

Transfer of Equity: Adding or Removing an Applicant (Only to be used for Buy to Let mortgages)

Before you complete this form, please see 'How The Mortgage Works and Nationwide use your information' by visiting tmwdirect.co.uk/privacy.

1. Forms of Identification

To comply with Anti Money Laundering regulations we will undertake checks to verify the identity and the current and previous address(es) of all applicants. These checks will be made electronically. However, where we are unable to satisfy the regulations or the Group policy electronically, physical proof of identity and all necessary addresses will be required.

2. Adding or Removing an Applicant

Applicant being added (Enter details under Second Applicant)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Name <input type="text"/>
Applicant being removed	Yes <input type="checkbox"/> No <input type="checkbox"/>	Name <input type="text"/>

3. Your Account Details

	First Applicant (Existing mortgage holder)	Second Applicant
Account number	<input type="text"/>	<input type="text"/>
1. 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)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>

4. Your Personal Details (if more than 2 applicants, complete a further application form)

1. Is at least one of the borrowers normally resident in the UK or EEA?	No <input type="checkbox"/> Yes <input type="checkbox"/> If no, please contact us before proceeding
2. Will at least 40% of the property be used as a residence by the borrower, now or at any time in the future?	No <input type="checkbox"/> Yes <input type="checkbox"/>
If no, will 40% be used by a family member of the applicants, now or at any time in the future?	No <input type="checkbox"/> Yes <input type="checkbox"/>
If yes to the above, please indicate the relationship between the family member and applicant	<input type="text"/>

	First Applicant	Second Applicant
3. Title	<input type="text"/>	<input type="text"/>
4. Surname	<input type="text"/>	<input type="text"/>
5. Forename(s)	<input type="text"/>	<input type="text"/>
6. Have you ever been known by another name?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please state below Title 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"/> To <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please state below Title 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"/> To <input type="text"/>
7. Date of birth	<input type="text"/>	<input type="text"/>

	First Applicant	Second Applicant
8. Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced/dissolved <input type="checkbox"/> Living together <input type="checkbox"/> Widow(er) <input type="checkbox"/> Civil partnership	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced/dissolved <input type="checkbox"/> Living together <input type="checkbox"/> Widow(er) <input type="checkbox"/> Civil partnership
9. Dependants If yes how many/ages?	No <input type="checkbox"/> Yes <input type="checkbox"/> Number <input type="text"/> Ages <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> Number <input type="text"/> Ages <input type="text"/>
10. Nationality	<input type="text"/>	<input type="text"/>
11. How long have you been resident in the UK? If not resident in the UK, please state country of residence	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
12. 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"/>
13. When did you move to this 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"/>
14. If less than 3 years at current address, please provide all previous address details covering the last 3 years.	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
Contact details:		
15. Telephone number	<input type="text"/>	<input type="text"/>
16. 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 your account.

5. Your Conveyancer's Details

	First Applicant	Second Applicant
17. Name of contact	<input type="text"/>	<input type="text"/>
18. Conveyancer firm	<input type="text"/>	<input type="text"/>
19. 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"/>
	First Applicant	Second Applicant
20. Telephone number	<input type="text"/>	<input type="text"/>
21. Fax number	<input type="text"/>	<input type="text"/>
22. Email address	<input type="text"/>	<input type="text"/>

6. Credit History

	First Applicant	Second Applicant
23. 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"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, what date was the arrangement made? <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"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, what date was the arrangement made? <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"/>

7. Employment/Company Directors (with less than 25% shareholding)

It is important to provide accurate information concerning your income to prevent over commitment in respect to mortgage payments. The Mortgage Works may carry out referencing and require independent evidence of income.

	First Applicant	Second Applicant
24. Are you	Employed <input type="checkbox"/> Self-employed (go to Section 9) <input type="checkbox"/> Not employed <input type="checkbox"/> Fixed term contract - end date <input type="checkbox"/> <input type="text"/> Temporary employee <input type="checkbox"/>	Employed <input type="checkbox"/> Self-employed (go to Section 9) <input type="checkbox"/> Not employed <input type="checkbox"/> Fixed term contract - end date <input type="checkbox"/> <input type="text"/> Temporary employee <input type="checkbox"/>
25. What is your occupation/job?	<input type="text"/>	<input type="text"/>
26. If still in probationary period confirm finish date	<input type="text"/>	<input type="text"/>
27. Name, address and telephone number of employer (including area code)	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
Employee reference number	<input type="text"/>	<input type="text"/>
	First Applicant	Second Applicant
28. Human Resources/Personnel telephone number (inc. area code)	<input type="text"/>	<input type="text"/>
29. Reference/contact name	<input type="text"/>	<input type="text"/>

30. Date employment started. If less than 12 months please provide answers to questions 26, 28 + 30 for each employer during the last 12 months in section 10	<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"/>
31. Percentage shareholding or partnership interest	<input type="text"/> %	<input type="text"/> %
32. Your tax office/district/reference	<input type="text"/>	<input type="text"/>
33. National Insurance number	<input type="text"/>	<input type="text"/>
34. Basic gross income	£ <input type="text"/> Per <input type="text"/>	£ <input type="text"/> Per <input type="text"/>

8. For Self Employed/Company Directors (with over 25% shareholding)

It is important to provide accurate information concerning your income to prevent over commitment in respect to mortgage payments. The Mortgage Works may carry out referencing and require independent evidence of income.

	First Applicant	Second Applicant
35. Name of business	<input type="text"/>	<input type="text"/>
36. Nature of business	<input type="text"/>	<input type="text"/>
37. Business 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"/>
38. Telephone number (inc. area code)	<input type="text"/>	<input type="text"/>
39. 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 your account.		
40. VAT number	<input type="text"/>	<input type="text"/>
Company registration number	<input type="text"/>	<input type="text"/>
41. Length of time trading under your control. If less than two years, please give details of previous trading/occupation in section 10 Is this business currently solvent and trading as a going concern?	<input type="text"/> Year(s) <input type="text"/> Month(s) No <input type="checkbox"/> Yes <input type="checkbox"/>	<input type="text"/> Year(s) <input type="text"/> Month(s) No <input type="checkbox"/> Yes <input type="checkbox"/>
42. Name and address of accountant	<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"/>
Email address	<input type="text"/>	<input type="text"/>
43. Annual net profits from the last 2 years trading	£ <input type="text"/> <input type="text"/> Year £ <input type="text"/> <input type="text"/> Year	£ <input type="text"/> <input type="text"/> Year £ <input type="text"/> <input type="text"/> Year
44. Accountants qualification	<input type="text"/>	<input type="text"/>
45. How long has your accountant acted for you?	<input type="text"/> Year(s) <input type="text"/> Month(s)	<input type="text"/> Year(s) <input type="text"/> Month(s)

9. 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.

Question Number

Detail

10. How We Use Your Information

1. 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
2. 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.
3. 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).
4. 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.
5. 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.
6. 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.
7. 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.
8. 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.
9. 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.
10. 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

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.

11. 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. If repayment of your loan continues after you have retired, you have provided details of how you propose to fund the mortgage and any associated repayment vehicle, if applicable, in retirement.
10. For interest only mortgages, you have an adequate repayment plan in place to repay the mortgage at the end of the term.
11. 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.
12. We may add to your loan amount all fees, costs and other sums associated with your loan application unless you pay them to us direct and interest will be charged on all sums added to your loan.
13. Fixed and tracker rates are limited offers and may be withdrawn at any time.
14. 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.
15. You have received The Mortgage Works Guide to Mortgages, the Tariff Guide, the Interest Rate Sheet, an Initial Disclosure Document or the 'Important information about our mortgage services' document and the illustration for the mortgage applied for.
16. By signing this application, I agree to the declaration.

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

All applicants must sign here – if there are more than two applicants, both application forms must be signed by all applicants.

First Applicant

Second Applicant

Signature

Signature

Date

Date

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 sections 11-13 and signed the application form

Signed the Direct Debit instruction (if applicable)

Included a non-refundable Transfer of Equity Fee made payable to **'The Mortgage Works (UK) plc'** followed by your name(s) and your mortgage account number

Checked that your chosen solicitor is on TMW's Panel?

Enclosed certified copies of ID as required for all new applicants?

Completed Sections

If you are already named on the mortgage, please complete sections 3-9 on the left hand side of the form under 'First Applicant'

If you are being added onto the mortgage, please complete sections 3-9 on the right hand side of the application form under 'Second Applicant'

If you are employed, please complete section 8

If you are self employed, please complete section 9

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

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

The Mortgage Works (UK) plc (Company No. 2222856) is a wholly owned subsidiary of Nationwide Building Society and is authorised and regulated by the Financial Conduct Authority (FCA) under registration number 189623. You can confirm our registration on the FCA's website fca.org.uk

The Mortgage Works (UK) plc also acts as agent and mortgage administrator for Derbyshire Home Loans Ltd (Company No. 2628265, FCA No. 302586) and for E-Mex Home Funding Ltd (Company No. 02124900, FCA No.305370). All three companies are wholly owned subsidiaries of Nationwide Building Society, are registered in England and Wales with their registered office at Nationwide House, Pipers Way, Swindon, SN38 1NW and are authorised and regulated by the FCA.

Most buy-to-let mortgages are not regulated by the FCA.

The Mortgage Works (UK) plc, Portman House
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