

## Notes to intermediaries

You must complete this page for all cases to comply with the FCA's mortgage rules. Failure to do so will delay the application. Please provide email addresses where requested as we will aim for all correspondence to be sent by means of secure email. Please ensure you visit our website and read our online guidance notes which will include links to our Mortgage Conditions document which should be forwarded to your client(s).

## Application guidelines

- Processing of this application and instruction of a valuation will not start until all applicable fees have been received.
- Payment of the applicable application fees, which may include a non-refundable booking fee, are payable on application.
- To ensure we can process the application effectively please forward all supporting documentation with this application. Failure to do so may result in delays in processing this application.
- Please ensure that copies of the original documents listed are enclosed. Where we request additional documentation to verify identity, each item of documentation must be certified original seen and signed by yourself.

**It is your responsibility to check our lending policy before submitting an application, as fees are not refundable. All applications must meet our standard lending criteria and we reserve the right to request additional information in order to finalise our lending decision.**

We require the property to be insured with at least buildings cover. If a suitable policy is not received in adequate time, this may result in completion being delayed.

I confirm that I/my company have/has the necessary permissions from the FCA to advise, complete and submit this application to the Society on behalf of my/our clients. In addition, I have given the applicant(s) reasonable time to consider the European Standardised Information Sheet (ESIS) document and they have confirmed their agreement to proceed with the application as an Advised Sale, on the basis of my recommendation to them.

If the mailing address for the procurement fee is different to the details below, please indicate the address that the fee should be sent to in the additional information section.

Mortgage adviser signature  Date

## 1. Adviser details

Adviser name   
Company name   
FCA firm reference number   
Postcode   
Telephone   
Email   
Mortgage Club   
Please, tick the relevant box Directly Authorised  Appointed Representative

### Appointed Representative's only:

Company name   
FCA firm reference number

### Packager submission only:

Packager name   
Contact name   
Telephone   
Email

Please, tick to confirm you have given a copy of our Privacy Notice to your client(s) Applicant 1  Applicant 2

## 2. Intermediary fees

Please, list all fees that will be charged to the applicant(s)

Type of fee	Payable to whom	Amount	Refundable?	
			Yes	No
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

Will any part of the procurement fee be paid to the applicant? Yes  No  If yes, how much? £

### OFFICE USE ONLY

Does the property have an adverse coal authority report? Yes  No

Procurement fee calculation

## 3. Mortgage product details

Product applied for	Product code <input type="text"/>	Product description <input type="text"/>
Customer type	First time buyer <input type="checkbox"/> Concessionary purchase <input type="checkbox"/>	Remortgage <input type="checkbox"/> Right to buy <input type="checkbox"/>
		100% Family Assist <input type="checkbox"/> Shared ownership <input type="checkbox"/>
		Second home <input type="checkbox"/> Home mover <input type="checkbox"/>
Purchase price/value	£ <input type="text"/>	
Total mortgage amount required	£ <input type="text"/>	
Mortgage term required	Years <input type="text"/>	
Repayment type	Capital and interest <input type="checkbox"/> Interest only <input type="checkbox"/>	Part repayment, part interest only <input type="checkbox"/> Interest only <input type="checkbox"/>
If part and part, what is the split?	Repayment <input type="text"/>	Interest only <input type="text"/>
What is the interest only repayment vehicle?	<input type="text"/>	

## 4. Personal details

	Applicant 1	Applicant 2
Title	<input type="text"/>	<input type="text"/>
First name(s)	<input type="text"/>	<input type="text"/>
Middle name(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Previous surname	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
Home telephone	<input type="text"/>	<input type="text"/>
Mobile number	<input type="text"/>	<input type="text"/>
Work telephone	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>
National Insurance number	<input type="text"/>	<input type="text"/>
Anticipated retirement age	<input type="text"/>	<input type="text"/>
Relationship to applicant 1	<input type="text"/>	<input type="text"/>

**Property occupants and financial dependants**

Please, name all the people, other than the applicant(s), but including children, that will occupy the property.

Name	DOB	Relationship to applicant(s)	Financial dependant?
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

**5. Current and previous housing details**

**Current residential address**

Upon application, all correspondence will be sent to your current address.

**Applicant 1**

**Applicant 2**

House name/number	<input type="text"/>	<input type="text"/>		
Street	<input type="text"/>	<input type="text"/>		
Town/City	<input type="text"/>	<input type="text"/>		
Postcode	<input type="text"/>	<input type="text"/>		
How long have you lived at this address?	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>		
Nature of occupancy	Owner occupier, mortgage free <input type="checkbox"/>	Owner occupier, with mortgage <input type="checkbox"/>	Owner occupier, mortgage free <input type="checkbox"/>	Owner occupier, with mortgage <input type="checkbox"/>
	Renting <input type="checkbox"/>	Living with relatives <input type="checkbox"/>	Renting <input type="checkbox"/>	Living with relatives <input type="checkbox"/>
	Other (please, detail below) <input type="checkbox"/>		Other (please, detail below) <input type="checkbox"/>	
	<input type="text"/>	<input type="text"/>		
Current monthly payment	£ <input type="text"/>	£ <input type="text"/>		

**If renting, please complete the below questions:**

Landlord's name	<input type="text"/>	<input type="text"/>
Landlord's email address	<input type="text"/>	<input type="text"/>
Landlord's House number/name	<input type="text"/>	<input type="text"/>
Landlord's Street	<input type="text"/>	<input type="text"/>
Landlord's Town	<input type="text"/>	<input type="text"/>
Landlord's Postcode	<input type="text"/>	<input type="text"/>

**Previous housing details**

Please, provide details of all previous addresses lived at during the last three years (make use of the notes section, if required).

**Applicant 1**

**Applicant 2**

House name/number	<input type="text"/>	<input type="text"/>		
Street	<input type="text"/>	<input type="text"/>		
Town/City	<input type="text"/>	<input type="text"/>		
Postcode	<input type="text"/>	<input type="text"/>		
How long did you live at this address?	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>		
Nature of occupancy	Owner occupier, mortgage free <input type="checkbox"/>	Owner occupier, with mortgage <input type="checkbox"/>	Owner occupier, mortgage free <input type="checkbox"/>	Owner occupier, with mortgage <input type="checkbox"/>
	Renting <input type="checkbox"/>	Living with relatives <input type="checkbox"/>	Renting <input type="checkbox"/>	Living with relatives <input type="checkbox"/>
	Other (please, detail below) <input type="checkbox"/>		Other (please, detail below) <input type="checkbox"/>	
	<input type="text"/>	<input type="text"/>		

## 6. Employment and income details

### Current employment details

If you have held more than one job in the previous two years, please enter the details of your current job here, and any previous jobs in the additional information section. If there is a gap in your client's employment history, please provide further details in the additional information section.

#### Applicant 1

Date employment started

Occupation

Are you employed by the family business? Yes  No

Employer/Business Name

#### Applicant 2

Yes  No

### Employer/Business Address

Building name/number

Street

Town/City

County

Postcode

Employer/Business email

### Employment income details

Employment status

Permanent  Agency / Zero Hour / Temporary

Self employed  Fixed term contractor

Sub-contractor  Unemployed

Retired

If fixed term, please provide the length of term

Years  Months

Permanent  Agency / Zero Hour / Temporary

Self employed  Fixed term contractor

Sub-contractor  Unemployed

Retired

Years  Months

Net monthly income

Basic gross annual income

Regular gross annual overtime

Guaranteed gross annual overtime

### Previous employment details

Date employment started

Date employed to

Occupation

Employer/Business Name

### Self-employed income details

Total income for last 2 years (SA302)

Year end  £

Year end  £

Projected income for current year

Year end  £

Year end  £

Year end  £

Year end  £

Date business was established

Type of business

What is the percentage shareholding?  %

%

### Pension income details

Annual gross state pension

Annual gross private pension

Anticipated gross annual retirement income

**Any other income**

Rental income	£	£
Interest from investments	£	£
Dividend income from investments	£	£
Company owner income	£	£
Bereavement allowance	£	£
Other income (please, give details in additional information section)	£	£

**7. Accountants details**

If your previous, or current employment type is Sole trader, Partnership, Limited company director, or you were employed by the family business, please complete the accountant's details below. Please, continue in the addition information section, if needed.

**Applicant 1**

**Applicant 2**

Company name		
Name of accountant		
Accountant's contact number		
Accountant's email		

**Accountant's address**

Building name/number		
Street		
Town/City		
County		
Postcode		

**8. Existing loans and credit commitments**

Provider	Type of commitment	Term remaining		Current balance	Monthly payment	Applicant		To be repaid on completion?
						1	2	
		<input type="checkbox"/>	<input type="checkbox"/>	£	£	<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	£	£	<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	£	£	<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	£	£	<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	£	£	<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	£	£	<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	£	£	<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	£	£	<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	£	£	<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	£	£	<input type="checkbox"/>	<input type="checkbox"/>	

**Applicant 1**

**Applicant 2**

Current monthly mortgage repayment	£	£
<b>Purchase only:</b> Will this remain on completion?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

**9. Future income**

**Applicant 1**

**Applicant 2**

Are you aware of any changes to your income and expenditure?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please provide details. Please continue in the notes section, if needed.		

## 10. Financial history

### Applicant 1

Have you ever personally, or as a company director been bankrupt, insolvent or entered into any arrangement with creditors?

Yes

No

If yes, please give details

Has the bankruptcy been discharged?

Yes

No

Date registered

Date discharged

Further details

Have you ever failed to keep up payments under a mortgage or loan?

Yes

No

If yes, please give details

Lender

Date

Further details

Have you ever had a County Court Judgement (CCJ) registered against you?

Yes

No

If yes, please give details

Total value

£

Date of most recent CCJ

Further details

Have you ever made arrangements with creditors or been subject to an Individual Voluntary Agreement (IVA)?

Yes

No

If yes, please give details

Has the IVA been discharged?

Yes

No

Date registered

Date discharged

Further details

### Applicant 2

Yes

No

Yes

No

Yes

No

Yes

No

£

Yes

No

Yes

No

We are unable to assist if your clients have been registered as bankrupt and the discharge period is less than six years.

We are unable to assist if your clients have a CCJ that has been registered or satisfied within the last three years.

We are unable to assist if your clients have an IVA and the discharge period is less than six years.

Have you ever been refused a mortgage or other loan?

Yes

No

Yes

No

If yes, please give details

Lender

Date

What was the reason for refusal?

Have you ever defaulted on credit accounts?

Yes

No

Yes

No

If yes, please give details

Provider

Date

Further details

Have you ever had a pay day loan?

Yes

No

Yes

No

If yes, please give details

Number of loans taken out

Date of most recent loan

Further details

## 11. Mortgage details

Please, refer to the acceptable properties section in our lending criteria, to see acceptable construction types.

### Mortgage property address

Building name/number	<input type="text"/>		
Street	<input type="text"/>		
Town/City	<input type="text"/>		
County	<input type="text"/>		
Postcode	<input type="text"/>		
Property tenure	Freehold <input type="checkbox"/>	Leasehold <input type="checkbox"/>	Commonhold <input type="checkbox"/>
Please detail the following,	Monthly ground rent <input type="text"/> £	Monthly service charge <input type="text"/> £	
How many years remain on the lease?	<input type="text"/>		
Property type	Detached house <input type="checkbox"/>	Semi-detached house <input type="checkbox"/>	Terraced house <input type="checkbox"/>
	Other <input type="checkbox"/>	Please state <input type="text"/>	

Please, refer to the acceptable properties section in our lending criteria, to see acceptable flat types.

If the property is a flat, how many storeys are in the block?	<input type="text"/>		
Was the property previously owned by a local authority or social landlord?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
What year was the property built?	<input type="text"/>		
How many bedrooms does the property have?	<input type="text"/>		
Are you related or connected to the vendor?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Source of deposit	<input type="text"/>		
Are you selling an existing property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If yes, what is the estimated sale price?	<input type="text"/> £		
If no, why aren't you selling your property?	<input type="text"/>		

### If this is a Family Assist application, please answer the below questions

Amount of voluntary monetary deposit (if applicable)	<input type="text"/> £	
Source of security	Collateral charge <input type="checkbox"/>	Savings deposit <input type="checkbox"/>

### If this is a remortgage application, please answer the below questions:

What is the current outstanding mortgage balance?	<input type="text"/> £
Amount of any additional borrowing	<input type="text"/> £
Purpose of any additional borrowing	<input type="text"/>
Name of current lender	<input type="text"/>

### If this is a Right to Buy, or family sale application, please answer the below question:

What is the open market value of the property?	<input type="text"/> £
--	------------------------

### If this is a Shared Ownership application, please answer the below questions:

Please detail the following,	Monthly rental cost <input type="text"/> £	Monthly service charge <input type="text"/> £
What percentage shareholding are you buying?	<input type="text"/> %	
Name of housing association	<input type="text"/>	
Contact number	<input type="text"/>	
Building name/number	<input type="text"/>	
Street	<input type="text"/>	
Town/City	<input type="text"/>	
County	<input type="text"/>	
Postcode	<input type="text"/>	



## 12. Property valuation

We are legally obliged to assess the value of the property for mortgage purposes and will obtain a valuation report. However, this report may not be adequate for the purposes of someone wishing to purchase the property. The report may not reveal serious defects and there may be important inaccuracies or omissions. It will not be a Structural or Building Survey report and will be based upon an inspection. You must also note that the report will be carried out for our needs only and will not be done for your benefit. Accordingly, you will not be able to enforce or take the benefit of anything contained in the report or in the contract between ourselves and our valuer. You are therefore strongly advised to obtain your own report on the condition and value of the property, based on a fuller inspection. The standard valuation fee and Homebuyers Report fee include administration expenses as well as the cost of the valuation. The valuation fee must be paid at application. Applications received without a fee, with the exception of those where a free valuation is included within the chosen product, will not be processed until the fee has been received. Valuations are instructed upon receipt of the appropriate fee and therefore such fees are non-refundable, whether or not the application proceeds.

What type of valuation would you like?                      Standard  valuation                      Homebuyers  report

The Society may also request that further specialist reports be provided to consider whether the property represents suitable security. The provision of such a report will be at your expense and does not guarantee that the mortgage will be granted.

Who should the valuer contact to arrange access to the property?

Contact name

Contact telephone number

### Valuation fee payment

We can collect payment for any valuation fees by debit card. If you would like to pay by debit card, please provide contact details below so that we can obtain the full details of the card to be debited

Contact name

Contact telephone number

## 13. Solicitor details

Please note, all nominated Solicitors must be registered on our Panel, which is managed by LMS. You can check this, or request a firm is added by contacting LMS directly on 0343 221 0643.

Contact name  Company name

### Company address

Building name/number

Street

Town/City

Postcode

Telephone

Email address

## 14. Mortgage product fees

### Arrangement fee

Where the chosen product has an associated arrangement fee, you have the choice of deducting the fee from the mortgage advance, or adding it to the mortgage. If you choose to add it to the mortgage, the fee will be payable over the term of the mortgage and you will be charged interest on the amount outstanding.

Arrangement fee                      £                       Add the fee to the  mortgage                      Deduct the fee from the  mortgage advance

Applicant 1 signature                       Date

Applicant 2 signature                       Date

### Booking fee

Where the chosen product has an associated booking fee, the processing of this mortgage application will not begin until payment of this fee is received. Any booking fees paid are non-refundable and non-transferable.

Booking fee                      £

We can collect payment for any booking fee by debit card. If you would like to pay by debit card, please provide contact details below so that we can obtain the full details of the card to be debited.

Contact name

Contact telephone number

## 15. Interest only mortgages

An interest only mortgage is where your monthly payments cover only the interest part of the mortgage. They do not pay off the amount you owe. This means that, at the end of the mortgage term, assuming that you have made all the interest payments, you will owe the same amount that you borrowed at the beginning.

Please note that only the repayment vehicles/methods shown below will be acceptable to the Society when requesting an Interest Only mortgage. We reserve the right to refuse any requests for an Interest Only mortgage without proof of a satisfactory repayment strategy.

You have told us that you intend to repay the amount borrowed from the proceeds of a suitable repayment vehicle (e.g. endowment, pension or ISA) or other arrangements as agreed with us. Please confirm how you will repay your interest only mortgage.

Endowment policy

ISA

Pension

If you are relying on an investment plan to repay the amount borrowed, it is important that you regularly check the value of the plan to ensure it is growing at a sufficient rate to enable you to repay this. **We would therefore remind you that it is your responsibility to ensure that you have suitable arrangements in place to repay the interest only part(s) of this mortgage by the end of the agreed term.**

There is no guarantee that your money will grow enough to pay off the mortgage by the end of the mortgage term, because your chosen plan may perform poorly or the stock market may fall. You should check the progress of the plan at least once a year. If it has grown poorly, think about taking steps to bring your savings back on track. You may need to change to a repayment mortgage or make lump sum payments, if you can afford it.

Sell the mortgaged property

If this is your main residence, this is only suitable if you have a minimum £200,000 equity within your property (£500,000 for properties located within London) unless you are applying for a Retirement Interest Only (RIO) mortgage. If applying for a RIO mortgage, refer to the specific terms and conditions that apply to these products.

Sell a second property to pay off the   
mortgage

If you intend to repay the mortgage following sale of another property that is not your main residence – for example, a buy-to-let property, the equity within this property must be at least equal to the Interest Only loan requested and a charge on this property will be required. A valuation will be carried out on behalf of the Society and you will be liable for the valuation fee and any additional legal costs.

I/We have applied to Tipton & Coseley Building Society for an interest only mortgage where the method detailed above will be used to repay the interest only part of the mortgage at the end of the term.

I am/We are aware and fully understand the implications of these matters in that an interest only mortgage does not pay off any of the amount I/we have borrowed and the outstanding balance will become payable at the end of the mortgage term.

I/We further understand that this is my/our responsibility to ensure that our repayment strategy remains on target and I/we will inform the Society should this not be the case. This will result in some or all of our mortgage being transferred to a capital and interest basis.

Applicant 1 signature

Date

Applicant 2 signature

Date

**IF YOU ARE NOT COMFORTABLE WITH RISK, AN INTEREST ONLY MORTGAGE IS NOT SUITABLE. THINK ABOUT A REPAYMENT MORTGAGE INSTEAD.**



## 18. Your declaration

To comply with money laundering regulations and to protect our customers from fraud, we are required by law to confirm the identity and address of every applicant. We are able to access credit reference agency databases to check the details you have supplied are correct. This will show as a search of the database but not as a credit score, so will not affect your clients credit rating. In the majority of cases this will enable us to begin processing your clients application without the need for any paper-based identification. We will advise you if we require you to supply further proof of identification.

For joint applications, the first named will be the Representative Joint Borrower in accordance with the Rules of the Society and will be the person to receive communications from the Society and have voting rights. You may choose who is to be Representative Joint Borrower.

Please note, that searches will be made of credit reference agencies and fraud prevention agencies. Information held about your client by the credit reference agencies may already be linked to records relation to one or more of their partners. For the purposes of this application, your client may be treated as financially linked and your application will be assessed with reference to any 'associated' records. An 'association' between any joint applicants and/or any individual identified as a financial partner, will be created at credit reference agencies, which will link your clients financial records. The information about your client and anyone else with whom they are associated will be taken into account in all future applications by either or both of them. The linking will continue until one of your clients successfully files as 'disassociation' at the credit reference agencies.

I/We:

- would like to apply for this mortgage and confirm that the information given is true to the best of my/our knowledge and belief. I/We also undertake to advise the Society immediately of any changes to the information I/we have provided in this application.
- undertake to pay the Society's charges and expenses whether or not the mortgage transaction takes place.
- confirm that no other person is likely to be able to claim a beneficial interest or other rights in the property offered as security by way of contributing to part of the purchase price or for any other reason.
- agree to keep the property fully insured until the loan has been repaid in full.
- will not let the property without the Society's prior written authority.
- in relation to the section headed 'Valuation instructions' concerning the Society's valuation report for mortgage purposes confirm and agree that:
  - I/We should NOT rely upon that report in any way when deciding whether or not to buy the property.
  - I/We should satisfy myself/ourselves without reference to this report or any Mortgage Offer by the Society, as to the condition of the property and that the purchase price is reasonable.
  - I/We should obtain a fuller report for my/our own purposes. I/we run the risk that the property may suffer from serious defects which are not mentioned in the report obtained by the Society, or brought to my/our attention in writing, and the report may be inadequate for my/our purposes.
  - the Society accepts no responsibility to me/us or to anyone else for the contents or adequacy of the report made to the Society or that the purchase price is reasonable, even if the valuer is at fault in his inspection or report.
  - oral statements made by the Society's staff, or the independent valuer used, do not override the written valuation report, or any other survey or Homebuyers Report.
- consent to information about me/us, the conduct of my/our account and additions or amendments to my/our account being passed to any guarantor(s) of, or surety for, my/our mortgage or to his/her legal adviser(s).
- agree that the Society may retain any commission it receives through arranging any insurance policies.
- agree that when completion of the mortgage takes place I/we will become a member of the Society and be bound by the Society's Rules.
- confirm the property will be used wholly for my/our residential purposes from the date of completion of the mortgage advance unless otherwise stated in this application form.
- understand that the applicable application and valuation fees are set out in my/our ESIS and I/we have either enclosed a cheque for this amount or agree that the Society may debit my/our card with this amount. I/we accept that any fees paid will not be refunded if the application does not proceed.
- agree to the terms and conditions relating to my/our application for the mortgage product chosen and confirm that I/we have received a copy of the ESIS.
  - confirm that the deposit towards the purchase price, stamp duty and other fees and charges will be provided by me/us without recourse to additional borrowing.

### Signatures

Applicant 1	<input type="text"/>	Date	<input type="text"/>
Applicant 2	<input type="text"/>	Date	<input type="text"/>
Applicant 3	<input type="text"/>	Date	<input type="text"/>
Applicant 4	<input type="text"/>	Date	<input type="text"/>