

**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"/>	Name of principal	<input type="text"/>
	Postcode	Principal FCA/PRA firm ref. no.	<input type="text"/>
Network/Club if applicable	<input type="text"/>	Address of principal	<input type="text"/>
Packager if applicable	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount of fee or charge the applicant will pay you for arranging this mortgage	<input type="text"/>	<input type="text"/>	<input type="text"/>
(Enter nil if no fee is being charged)	£ <input type="text"/>	<input type="text"/>	Postcode <input type="text"/>
When is fee payable?		Email address	<input type="text"/>
On application <input type="checkbox"/> On completion <input type="checkbox"/> Up front <input type="checkbox"/>		Telephone number	<input type="text"/>
Terms under which a refund will be made	<input type="text"/>	Fax number	<input type="text"/>

On what basis was this mortgage arranged? Advised sale

Please note The Mortgage Works only accepts advised sales on regulated mortgage contracts.

Who provided the advice?

Face to face  Phone

I hereby confirm and declare that:

- I have been instructed by the applicant(s) named in this application to complete this application for and on behalf of them.
- 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.
- I understand that you will rely on this information when deciding to proceed with the change 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.
- I undertake to notify you as soon as I become aware that any information in this application ceases to be true, accurate or complete.
- I have
  - outlined the nature of this change to the applicant(s) and
  - 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 effect the change or the change does not proceed for any other reason.
- 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.
- I undertake to provide you with all the documentary evidence that you require to support the information contained in this application.
- I confirm that, if the term of the mortgage continues after the applicant(s) actual or anticipated retirement, a full explanation has been given by the applicant(s) as to how the mortgage will be funded in retirement before I submitted this application.
- I confirm that all documents provided, whether electronically attached or posted, 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

D	D	M	M	Y	Y	Y	Y
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Print Name

# Transfer of Equity Application Form – Adding and/or Removing an Applicant: All Residential & MCOB Regulated BTL

## 1. Applicant identity

### 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  No  Name

Relationship between applicants

Marital status

Applicant being removed

Yes  No  Name

If a settlement is being paid to the applicant being removed, please advise:

Amount of settlement

When is it to be paid

From where is the money being raised

Has the person being removed received Independent legal advice

Yes  No

Residential Mortgage details:  
(this may be a request to add a non resident of the property onto the account so we need to take the residential mortgage into account for affordability)

Account number

Outstanding balance

Monthly payment

Term remaining

Repayment method

## 3. Your account details

	First Applicant (existing mortgage holder)	Second Applicant
Account Number	<input type="text"/>	<input type="text"/>



## 5. Applicant's personal details

Details of all borrowers who will be named on the mortgage account

	First Applicant	Second Applicant
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other (specify) <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other (specify) <input type="text"/>
Forenames	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Age and date of birth	Age <input type="text"/> DOB <input type="text"/>	Age <input type="text"/> DOB <input type="text"/>
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Have you ever been known by another name?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please state below	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 (specify) <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other (specify) <input type="text"/>
	Forenames <input type="text"/>	Forenames <input type="text"/>
	Surname <input type="text"/>	Surname <input type="text"/>
	From <input type="text"/>	From <input type="text"/>
	To <input type="text"/>	To <input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
Country of residence	<input type="text"/>	<input type="text"/>
How long have you been resident in the UK?	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Marital status	Single <input type="checkbox"/> Married <input type="checkbox"/> Civil Partner <input type="checkbox"/> Divorced <input type="checkbox"/> Widow/er <input type="checkbox"/>	Single <input type="checkbox"/> Married <input type="checkbox"/> Civil Partner <input type="checkbox"/> Divorced <input type="checkbox"/> Widow/er <input type="checkbox"/>
Current address including postcode	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode <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 15	No <input type="checkbox"/> Yes <input type="checkbox"/> If no please give details in section 15
How long have you lived here?	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Occupancy type at current address	Owner with mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>	Owner with mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>
<b>Telephone numbers</b>		
Home	<input type="text"/>	<input type="text"/>
Work	<input type="text"/>	<input type="text"/>
Mobile	<input type="text"/>	<input type="text"/>
<b>Email addresses</b>		
First applicant	<input type="text"/>	<input type="text"/>
Second applicant	<input type="text"/>	<input type="text"/>
Contact preference	The Mortgage Works (UK) plc will use email as the primary contact method unless you tick the letter box. <input type="checkbox"/> Letter	

## 5. Applicant's personal details (continued)

	First Applicant	Second Applicant		
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"/>	<input type="text"/>		
	<input type="text"/>	<input type="text"/>		
	Postcode <input type="text"/>	Postcode <input type="text"/>		
Date you moved in to your 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"/>		
Length at previous address	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months		
If you have had more than one previous address in the last three years, please give full details in section 15				
Occupancy type at previous address	Owner with mortgage <input type="checkbox"/>	Tenant <input type="checkbox"/>	Owner with mortgage <input type="checkbox"/>	Tenant <input type="checkbox"/>
	Owner without mortgage <input type="checkbox"/>	With relatives <input type="checkbox"/>	Owner without mortgage <input type="checkbox"/>	With relatives <input type="checkbox"/>
	Other (specify) <input type="text"/>		Other (specify) <input type="text"/>	

## 6. Retirement details

	First Applicant	Second Applicant
At what age do you plan to retire?	<input type="text"/>	<input type="text"/>

## 7. Dependant details

	First Applicant	Second Applicant
How many financial dependants do you have in the following age groups? Where responsibility for dependants is shared please record them once under the First Applicant	Under 6 years <input type="text"/>	Under 6 years <input type="text"/>
	6 to 11 years <input type="text"/>	6 to 11 years <input type="text"/>
	12 to 17 years <input type="text"/>	12 to 17 years <input type="text"/>
	18 years and above <input type="text"/>	18 years and above <input type="text"/>

## 8. Your employment and income details

	First Applicant	Second Applicant
<b>1. Main Employment</b>		
How are you employed?	Employed <input type="checkbox"/> Self Employed (Partner) <input type="checkbox"/> Self Employed (Sole Trader) <input type="checkbox"/> Director/Shareholder with 20% or less shareholding <input type="checkbox"/> Director/Shareholder with more than 20% shareholding <input type="checkbox"/> Unemployed <input type="checkbox"/> Homemaker <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/>	Employed <input type="checkbox"/> Self Employed (Partner) <input type="checkbox"/> Self Employed (Sole Trader) <input type="checkbox"/> Director/Shareholder with 20% or less shareholding <input type="checkbox"/> Director/Shareholder with more than 20% shareholding <input type="checkbox"/> Unemployed <input type="checkbox"/> Homemaker <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/>
What is your employment type?	Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Fixed Term Contract <input type="checkbox"/> Sub-Contractor Fixed Term <input type="checkbox"/> Sub-Contractor Open Ended <input type="checkbox"/>	Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Fixed Term Contract <input type="checkbox"/> Sub-Contractor Fixed Term <input type="checkbox"/> Sub-Contractor Open Ended <input type="checkbox"/>
What is your specific occupation/job title?	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>

## 8. Your employment and income details (continued)

	First Applicant	Second Applicant
Length of service with your current employer or self-employed trading	Y Y M M	Y Y M M
Name, address and telephone number of employer (including area code)		
	Postcode	Postcode
Employee reference number		
Human Resources/ Personnel telephone number (inc. area code)		
Reference/contact name		
Date employment started. If less than 12 months please provide full details for each employer during the last 12 months in section 15	D D M M Y Y Y Y	D D M M Y Y Y Y
Your tax office/district/ reference		

### Contracting Applicants

How long have you been contracting?	Y Y M M	Y Y M M
Start date of current contract	D D M M Y Y Y Y	D D M M Y Y Y Y
End date of current contract	D D M M Y Y Y Y	D D M M Y Y Y Y
Has the contract been renewed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is the contract renewable?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you paid through an Umbrella Company?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, is Tax and NI deducted by the company?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
(note - if the above applies, please provide the last 3 months payslips and P60)		
Name, address and telephone number of Accountant (if applicable):		
	Postcode	Postcode
Qualification of Accountant:		

## 8. Your employment and income details (continued)

	First Applicant	Second Applicant
If you are a sub-contractor, are you employed for tax purposes?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

### Income Details

Note: W = Weekly, 4W = Four Weekly, M = Monthly, Q = Quarterly and A = Annually (tick the relevant frequency of payment box for each applicable income)

	Frequency of payment	Frequency of payment
Gross Salary (before tax and National Insurance)	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> per annum	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> per annum
Bonus	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> per <input type="checkbox"/> W <input type="checkbox"/> 4w <input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> A	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> per <input type="checkbox"/> W <input type="checkbox"/> 4w <input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> A
Overtime	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> per <input type="checkbox"/> W <input type="checkbox"/> 4w <input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> A	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> per <input type="checkbox"/> W <input type="checkbox"/> 4w <input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> A
Commission	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> per <input type="checkbox"/> W <input type="checkbox"/> 4w <input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> A	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> per <input type="checkbox"/> W <input type="checkbox"/> 4w <input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> A
If self employed please enter amount and share of net profit/income	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> latest year <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"/> latest year <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"/> previous year <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"/> previous year <input type="text"/> <input type="text"/> %
or if you are a Director/Shareholder of a Limited Company and have greater than 20% shareholding, please provide annual salary/dividend	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> latest year	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> latest year
	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> previous year	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> previous year

Note: Please make sure that the amount entered in these boxes matches the evidence you provide to support the request.

**If you are a sub-contractor are you employed for tax purposes?** – if “Yes” complete the Gross Salary, Bonus, Overtime, Commission details; if “No” complete the Net Profit/Income details.

Do you expect a reduction in annual income in the near future?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, how much are you expecting this to be reduced by?	£ <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"/>
When?	<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"/>

### 2. Previous Employment Details

**Only complete this section if you've been with your current employer for one month or less.**

What was your specific occupation/job title?	<input type="text"/>	<input type="text"/>
Start 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"/>
End 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"/>
How were you employed?	Employed <input type="checkbox"/> Self Employed (Partner) <input type="checkbox"/> Self Employed (Sole Trader) <input type="checkbox"/> Director/Shareholder with 20% or less shareholding <input type="checkbox"/> Director/Shareholder with more than 20% shareholding <input type="checkbox"/>	Employed <input type="checkbox"/> Self Employed (Partner) <input type="checkbox"/> Self Employed (Sole Trader) <input type="checkbox"/> Director/Shareholder with 20% or less shareholding <input type="checkbox"/> Director/Shareholder with more than 20% shareholding <input type="checkbox"/>
Annual gross salary?	£ <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"/>





## 8. Your employment and income details (continued)

### First Applicant

### Second Applicant

#### Income Details

Note: W = Weekly, 4W = Four Weekly, M = Monthly, Q = Quarterly and A = Annually

	Frequency of payment		Frequency of payment	
Gross Salary (before tax and National Insurance)	£	per annum	£	per annum
Bonus	£	per	£	per
Overtime	£	per	£	per
Commission	£	per	£	per
If self employed please enter amount and share of net profit/income	£	latest year	£	latest year
		%		%
	£	previous year	£	previous year
		%		%
or if you are a Director/Shareholder of a Limited Company with greater than 20% shareholding, please provide annual salary/dividend	£	latest year	£	latest year
	£	previous year	£	previous year

Note: You don't need to provide evidence of your income for second employment with your application, we'll let you know if we require this.

## 9. Other income details

### First Applicant

### Second Applicant

Child benefit	£	per month	£	per month
State disability benefit	£	per month	£	per month
Universal credit/tax credit	£	per month	£	per month
Investment income	£	per month	£	per month
Maintenance	£	per month	£	per month
Pension income	£	per month	£	per month
Pension credits	£	per month	£	per month
Rental income from a mortgage free property	£	per month	£	per month
If you have any other TMW mortgages where the property is rented, please enter the total monthly rental income.	£	per month	£	per month

Note: You don't need to provide evidence of your other monthly income with your application, we'll let you know if we require this. If any income is received and shared by both applicants only include it once, do not duplicate the amounts.

## 9a. Anticipated Retirement Income

If you are within 10 years of your intended retirement date and your loan will extend beyond this date please complete the following anticipated income details. The retirement date is the date of intended retirement age given in Section 5 (Retirement details):

	First Applicant		Second Applicant	
Annual investment income (including dividends)	£	per annum	£	per annum
Annual maintenance income	£	per annum	£	per annum
Annual rental income from a mortgage free property	£	per annum	£	per annum
Annual pension income (including annuities)	£	per annum	£	per annum
Annual pension credit	£	per annum	£	per annum
Annual child benefit	£	per annum	£	per annum
Annual state disability benefit	£	per annum	£	per annum
Annual universal credit/tax credit	£	per annum	£	per annum

## 10. Monthly outgoings details

	First Applicant	Second Applicant
Total monthly childcare expenditure	£ <input type="text" value="£ £ £ £ £ . p p"/> per month	£ <input type="text" value="£ £ £ £ £ . p p"/> per month
Total monthly expenditure on school fees	£ <input type="text" value="£ £ £ £ £ . p p"/> per month	£ <input type="text" value="£ £ £ £ £ . p p"/> per month
Total monthly expenditure on CSA and/or maintenance	£ <input type="text" value="£ £ £ £ £ . p p"/> per month	£ <input type="text" value="£ £ £ £ £ . p p"/> per month
Additional monthly expenditure for financial dependants	£ <input type="text" value="£ £ £ £ £ . p p"/> per month	£ <input type="text" value="£ £ £ £ £ . p p"/> per month
Total monthly travel expenditure	£ <input type="text" value="£ £ £ £ £ . p p"/> per month	£ <input type="text" value="£ £ £ £ £ . p p"/> per month
Total monthly expenditure on any personal loan/hire purchase with more than six months to run	£ <input type="text" value="£ £ £ £ £ . p p"/> per month	£ <input type="text" value="£ £ £ £ £ . p p"/> per month
Total monthly expenditure on any Deferred purchase agreements with more than six months to run (Deferred purchase agreements are buy now, pay later contracts that you have in place)	£ <input type="text" value="£ £ £ £ £ . p p"/> per month	£ <input type="text" value="£ £ £ £ £ . p p"/> per month
Total monthly expenditure on any secured loans with more than six months to run	£ <input type="text" value="£ £ £ £ £ . p p"/> per month	£ <input type="text" value="£ £ £ £ £ . p p"/> per month
Total monthly expenditure on any student loans	£ <input type="text" value="£ £ £ £ £ . p p"/> per month	£ <input type="text" value="£ £ £ £ £ . p p"/> per month
Total outstanding credit card balance	£ <input type="text" value="£ £ £ £ £ £ £"/> per month	£ <input type="text" value="£ £ £ £ £ £ £"/> per month
Any other monthly expenditure that has not been provided above?	£ <input type="text" value="£ £ £ £ £ . p p"/> per month	£ <input type="text" value="£ £ £ £ £ . p p"/> per month

Note: For any additional expenditure please enter the details in the Additional Information box in section 15. If any outgoings are shared and paid by both applicants only include them once, do not duplicate the amounts.

Total monthly expenditure on any personal loan/hire purchase that is being cleared on or before completion	£ <input type="text" value="£ £ £ £ £ . p p"/> per month	£ <input type="text" value="£ £ £ £ £ . p p"/> per month
Total monthly expenditure on any Deferred purchase agreements that is being cleared on or before completion (Deferred purchase agreements are buy now, pay later contracts that you have in place)	£ <input type="text" value="£ £ £ £ £ . p p"/> per month	£ <input type="text" value="£ £ £ £ £ . p p"/> per month
Total monthly expenditure on any secured loans that is being cleared on or before completion	£ <input type="text" value="£ £ £ £ £ . p p"/> per month	£ <input type="text" value="£ £ £ £ £ . p p"/> per month
Total monthly expenditure on any student loans that is being cleared on or before completion	£ <input type="text" value="£ £ £ £ £ . p p"/> per month	£ <input type="text" value="£ £ £ £ £ . p p"/> per month
Total outstanding credit card balance that is being cleared on or before completion	£ <input type="text" value="£ £ £ £ £ £ £"/> per month	£ <input type="text" value="£ £ £ £ £ £ £"/> per month

Note: Include outgoings that will be cleared on or before completion of the change of borrower

## 11. Credit History

	First Applicant	Second Applicant
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) 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"/>
Criminal convictions	Have you or any person who will reside in the property to be mortgaged, received a formal police caution in the last 5 years, ever been convicted of, or have any prosecutions pending, for any offence other than for parking or speeding, excluding any which are spent under the Rehabilitation of Offenders Act 1974? No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please provide details in section 15	

If the answer to any of the questions is yes, please provide full details in section 15

## 12. Property outgoings details

Please enter your annual payment for:

Council Tax	£ <input type="text"/>	per annum
Ground Rent	£ <input type="text"/>	per annum
Service Charge(s)	£ <input type="text"/>	per annum
Home Insurance	£ <input type="text"/>	per annum
Shared ownership rent amount	£ <input type="text"/>	per annum

**Non-TMW Mortgage Details – First applicant**

Full postal address  and/or property name   
  
  
 Postcode

Estimated property value £

	Mortgage 1	Mortgage 2	Mortgage 3
Total Outstanding Balance	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Total Interest Only amount	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Term Remaining	<input type="text"/>	<input type="text"/>	<input type="text"/>
Do you let any of these properties?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, do you have a tenancy agreement in place for any of the properties you let?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Total Monthly Mortgage Payment	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Total Monthly Rental Income	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

**Non-TMW Mortgage Details – Second applicant**

Full postal address  and/or property name   
  
  
 Postcode

Estimated property value £

	Mortgage 1	Mortgage 2	Mortgage 3
Total Outstanding Balance	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Total Interest Only amount	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Term Remaining	<input type="text"/>	<input type="text"/>	<input type="text"/>
Do you let any of these properties?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, do you have a tenancy agreement in place for any of the properties you let?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Total Monthly Mortgage Payment	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Total Monthly Rental Income	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>



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

Question Number

Detail

Question Number	Detail

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

**17. Property insurance**

It is not a condition of your mortgage that you arrange your buildings insurance through Nationwide. You can instead arrange it independently – if you do, it is important that the sum insured is at least equal to the amount advised by the valuer who carried out the valuation on your property. Our interest as mortgagee must also be noted on the policy.

## 18. 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](http://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. 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](http://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.

## 19. Supporting documentation required

Please ensure you submit the documentation listed below in order to support your application

### First Applicant    Second Applicant

- |                          |                          |  |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Latest full month bank statement (for all applicants)  |
| <input type="checkbox"/> | <input type="checkbox"/> | <b>If Employed:</b><br>Most recent payslip (Primary Employment)  |
|                          |                          | OR   |
| <input type="checkbox"/> | <input type="checkbox"/> | If your commission and/or bonus and/or overtime is paid weekly or 4 weekly or monthly, submit last 3 months/<br>last 13 weeks' payslips    |
|                          |                          | AND  |
| <input type="checkbox"/> | <input type="checkbox"/> | If your commission and/or bonus is paid quarterly, submit payslips with evidence of last 3 consecutive commission<br>and/or bonus payments |
|                          |                          | AND  |
| <input type="checkbox"/> | <input type="checkbox"/> | If your commission and/or bonus is paid annually, submit payslips with evidence of last 2 consecutive commission<br>and/or bonus payments  |
| <input type="checkbox"/> | <input type="checkbox"/> | <b>If Self-employed:</b><br>Accountant Certificates covering latest and previous years   |
|                          |                          | OR   |
| <input type="checkbox"/> | <input type="checkbox"/> | HMRC Tax Assessment Forms (e.g. SA302) covering latest and previous years  |

**Note:** Please ensure that the amount (for annual salary, bonus, overtime and commission or net profit etc) entered by you in the Income section of this form matches with the supporting documents you submit. You're not required to provide evidence of Income for second employment or other income with this application. The Mortgage Works (UK) plc will request these from you if they are required.

## 20. Declaration

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

- You are aged 18 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.
- 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.
- For interest only mortgages, you have an adequate repayment strategy 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.
- If fees are payable in connection with your loan application and you have elected to add these to the loan amount you understand that interest will be charged on the full balance of the loan.
- 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, an Initial Disclosure Document or the 'Important information about our mortgage services' document and the illustration for the mortgage applied for.
- 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.**

Signature	Signature
Date <input style="width: 80px;" type="text" value="DD MM YYYY"/>	Date <input style="width: 80px;" type="text" value="DD MM YYYY"/>





**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](http://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.

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