencies and being used by the other lenders for credit assessment and that my/our details may be used for debt or tracing.

3. I/We consent to inquiries of any persons being made, either in writing, on the telephone or in electronic form and I/we authorise the Lender and/or its agents to disclose any information provided by me/us on this application or about the operation and conduct of my/our mortgage to third parties including but not limited to credit reference agencies (eg Experian, CIAS, Cifas and Equifax Europe Limited), fraud prevention agencies, current and previous lenders, employers, landlords, accountants, bankers, Land Registry, the Inland Revenue and/or Council of Mortgage Lenders Possessions Register. Any costs incurred in so doing will be my/our responsibility.

4. I/We authorise the Lender and/or its agents when making its inquiries to use appropriate statistical techniques including credit scoring for assessing my/our application and that my/our information may be processed automatically. I/We understand credit searches may be carried out in the name of another mortgage lender ("Business Partner") with whom the Company has an arrangement to transfer the mortgage, and that the search details will be recorded on my/our credit history. I/We also understand that my/our application may be evaluated using the credit scoring system of the Lender and/or its agents.

5. I/We accept that the information given in this application forms the basis of a proposal by me/us to an insurance company for either buildings insurance or where applicable, buildings and contents insurance in respect of any maximum advance indemnity and that any information required by an insurance company may be given to it by the Company or its agents. I/We consent to the information given in this form being used by the Company, its agents or an insurance company for the purposes of providing me/us with a quote for Mortgage Payment Protection Insurance Cover.

6. I/We agree that the lender may, without notice, transfer or assign, either in whole or in part any loan, mortgage or security for the repayment of any loan or mortgage made in connection with this application to its successors and assigns which include, without limitation, its legal and equitable assigns whether by way of absolute assignment or by way of security only and those deriving title under it or them. I/We understand that the lender may provide details of my/our account to prospective successors and/or assigns in order that they may conduct due diligence checks prior to any transfer taking place. I/We understand that such checks may involve my/our personal data being passed to third parties, including, but not limited to, credit reference agencies for the purpose of quality analysis.

7. I/We understand that if a mortgage offer is made, the Lender will instruct a Solicitor or a Licensed Conveyancer (at the Company's discretion) to act on its behalf and that I/we will be responsible for the Lenders legal costs and disbursements whether or not the mortgage is completed. I/We authorise my/our Lender and/or its agents, to disclose to the Solicitor, Licensed Conveyancer, any information relating to this application and the mortgage. I/We give up any right to claim solicitor/client confidentiality or legal privilege in respect of such information.

8. I/We authorise the company to instruct a provider of valuations to carry out a property valuation at my/our cost for the company's own purposes and understand that subsequently any valuation report will not be made available to me/us. I/We understand that in certain circumstance the valuation of the property may be assessed using statistical information and that a provider of valuations may not physically visit the property. I/We understand that no liability whatsoever extends to me/us in respect of the value or the condition of the property.

9. I/We confirm that all payments made in respect of any mortgage granted are made for and on behalf of all applicants detailed in this application, irrespective of the originator of such payments. I/We understand that where a mortgage is made to joint applicants, we will be jointly and separately liable to the Lender for the amount of the mortgage.

10. I/We understand that any person (other than an employee of the Lender) with whom I/we deal in connection with this application (or any related insurance) is not empowered to make any representation or give any undertaking on behalf of the Lender whether in relation to the mortgage applied for (or any related insurance) and therefore the Lender shall not be bound by or be liable for any such representations or undertaking.

Data Protection Act

11. I/We understand that Active Investments, the Lender and/or its agents may also send me/us advertising or marketing material that may be of interest to me/us. I/We understand that if I/we do not wish to receive this material or I/we wish to exercise my/our rights then I/we will write to the Data Protection Officer at Active Investments, 26 Felton Way, Tilehurst, Reading RG31 5DX and/or the Lenders address.

12. Active Investments, the Lender and/or its agents has notified me that it processes "sensitive data" regarding criminal convictions about applicants as part of risk profiling applications and for insurance purposes. I am/We are informed that this information is only used for assessing risk, the eligibility of this application for a mortgage and any contract of insurance. I consent to sensitive data held about me being processed in this manner.

13. I/We authorise Active Investments, the Lender and/or its agents to use my/our information for the purposes of considering my/our application and administering the mortgage, if granted, which information may be passed on to other associated companies within the lenders group of Companies for such purposes.

14. I/We understand that once my/our loan, mortgage or security for the repayment of any loan or mortgage made in connection with this application has been transferred or assigned, the company may obtain information and data from the new lender about my/our loan, mortgage or security for the repayment of any loan or mortgage accounts to assist in statistical research relating to credit scoring or the investigation and resolution of complaints. I/We understand that this information will be obtained from the new lender and I/We consent to the company using my/our data in this way.

15. Where my/our information is passed to companies located outside the European Economic Area, the Lender will ensure that it has an agreement in place, in which those companies give equivalent assurances relating to the processing of information as found in the Data Protection Act 1998. I/We consent to the Lender disclosing my/our personal information in this way.

16. I/We understand that Active Investments, the Lender and/or its agents will record details of my/our application at credit reference agencies and fraud protection agencies who may keep a record of it whether or not this application proceeds. I/We understand that these agencies will link together information in the financial records of my/our financial partners. I/We understand that such linked information will be taken into account in all future applications by either of us and that this linking will continue until a notice confirming separation (known as "disassociation") is successfully filed at these agencies.

* (Sole applicants only) I understand that information held about me by credit reference agencies may already be linked to records relating to one or more of my financial partners. I understand that my application may be assessed with reference to any linked information.

17. Active Investments or the Lender and other organisations to which it may disclose my/our information may use this information to check my/our details with fraud prevention agencies and if I/we give false or inaccurate information and if the Lender suspects fraud, the Lender will record this with these agencies who will make it available to other organisations, individuals and insurance companies, whether or not the mortgage is granted, to:

- help make decisions about credit and credit related services for me/us and members of my/our household.
- help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for myself/ourselves and members of my/our household.
- trace debtors, recover debt, prevent fraud and to manage my/our accounts or insurance policies.
- check my/our identity to prevent money laundering, unless I/we furnish the Lender with other satisfactory proof of identity.
- carry out statistical analysis about credit insurance and fraud.
- provide details of products and services, which they feel, may interest me/us either by way of letter, telephone, fax or email.

18. I understand any telephone calls to do with my application or mortgage may be recorded and monitored for security, quality and/or training purposes.

19. I/We acknowledge that any reservation fee paid to secure funds under a limited issue product, is non refundable.

20. In the event that my/our application is declined or does not proceed before the valuation has been carried out, the application fee paid will be refunded. Refund of the application fees will not be made once a valuation has been carried out. I/We confirm the I/we have been made aware of any potential arrangement fees, and/or redemption interest payable on redeeming all or part of the mortgage and any other costs in connection with this application.

21. I/We authorise the Lender to add to or deduct from the advance any arrangement or acceptance fee, telegraphic transfer fee, maximum advance fee and Higher Lending Charge fee where applicable.

The above declaration sets out why Active Investments, the Lender and/or its agents, require information about you and how such information will be processed. By signing this declaration you will be stating that you have read and understood the information contained in this declaration and will be giving your consent to the use of your personal information for all the purposes referred to above.

22. I/We declare that the property will be used as my/our sole residence and no part will be used for business purposes. I/We further understand not to enter into letting arrangements without prior consent of the lender.

23. I/We understand that the Lender and/or its agents may disclose information to collection agents, to assist in the collection of any arrears and/or administrators to assist in the administration of the mortgage and market research organisations for use for research by the lender or its group of companies.

Declaration CONTINUED

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

25. I/We accept any arrangements made by the Lender for any buildings insurance and authorise the deduction of monthly insurance premiums to be included in the monthly direct debit payable to the Lender.

26. I/We confirm any Additional Security Fee arrangements are for the Lenders benefit only and that I have no right or claim in relation to them.

27. If Payment Protector has been included, I confirm that I have read the product details provided and I am eligible for cover as outlined in the product leaflet.

28. I/We have received and read the Key Facts Illustration (KFI) and Initial Disclosure Document (IDD) provided by the intermediary in respect of this application.

29. I/We understand that the lender may outsource the administration of my/our mortgage account to a third party. I/We authorise the lender to give, send and receive information and personal data to/from any such third party for the purpose of administering my/our mortgage account.

30. I/We understand that the lender reserves the right to revalue the property at any time after completion of the mortgage and, if necessary, reschedule the loan accordingly.

31. I/We understand that the lender,s willingness to make an advance does not imply any representation about the value or condition of the property. I/We understand that the lender,s valuation is not carried out for my/our benefit and confirm that I/we have not relied on it.

32. If any of the information in this form changes prior to the making of the advance. I/we will notify the lender in writing and will not take up the advance unless the lender has previously consented in writing.

33. I/We understand that the company will carry out an identification check on me/us and that the agency who the company will instruct to carry out this check and who supply the company with the results will record details of the check whether or not my/our application proceeds.

34. I/We understand that the introducers in this application are not the agents of the lender.

35. I/We authorise the lender and its agents to make such enquiries in connection with this application as it considers necessary. This includes making enquiries of my/our previous and present employers, lenders, landlords, accountants, bankers, tax office and insurance company. I/we hereby authorise such persons to provide this information to the lender.

36. I/We understand that you will pass the information on this form and about any incident I/We may give details of to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches you may make in connection with this application or any incident, I/We have given details of, IDS Ltd may pass you information it has received from any other insurers about other incidents involving anyone insured under the policy.

37. I/We authorise the lender to disclose information relating to this application and any agreement entered into as a result of this application to all persons in the limited circumstances where such disclosure is necessary, including my/our insurers and the lender's insures (if any), the mortgage broker, valuer or solicitor, or other agent who introduced me/us, any sub-contractors and agents of the lender and any lender for whom the lender may be acting as agent and any other person having a legal right to the information. I/We understand that the lender will keep this information confidential and it will only be shown to other parties in limited circumstances, namely; if it has to do so by law; it is in the public interest or the lender's interest to do so; the recipient is another member of the lender's group; or if I/We have given my/our permission.

38. I/We agree that the lender may search the files of credit reference agencies and the Council of Mortgage Lenders Possessions Register which will keep a record of the search. Details of how I/we conduct the account (including any repossession of the property and any arrears) may be disclosed to these agencies. This information may be used by other lenders in assessing applications from me/us and members of my/our household and for occasional debt tracing and fraud prevention.

39. I/We agree that information about me/us and my/our account may be used by the lender and other companies within the same group as the lender to select products and services of the lender and third parties which they believe I/we may be interested in and that details of such products and services may be sent to me/us. If you do not wish to receive such material or if you do not wish information to be passed to other companies within the lender group, please tick box.

40. I/We acknowledge that the lender is entitled to make such arrangements as it thinks fit with third parties to protect itself against any failure by me/us to pay the mortgage loan, and that any such arrangements will be for the lender,s benefit and not mine/ours. I/we further acknowledge that the lender may pass to such third parties any information contained in this application and this application itself together with any relevant supporting documentation.

41. I/We agree that the lender may store the information I/we have provided to it on computer or in other records. I/We acknowledge that the lender will only use this information for purposes registered under the Data Protection Act 1998 and that I/We may request in writing a copy of the details the lender holds about me/us and shall be supplied with such details upon a written request to the Data Protection Manager at the lender together with the payment to the lender of a £10 fee. I/We certify that the statements and particulars given above and all the information in this form are true and complete and understand that these will form the basis of any mortgage offer.

42. I/We authorise the Lender to make searches about me/us at credit reference agencies who will supply the Lender 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. The Lender may use credit-scoring methods to assess this application and to verify my/our identity. Credit searches and other information which is provided to the Lender and/or the credit reference agencies, about me/us and those with whom I/we are linked financially may be used by the Lender and other companies if credit decisions are made about me/us. This information may also be used for debt tracing and the prevention of money laundering as well as the management of my/our account.

43. I/We authorise the Lender to make such enquiries as it considers necessary in relation to my/our application. To prevent or detect fraud, or to assist in verifying your identity, the Lender may make searches of the Lender group records and at fraud prevention agencies who will supply the Lender with information. Any information I/we provide may be held by the Lender in its computer records and may be shared within the Lender, and passed to financial and other organisations involved in fraud prevention, including National Hunter, to protect the Lender and the Lender,s customers from theft and fraud. This information may be made available to other mortgage lenders where this is done in the interest of fraud prevention. If I/we give the Lender false or inaccurate information and the Lender has reasonable suspicion of fraud, the Lender will record this. The Lender, members of the Lenders group, and other companies may use this information if decisions are made about me/us or others at my/our 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.

44. By stating a financial association with another party, I/we are also declaring that the Lender is entitled to disclose information about my/our joint applicant and/or anyone else referred to by me/us and authorise the Lender to search, link and/or record information at credit reference agencies about me/us and/or anyone else referred to by me/us.

45. Information held about me/us by the Credit Reference Agencies may already be linked to records relating to one or more of my/our partners. For the purposes of this application I/we accept that I/we may be treated as financially linked and my/our application will be assessed with reference to any associated records.

46. I/We agree that where I/we borrow or may borrow from the Lender, the Lender may give details of my/our account and how I/we manage it to credit reference agencies. If I/we borrow and do not repay in full and on time, the Lender may tell credit reference agencies who will record the outstanding debt.

47. I/We have the right of access to your personal records held by credit and fraud agencies. The Lender will supply their names and addresses upon request.

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

49. For Sole Applicants

Information held about you by the Credit Reference Agencies may be linked to records relating to your partner. For the purposes of this application you and your partner are financially independent and you request that your application be assessed without reference to any "associated" records, although you recognise that this may adversely affect the outcome of your application. You believe that there is no information relating to your partner that is likely to affect our willingness to offer financial services to you. You authorise us to check the validity of this declaration with Credit Reference Agencies and if we discover any associated records, which would affect the accuracy of this declaration we may decide not to proceed with the application on this basis.

However, for the purposes of this application you may be treated as financially linked and if you wish for your application to be assessed with reference to any "associated records", please tick this box:

Signature of Applicant 1

Date

Signature of Applicant 2

Date

By signing this application, I/we agree that the Lender can use my/our information in any way described above. I/We certify that the statements and particulars given above and all the information in this form are true and complete and understand that these will form the basis of any mortgage offer.

WARNING: Make sure you can afford your mortgage if your income falls

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