

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.
- 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

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"/>
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 (Further Advances can be considered for applicants above 70, for essential/structural repairs for 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

Date

Print Name

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"/> Postcode <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"/>
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"/> Postcode <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"/>
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"/>
	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?	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"/>
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"/>	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"/>	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

21. Product code Interest Rate %

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.

23. Mortgage repayment type. Answer questions as follows: Repayment Interest only Part and part
 If Part and Part is ticked, we need the following additional text included: Repayment £ Interest only £

5. Existing Property

24. Access details for the valuer. Please provide name of agency (if applicable), contact name and telephone number (inc area code)

25. Amount of re-valuation fee enclosed. £

26. Estimated current value. £

27. Please state current gross monthly rental income. £

28. How does your client intend to let the property? Short Assured Tenancy Assured Shorthold Tenancy
 Non-Standard Private Residential Tenancy

29. Duration of the tenancy (years/months) /

30. Type of property:
 House: Detached Semi-detached End of terrace Terraced
 Bungalow: Detached Semi-detached End of terrace Terraced
 Flat: Purpose built Converted Studio If studio flat how many square metres
 Purpose built Converted

(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)

31. Accommodation (specify number of rooms) Reception rooms Bedrooms Kitchen Number of lettable rooms
 Garage
 No Garage Single Single integral Double Double integral Other

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
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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:

- Any properties held in the applicants' sole name or jointly owned with another party not associated with this application
- Any property owned in a limited company name where an applicant is a shareholder

39. Total borrowing secured against portfolio	£ <input type="text"/>	£ <input type="text"/>
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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:


- Any properties held in the applicants' sole name or jointly owned with another party not associated with this application
- Any property owned in a limited company name where an applicant is a shareholder

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

Question Number	Detail

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

12. Use of my information

 Any information about me and my account may be shared within the Mortgage Works and Nationwide to open and manage the account, make lending decisions, collect debts, trace debtors, prevent fraud and money laundering and for business analysis. It may also be shared within Nationwide and with specialist companies for market research purposes on behalf of Nationwide. It may also be shared with other organisations for the purposes of them providing products and services in association with or on behalf of Nationwide. We will use the email address you have provided to contact you about your application and servicing your account; this may include sending you important legal documentation. Nationwide may use my information to populate application forms for products provided or introduced by Nationwide. If I notify you of changes to my personal details, it is your normal practice to update all of my accounts unless I ask you not to. If I have opened an account or policy with another organisation introduced or provided to me by Nationwide, I will need to contact them to update my details.

Nationwide may inform me of special offers, products and services, either by letter, telephone or e-mail.

If I am a new Nationwide Building Society customer and I do not wish to receive marketing material by letter, telephone or email, or any combination of these I can write to you at Nationwide Building Society, Marketing opt-out, FREEPOST SCE 7125, Swindon SN38 9LY.

If I am an existing Nationwide Building Society customer my current marketing preferences will continue unless I tell you otherwise.

If I have given a previous marketing instruction to any subsidiary or trading division of Nationwide Building Society, my request to them will not change.

If I require further information I can ask for a copy of your leaflet 'How Nationwide uses your personal information'. This can be requested from a branch and is also available on line at nationwide.co.uk

Nationwide means Nationwide Building Society, its subsidiaries and trading divisions

You will make searches about me at credit reference agencies who will supply you with credit information, for use in the assessment of credit products and other information as well as information from the Electoral Register, for the purpose of verifying my identity. The agencies will record details of the search type (credit or identification) and any previous and subsequent names, whether or not my application proceeds. I acknowledge that multiple credit searches may affect my ability to obtain credit elsewhere. You may use credit-scoring methods to assess my application and to verify my identity. Credit searches and other information, including any previous and subsequent names, which is provided to you and/or the credit agencies, about me and those with whom I am linked financially may be used by Nationwide and other companies if credit decisions are made about me. Any of this information may also be used for identification purposes, debt tracing and the prevention of money laundering as well as the management of my account;

Any information about me and my account can be shared within Nationwide to prevent or detect fraud, or to assist in verifying my identity. You may also search the records of fraud prevention agencies who will supply you with information. You may pass information to financial and other organisations involved in fraud prevention to protect yourselves and your customers from theft and fraud. If I give you false or inaccurate information and you identify fraud, you will record this and pass it to fraud prevention agencies to prevent fraud and money laundering.

Joint Accounts

By making a joint application, I am creating a financial association with the other applicant, I am also confirming that I am entitled to:

- Disclose information about the other applicant(s) and/or anyone else referred to by me
- Authorise you to search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me

Sole accounts

Information held about me by the credit reference agencies may already be linked to another individual who has an existing financial association with me. For the purposes of my application I may be treated as financially linked and my application will be assessed with reference to any "associated" records;

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

I have the right of access to my personal records held by you and the credit and fraud agencies.

I can ask for a copy of your leaflet 'How Nationwide uses your personal information' which will tell me how to apply for my records and explains in more detail how my information will be used by Nationwide, the fraud prevention agencies and any permitted third parties. You may make changes from time to time to this leaflet and I can obtain a copy of the most recent version at any time from a branch or online at nationwide.co.uk

You may, but are not obliged, to give the Intermediary who introduces this mortgage application to you, a copy of any offer you make me or the reason for declining the application, a copy of any valuation you ask to be carried out, details of any complaints I make prior to completion and any other information you consider necessary to process my application through to completion. This may include updates by text messaging and email. You may pay the same intermediary a fee for introducing this mortgage application to you.

A credit search will be made for each individual application to The Mortgage Works.

You may transfer my information to a country that is outside the European Economic Area for the purposes of managing and administering my account and you will ensure that the security of my data is maintained.

By signing this application, I agree to the declaration and the section entitled 'Use of my information' and to you using my information in this way. If applicable, I also agree to be bound by the terms of your charitable assignment scheme provided to me in my application, which means I will not receive a bonus if Nationwide converts to a bank.

13. Declaration

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

1. 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.
2. 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.
3. We can decline an application at any stage without providing a reason for our decision.
4. You must have adequate buildings insurance in place which covers the cost of rebuilding the property.
5. 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.
6. You are not bankrupt or insolvent.
7. 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.
8. 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.
9. For interest only mortgages, you have an adequate repayment plan in place to repay the mortgage at the end of the term.

10. 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.
11. Fixed and tracker rates are limited offers and may be withdrawn at any time.
12. 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.
13. 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.
14. You consent to the use of your personal information as described above.

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" 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"/>	Dated <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"/>

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 www.fca.org.uk or by contacting the FCA on 0800 111 6768. **Registered Office:** Nationwide House, Pipers Way, Swindon, SN38 1NW. Registered in England. Company Registration Number 2222856.

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