

# Further Advance Application Form

**(Release of equity from existing properties only.  
One application per account/property)**

**Decisions in principle are not available. All fully completed application forms to be submitted by post. Please telephone 08000 30 40 40 if you have any queries or would like to discuss a new application with an underwriter. Credit scoring techniques may be used in assessing the application.**

Thank you for choosing The Mortgage Works

We aim to make the process of applying for a mortgage as simple as possible. To help, we have provided a handy checklist on the last page. Please complete the form in full and ensure that all the supporting documents are attached, otherwise delays may be experienced.

**How to speed up your application:**

- Please use **black ink** and **block capitals** throughout.
- Please ensure you answer all questions, if a question is not applicable write N/A.
- Ensure the Declaration in section 13 is signed by all applicants.
- If you wish to discuss any aspect of the application during processing please telephone on 08000 30 40 40 or email [updates@themortgageworks.co.uk](mailto:updates@themortgageworks.co.uk).
- Please send your completed form to: TMW New Business, The Mortgage Works, Portman House, Richmond Hill, Bournemouth BH2 6EP.

**When we receive the application we will:**

- Arrange for the valuation to be carried out.
- Take up any necessary references.
- Carry out a credit search and any other necessary checks.
- Return the originals of the supporting documentation to you as soon as possible.

Account number to be used for this further advance

Security address   
Postcode

**Please do not write on this page**

## Credit/Debit Card Payment Details

Before you complete this form, please see 'How The Mortgage Works and Nationwide use your information' by visiting [tmwdirect.co.uk/privacy](http://tmwdirect.co.uk/privacy).  
If you're a broker completing this form on behalf of the applicant, please make sure they have understood how their information will be used.

### Only Valuation and Application Fees can be collected by credit/debit card

Date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Applicant's full name	<input type="text"/>
Account number (if known)	<input type="text"/>
Property address including postcode	<input type="text"/> <input type="text" value="Postcode"/>
Reason for payment	Valuation fee <input type="text" value="£"/> Application fee <input type="text" value="£"/>
Total amount	<input type="text" value="£"/>
Customer name (as shown on card)	<input type="text"/>
Card number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Card type	Switch <input type="checkbox"/> Delta <input type="checkbox"/> Solo <input type="checkbox"/> Maestro <input type="checkbox"/> Visa <input type="checkbox"/> Mastercard <input type="checkbox"/> (we do not accept American Express)
Expiry date	<input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> Valid from <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Issue number	<input type="text"/> <input type="text"/> (Switch only)
CVC number (last 3 digits)	<input type="text"/> <input type="text"/> <input type="text"/>
Cardholder's address including postcode (if different from above)	<input type="text"/> <input type="text" value="Postcode"/>
Customer telephone number (inc. area code)	<input type="text"/>

We'll sometimes use this phone number(s) to get in touch with you about your application, or tell you something important about the account.  
If you're a broker completing this form on behalf of the applicant, please ensure they're made aware of this.

Completed by (name)	<input type="text"/>
Signature of cardholder	<input type="text"/>
Intermediary company name	<input type="text"/>
Intermediary company telephone number	<input type="text"/>
Intermediary FCA/PRA firm reference number	<input type="text"/>

#### FOR OFFICE USE ONLY

Account number	<input type="text"/>
Card details keyed by	<input type="text"/>
Transaction Code	<input type="text"/>
Batched by	<input type="text"/>

Please note your valuation fee will be debited from your bank account/credit card before the valuer is instructed. If the payment is declined, an alternative payment will be required and we will not instruct the valuer until this has been received and cleared. Your payment information will be confidentially destroyed once payment has been processed.

**Please do not write on this page**

## Application Exclusions

### The following applications are not acceptable to us

- Regulated Buy to let applications (where a property will be occupied by your client or a member of your client's immediate family, now or in the future)
- Capital raising for business purposes
- If the loan is less than £2,500
- If less than six full monthly payments have been made on the account
- Applications where a second charge will be registered against the property upon completion
- Applications with more than 2 clients
- Applications where the mortgage is in the name of a limited company
- Guarantor applications
- Mortgages where the rental income and/or the assets held by the customer for the repayment of the mortgage are denominated in a currency other than pound sterling (GBP)

Please note, the above list is not exhaustive and should be read in conjunction with our Lending Criteria.

Statement of exclusions read and understood

## Security Exclusions

### All applications are subject to surveyors comments, however the following are not acceptable to us

- Properties not in a lettable condition
- Properties adjoining another property owned by your clients (excluding flats)
- Properties valued, at less than £50,000 (£100,000 for HMO properties)
- Leasehold properties with a lease of less than 70 years at application and 30 at the end of mortgage term. New build properties with a lease term less than 125 years for flats and 250 years for houses
- Commonhold properties
- Freehold flats/maisonettes
- Properties to be used for non-residential commercial use
- Properties built in the last ten years without an acceptable guarantee scheme
- Properties consisting of multiple self-contained units under a single property title.
- Properties containing more than four habitable storeys and/or more than one kitchen.
- HMO properties with more than seven lettable rooms

Please note, the above list is not exhaustive and should be read in conjunction with our Lending Criteria.

Statement of exclusions read and understood

## Applicant Exclusions

### We are unable to assist if your client(s)

- Are over the age of 70 at application and the LTV is over 65%, unless the further advance is for essential/structural repairs to the security
- Are a non-UK resident or have less than 3 years UK address history
- Are expatriates
- Are bankrupt or have been declared bankrupt in the last four years
- Have had a property repossessed in the last six years
- Are seeking a loan over £750,000 (secured against a HMO property)
- Are property developers (a person who owns 25% or more of a business whose principle activity is property development)

Please note, the above list is not exhaustive and should be read in conjunction with our Lending Criteria.

Statement of exclusions read and understood

**IMPORTANT: The Mortgage Works does not lend in these circumstances, if any / part of the exclusion apply to you.**

This section to be completed by the Introducer

First name	<input type="text"/>	Panel number (if known)	<input type="text"/>
Surname	<input type="text"/>	Telephone number	<input type="text"/>
Company name	<input type="text"/>	Fax number	<input type="text"/>
Address	<input type="text"/>	Email address	<input type="text"/>
	<input type="text"/>	Firm FCA/PRA ref. no.	<input type="text"/>
	<input type="text"/>	Appointed representatives	No <input type="checkbox"/> Yes <input type="checkbox"/>
	<input type="text"/> Postcode	Name of principal	<input type="text"/>
Network/Club if applicable	<input type="text"/>	Principal FCA/PRA firm ref. no.	<input type="text"/>
Packager if applicable	<input type="text"/>	Address of principal	<input type="text"/>

Amount of fee or charge the applicant will pay you for arranging this further advance (Enter nil if no fee is being charged)  £

When is fee payable?  
 On application  On completion  Up front

Terms under which a refund will be made

Email address

Telephone number

Fax number

Postcode

On what basis was this mortgage arranged? Advised sale

Who provided the advice?

Face to Face  Phone

I hereby confirm and declare that:

1. I have been instructed by the applicant(s) named in this application to apply for a further advance and to complete this application for and on behalf of them.
2. The information in this application and the answers given are those provided by the applicant(s) and to the best of my knowledge are true. I am aware and I have made the applicant(s) aware that it is a criminal offence to knowingly supply false information to obtain a mortgage.
3. I understand that you will rely on this information when deciding to issue a further advance offer and I will make good any loss that you may suffer as a result of any incorrect or misleading information that I have provided you.
4. I undertake to notify you as soon as I become aware that any information in this application ceases to be true, accurate or complete.
5. I have
  - a) outlined the nature of the mortgage and the product to the applicant(s) and
  - b) explained the nature and amount of the fees payable by the applicant(s) and I have confirmed with the applicant(s) which fees are not refundable even if you do not offer them a mortgage or the further advance does not proceed for any other reason.
6. I have advised the applicant(s) that you may disclose details about the progress of their application, including whether or not it has been granted, and details of any complaints they make prior to completion, to me if I request it.
7. I undertake to provide you with all the documentary evidence that you require to support the information contained in this application.
8. I confirm that all documents provided, whether electronically attached or posted, are genuine copies or photographic images of the original documents that have been seen by me and (where appropriate) my client(s) have authorised me to take and provide you with photographic images of the documents provided.

Signature of Introducer

Print Name

Date

## 1. Application Details

1. Type of Application: Buy to Let  House of Multiple Occupation
2. If you hold any other mortgages with The Mortgage Works, either as a borrower, guarantor or in your company name please provide the account number(s)
3. Is at least one of the borrowers currently resident in the UK or EEA? No  Yes
4. Will the property be used as a residence by the borrower, or a member of the borrower's immediate family, now or at any time in the future? No  Yes

**Applications where the property will be occupied by the borrower or a member of the borrower's immediate family, now or in the future, are not accepted.**

## 2. Applicants' Personal Details

	First Applicant	Second Applicant
5. Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> Other (specify) <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> Other (specify) <input type="text"/>
6. Forenames	<input type="text"/>	<input type="text"/>
7. Surname	<input type="text"/>	<input type="text"/>
8. Age and date of birth	Age <input type="text"/> DOB <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Age <input type="text"/> DOB <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
9. Have you been known by another name?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please state below Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> Other (specify) <input type="text"/> Forenames <input type="text"/> Surname <input type="text"/> From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please state below Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> Other (specify) <input type="text"/> Forenames <input type="text"/> Surname <input type="text"/> From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
10. Current address including postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
Will this be your correspondence address?	No <input type="checkbox"/> Yes <input type="checkbox"/> If no please give details in section 11	No <input type="checkbox"/> Yes <input type="checkbox"/> If no please give details in section 11
How long have you lived here?	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
11. Occupancy type at current address	Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>	Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>
12. Telephone numbers (including area code) – Work – Home – Mobile Please state convenient time to contact	<input type="text"/> <input type="text"/> <input type="text"/> am <input type="checkbox"/> pm <input type="checkbox"/> at home <input type="checkbox"/> at work <input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> am <input type="checkbox"/> pm <input type="checkbox"/> at home <input type="checkbox"/> at work <input type="checkbox"/>
13. Email address	<input type="text"/>	<input type="text"/>
We'll sometimes use this email address and/or phone number(s) to get in touch with you about your application, or tell you something important about the account. If you're a broker completing this form on behalf of the applicant, please ensure they're made aware of this.		
14. Details of your previous address if less than three years at current address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
15. Date you moved in to your previous address Length at previous address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

If you have had more than one previous address in the last three years, please give full details in section 11

## 2. Applicants' Personal Details (continued)

16. Occupancy type at previous address	Owner with mortgage <input type="checkbox"/>	Owner with mortgage <input type="checkbox"/>
	Owner without mortgage <input type="checkbox"/>	Owner without mortgage <input type="checkbox"/>
	Tenant <input type="checkbox"/> With relatives <input type="checkbox"/>	Tenant <input type="checkbox"/> With relatives <input type="checkbox"/>
	Other (specify) <input type="text"/>	Other (specify) <input type="text"/>

## 3. Credit History

17. Have you ever:	a) missed any payments on:		
	i) any credit, rental or mortgage agreement?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes in the last 2 years, have you missed payments for 3 or more months on;	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes in the last 2 years, have you missed payments for 3 or more months on;
	ii) any mortgage or secured loan; or	No <input type="checkbox"/> Yes <input type="checkbox"/> Highest number of months in arrears <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> Highest number of months in arrears <input type="text"/>
	iii) on any unsecured loan?	No <input type="checkbox"/> Yes <input type="checkbox"/> Highest number of months in arrears <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> Highest number of months in arrears <input type="text"/>
b) had a default or county court judgment (CCJ) registered against you?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, within the last 6 years has the total value of county court judgments been greater than £100?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, total value £ <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, within the last 6 years has the total value of county court judgments been greater than £100?
	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, total value £ <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, total value £ <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, total value £ <input type="text"/>
c) i) been bankrupt or insolvent or is such action pending?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, what date was the arrangement made?	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, what date was the arrangement made?
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, what date was the arrangement made?	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
ii) made an arrangement with creditors such as an IVA (Individual Voluntary Arrangement) or is such action pending?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, what date was the arrangement made?	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, what date was the arrangement made?
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
d) had a property taken into possession voluntarily or otherwise by a lender?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>	
e) had any application for credit or mortgage refused?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>	

If the answer to any of the questions is yes, please provide full details in section 11

## 4. Further advance requirements

18. Further advance required	£ <input type="text"/>		
19. Please confirm the purpose of this further advance:	Debt consolidation <input type="checkbox"/>	Amount	£ <input type="text"/>
	Home Improvements (Security Address) <input type="checkbox"/>	Amount	£ <input type="text"/>
	Home Improvements (Other Property) <input type="checkbox"/>	Amount	£ <input type="text"/>
	Purchase of property <input type="checkbox"/>	Amount	£ <input type="text"/>
	Purchase of land <input type="checkbox"/>	Amount	£ <input type="text"/>
	Transfer of equity <input type="checkbox"/>	Amount	£ <input type="text"/>
	Other <input type="checkbox"/>	Amount	£ <input type="text"/>
	If other please provide details	<input type="text"/>	



#### 4. Further advance requirements (continued)

20. Current Mortgage Account number	<input type="text"/>		
21. Product code	<input type="text"/>	Interest Rate	<input type="text"/> %
22. The term of the further advance should normally match the term of the main loan, if this will not be the case please provide the reason.	<input type="text"/>		
23. Mortgage repayment type. Answer questions as follows:	Repayment <input type="checkbox"/>	Interest only <input type="checkbox"/>	Part and part <input type="checkbox"/>
If Part and Part is ticked, we need the following additional text included:	Repayment <input type="text"/> £	Interest only <input type="text"/> £	

#### 5. Existing Property

24. Access details for the valuer. Please provide name of agency (if applicable), contact name and telephone number (inc area code)	<input type="text"/>		
25. Amount of re-valuation fee enclosed.	<input type="text"/> £		
26. Estimated current value.	<input type="text"/> £		
27. Please state current gross monthly rental income.	<input type="text"/> £		
28. How does your client intend to let the property?	Short Assured Tenancy <input type="checkbox"/>	Assured Shorthold Tenancy <input type="checkbox"/>	
	Non-Standard <input type="checkbox"/>	Private Residential Tenancy <input type="checkbox"/>	
29. Duration of the tenancy (years/months) (not required for Private Residential Tenancies)	<input type="text"/> / <input type="text"/>		
30. Type of property:	House: Detached <input type="checkbox"/> Semi-detached <input type="checkbox"/> End of terrace <input type="checkbox"/> Terraced <input type="checkbox"/> Bungalow: Detached <input type="checkbox"/> Semi-detached <input type="checkbox"/> End of terrace <input type="checkbox"/> Terraced <input type="checkbox"/> Flat: Purpose built <input type="checkbox"/> Converted Studio <input type="checkbox"/> If studio flat how many square metres <input type="text"/> Purpose built <input type="checkbox"/> Converted <input type="checkbox"/>		
	<b>(The Mortgage Works does not currently lend on studio flats with an internal area of less than 30 square metres and studio flats without a separate bathroom and separate kitchen)</b>		
31. Accommodation (specify number of rooms)	Reception rooms <input type="checkbox"/> Bedrooms <input type="checkbox"/> Kitchen <input type="checkbox"/> Number of lettable rooms <input type="text"/> Garage No Garage <input type="checkbox"/> Single <input type="checkbox"/> Single integral <input type="checkbox"/> Double <input type="checkbox"/> Double integral <input type="checkbox"/> Other <input type="checkbox"/>		

#### 6. Income Details

	First Applicant	Second Applicant
32. Gross annual Buy to Let rental income	<input type="text"/> £	<input type="text"/> £
	For any jointly owned properties, the gross rental income should be split 50/50 across both applicants. Rental income from purchase applications in progress should not be included.	
33. Employment status	1. Employed (go to Section 7) <input type="checkbox"/> 2. Self-Employed (go to Section 8) <input type="checkbox"/> 3. Company director (less than 20% share) (go to Section 8) <input type="checkbox"/> 4. Company director (20% or more share) (go to Section 8) <input type="checkbox"/> 5. Retired (go to Section 9) <input type="checkbox"/> 6. House person <input type="checkbox"/> 7. Not working <input type="checkbox"/>	1. Employed (go to Section 7) <input type="checkbox"/> 2. Self-Employed (go to Section 8) <input type="checkbox"/> 3. Company director (less than 20% share) (go to Section 8) <input type="checkbox"/> 4. Company director (20% or more share) (go to Section 8) <input type="checkbox"/> 5. Retired (go to Section 9) <input type="checkbox"/> 6. House person <input type="checkbox"/> 7. Not working <input type="checkbox"/>

## 7. Employed Applicants

	First Applicant	Second Applicant
34. Annual income	£ <input type="text"/>	£ <input type="text"/>

Eligible income is defined as gross earned income including car allowance, London weighting (or equivalent) and maternity pay. Excluding bonus, overtime, commission and Buy to Let rental income.

## 8. Self-employed/ Director Applicants

	First Applicant	Second Applicant
35. Please provide the taxable income figure	£ <input type="text"/>	£ <input type="text"/>

Always use the profit from self-employment figure from your client's latest year tax calculation overview when assessing income for clients who are sole traders. Always use the profit from partnerships figure from your client's latest year tax return when assessing income for clients who are in partnerships. For company directors pay from all employments and dividends from UK companies may be acceptable to take account of any dividends that have been received. This excludes Buy to Let rental income.

## 9. Retired Applicants

	First Applicant	Second Applicant
36. Total annual pension income	£ <input type="text"/>	£ <input type="text"/>

## 10. Portfolio Details

	First Applicant	Second Applicant
For joint applicants, any let properties jointly owned should be entered under the first applicant only. Please include all TMW applications in progress.		
37. Please confirm the number of Buy to Let properties in your client's portfolio on completion of this mortgage.	<input type="text"/>	<input type="text"/>
Of these, please confirm how many will be mortgaged	<input type="text"/>	<input type="text"/>
38. Total estimated value of portfolio	£ <input type="text"/>	£ <input type="text"/>
Please provide details of the applicants Buy to Let portfolio. For any properties jointly owned by both applicants, the value should be entered under the first applicant. Please also include:		
<ul style="list-style-type: none"> <li>- Any properties held in the applicants' sole name or jointly owned with another party not associated with this application</li> <li>- Any property owned in a limited company name where an applicant is a shareholder</li> </ul>		
39. Total borrowing secured against portfolio	£ <input type="text"/>	£ <input type="text"/>
Please provide details of the applicants Buy to Let portfolio. For any properties jointly owned by both applicants, the value should be entered under the first applicant. Please also include:		
<ul style="list-style-type: none"> <li>- Any properties held in the applicants' sole name or jointly owned with another party not associated with this application</li> <li>- Any property owned in a limited company name where an applicant is a shareholder</li> </ul>		

## 11. Continuation section – (Please cross reference your answers with the relevant question numbers)

Some of the information you give us may include sensitive information that we refer to as 'special category data', such as health related matters. We'll assume you're happy for us to record this and we'll only use it to help us with your application. If you're a broker completing this form on behalf of the applicant, please make sure they're made aware of this.

Question Number      Detail

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Please use the back page and/or a continuation sheet if necessary.

## 12. Use of my information

- The information you have provided will be held by The Mortgage Works and Nationwide. Further details on how your information will be used is available at [tmwdirect.co.uk/privacy](http://tmwdirect.co.uk/privacy)
- We collect and use your information so we can offer and manage your accounts, confirm your ID, prevent fraud, provide services to you, collect and recover debt and run our business.
- We share your information as necessary within The Mortgage Works and Nationwide, with our suppliers and with any third parties you've asked to act on your behalf. Information is shared with our insurance partners when applying for a Nationwide insurance product or it is a benefit of your account (e.g. FlexPlus).
- If the law requires or allows us to, we'll also share information as necessary with other organisations. This includes credit reference agencies, fraud prevention agencies and other government bodies, regulators and law enforcement agencies.
- When we share your information with credit reference agencies they'll use this to check your credit rating, along with the other details you've given us. These checks are part of most account application processes – however, they will leave a record on your credit file that other lenders can see. This might affect your ability to get credit elsewhere for a short while.
- When we share your information with fraud prevention agencies they will use the data to prevent fraud and money laundering and verify your identity. If we believe someone poses a fraud or money laundering risk, we may refuse to provide the product they have asked for and we may also stop providing services they already have. The fraud prevention agencies will keep a record of any fraud or money laundering risk and this could mean that other organisations may refuse to provide services, financing or employment.
- When we transfer information to third parties and organisations, whether inside or outside the UK, we'll make sure we only give them information that's necessary and that your data will stay secure.
- We may, if applicable, give the Intermediary who introduces this mortgage application to you, a copy of any offer we make or the reason for declining the application, a copy of any valuation we ask to be carried out, details of any complaints you make before completion and any other information we consider necessary to process your application through to completion.
- We only use your information if we have a legal basis to do so, for example, if you have given us consent or if we need to use the information to meet our obligations to you in our terms and conditions. We may also use your information if necessary to comply with the law or to carry out our legitimate business interests.
- You have certain rights when it comes to your personal information including the right to access your data. Further details on these rights and who to contact are available online at [tmwdirect.co.uk/privacy](http://tmwdirect.co.uk/privacy)

By making this application, I'm confirming that the other applicant, where applicable, has agreed to share a financial relationship with me. Also, that they're happy for Nationwide to authorise searches, and for links and / or recordings of their information to be made with credit reference agencies.

## 13. Declaration

You (each of you if more than one is applying) agree and declare as follows:

- You are aged 21 or over and the information given by you is true and complete and shall form the basis of the loan agreement between The Mortgage Works and you.
- We will rely on the information you have given us on this form, which you confirm is complete and true. If you fail to disclose, or give false material information, this may result in any offer being withdrawn. You understand it is a criminal offence to knowingly supply false information to obtain a loan. If any information you have provided changes before completion of the advance you will tell us without delay.
- We can decline an application at any stage without providing a reason for our decision.
- You must have adequate buildings insurance in place which covers the cost of rebuilding the property.
- We may disclose details about the progress of your application, including whether or not it has been granted, and details of any complaints you make prior to completion to your broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.
- You are not bankrupt or insolvent.
- If, for the purposes of this mortgage application, you have provided benefit details, The Mortgage Works may confirm these, and only these, details with the Benefits Agency.
- It is your responsibility to ensure that you have suitable life cover or other means of repayment in place to repay the mortgage in the event of your death.
- For interest only mortgages, you have an adequate repayment plan in place to repay the mortgage at the end of the term.
- You are responsible for any legal costs (where applicable), fees and expenses arising out of this application whether or not an offer of advance is made and/or it proceeds to completion.
- Fixed and tracker rates are limited offers and may be withdrawn at any time.
- Your solicitor/licensed conveyancer can disclose to us information relevant to our decision to lend and you waive any right to claim solicitor/client confidentiality or legal professional privilege in respect of such information.
- You have received The Mortgage Works Guide to Mortgages, the Tariff Guide, the Interest Rate Sheet, or the 'Important information about our mortgage services' document and the illustration for the mortgage applied for.
- By signing this application, I agree to the declaration.

TMW Customers aren't allowed to live in the Buy to Let property at any time and will be in breach of the terms and conditions of the mortgage contract should they choose to do so. Where this is the case, TMW's policy is to give the customer a period of time in which to vacate the property, or instead remortgage to a residential loan. If a customer fails to comply with these terms, this may lead to legal action being taken against them, which could ultimately result in TMW taking possession of the property.

First Applicant	Second Applicant
Signature	Signature
Dated <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Dated <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

## Application Checklist

To prevent any delays with the processing of your application, please ensure that the following information has been completed or included prior to returning your application form.

**Please tick to confirm you have:**

- Completed all relevant sections of this application form
- Read and signed the declaration
- Signed the Direct Debit instruction

**Included fee(s) (where applicable) as follows:**

- Valuation Fee / Application Fee
- For the above payment please complete the payment details on page 3 of this application
- Checked that your chosen solicitor is on TMW's Panel?
- Enclosed copies of ID and proof of address (where applicable)
- Included current product code

**Please ensure you return your original application form signed as copies are not accepted**

**Think carefully before securing other debts against your home.**

**Your mortgage is secured on your home, which you could lose if you do not keep up your mortgage payments.**

The Mortgage Works (UK) plc is a wholly owned subsidiary of Nationwide Building Society and is authorised and regulated by the Financial Conduct Authority under registration number 189623. Most buy-to-let mortgages are not regulated by the Financial Conduct Authority. You can confirm our registration on the FCA's website [fca.org.uk](http://fca.org.uk)

Registered Office: Nationwide House, Pipers Way, Swindon, SN38 1NW. Registered in England. Company Registration Number 2222856.

Telephone: 08000 30 40 40

The Mortgage Works (UK) plc, Portman House  
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