

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

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"/> <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"/>	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"/> <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"/>
7. Date of birth	<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"/>

	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"/>

5. Criminal Convictions

17. Have you or any person who will reside in the property to be mortgaged, received a formal police caution in the last five years, ever been convicted of or charged with but not as yet tried for, any offence other than driving offences, excluding any which are spent under the Rehabilitation of Offenders Act 1974? No Yes If yes please provide details below

6. Your Conveyancer's Details

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

7. Credit History

	First Applicant	Second Applicant
24. 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"/>	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"/>
ii) any mortgage or secured loan; or	Highest number of months in arrears <input type="text"/>	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"/>	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"/>
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"/>	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"/>
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"/>

8. 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
25. 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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Temporary employee <input type="checkbox"/>
26. What is your occupation/job?	<input type="text"/>	<input type="text"/>
27. If still in probationary period confirm finish date	<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"/>
28. 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
29. Human Resources/Personnel telephone number (inc. area code)	<input type="text"/>	<input type="text"/>
30. Reference/contact name	<input type="text"/>	<input type="text"/>
31. 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"/>
32. Percentage shareholding or partnership interest	<input type="text"/> %	<input type="text"/> %
33. Your tax office/district/reference	<input type="text"/>	<input type="text"/>
34. National Insurance number	<input type="text"/>	<input type="text"/>
35. Basic gross income	£ <input type="text"/> Per <input type="text"/>	£ <input type="text"/> Per <input type="text"/>

9. 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
36. Name of business	<input type="text"/>	<input type="text"/>
37. Nature of business	<input type="text"/>	<input type="text"/>
38. 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"/>
39. Telephone number (inc. area code)	<input type="text"/>	<input type="text"/>
40. Email address	<input type="text"/>	<input type="text"/>
41. VAT number	<input type="text"/>	<input type="text"/>
Company registration number	<input type="text"/>	<input type="text"/>
42. 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"/>
43. 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"/>
44. 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
45. Accountants qualification	<input type="text"/>	<input type="text"/>
46. 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)

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

Question Number	Detail

11. How We Use Your Personal Information

 Any information about me and my account may be shared within Nationwide and The Mortgage Works 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 and The Mortgage Works 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 and The Mortgage Works 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 The Mortgage Works 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 and The Mortgage Works 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. Nationwide charges a fee for this service.

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

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.

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.

12. 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. You consent to the use of your personal information as described above.

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 www.fca.org.uk or by contacting the FCA on 0800 111 6768.

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
Richmond Hill, Bournemouth, BH2 6EP.

Telephone: **08000 30 40 60**