Loans, mortgages & finance.

Together is a trading style of Together Personal Finance Limited

together.™

# Application form
# Residential Mortgages and Consumer buy-to let Mortgages

## Section 1: Intermediary details

**This section requires details of any Mortgage Intermediary, Packager, Introducer Network or Mortgage Club who has an interest in this application.**

**THIS PAGE MUST BE COMPLETED IN FULL BEFORE SUBMISSION.**

| **Mortgage Intermediary/Packager details** | | | |
|---|---|---|---|
| **Company name:** | | **Address:** | |
| **Contact name:** | | **Email:** | |
| **Tel no:** | | **Fax no:** | |
| **FCA status:** | | **FCA number:** | |
| **Introducer details** | | | |
| **Company name:** | | **Address:** | |
| **Contact name:** | | **Email:** | |
| **Tel No:** | | **Fax no:** | |
| **FCA status:** | | **FCA number:** | |
| **Network details** | | | |
| **Name of network:** | | **Address:** | |
| **Email:** | | **Contact name:** | |
| **Tel no:** | | **Fax no:** | |
| **FCA status:** | | **FCA number:** | |
| **Mortgage Club details** | | | |
| **Name of network:** | | **Address:** | |
| **Email:** | | **Contact name:** | |
| **Tel no:** | | **Fax no:** | |
| **FCA status:** | | **FCA number:** | |

**Note: All commissions will be paid in accordance with agreements held with the submitting packager or network, unless otherwise agreed.**

## Section 2: Loan details

**Please indicate which application fees you would like to be paid upfront. Any fees not paid upfront will be added to the mortgage.**

| Loan Details | | | |
|---|---|---|---|
| **Repayment type:** *(capital & Interest or interest only)* | | | |
| **Term of mortgage:** | | **Net loan:** | £ |
| **Nominal rate (%)** | | **Total loan amount Inc. fees:** | £ |

| Fee: | Amount: | Paid upfront? | Payable to? | When is it payable? | Refundable: |
|---|---|---|---|---|---|
| Acceptance Fee | £ | Y / N | | | Y / N |
| Lenders Processing Fee | £ | Y / N | | | Y / N |
| TT Fee | £ | Y / N | | | Y / N |
| Notice Fee | £ | Y / N | | | Y / N |
| Title Insurance Fee | £ | Y / N | | | Y / N |
| Mortgage Questionnaire Fee | £ | Y / N | | | Y / N |
| Valuation Fee | £ | Y / N | | | Y / N |
| Solicitors costs | £ | Y / N | | | Y / N |
| Advice Fee | £ | Y / N | | | Y / N |
| Application Fee | £ | Y / N | | | Y / N |
| Broker Fee | £ | Y / N | | | Y / N |
| Packager Fee | £ | Y / N | | | Y / N |
| Arrangement Fee | £ | Y / N | | | Y / N |
| Administration Fee | £ | Y / N | | | Y / N |
| Total Commission | £ | | | | |

| Loan Details continued | | | |
|---|---|---|---|
| **Was the service for the sale advised or execution only?** | | | |
| **What was the reason for execution only?** *(rejected advice, high net worth, mortgage professional, buy to let)* | | | |
| **Loan purpose:** | | | |
| **If the purpose of the loan is 'Home Improvements' please list proposed improvements and estimated cost of work:** | | | |
| **Borrower type:** (e.g. first time buyer, home mover, shared owner) | | | |
| **Will the property be owner occupied?** | | Yes | No |
| **If property is shared ownership** | | | |
| **% to purchase:** | | **% to re-mortgage:** | |
| **If property is being purchased under a right to buy scheme** | | | |
| **Value of property being purchased:** | £ | **Discounted purchase price:** | £ |

## Section 3: Personal Details (if more than two applicants please complete a separate form)

**It is important that you fully complete this form and that you disclose ALL information relevant to the application. Failure to do so may result in the application being rejected.**

| Personal Details: | Applicant 1 | Applicant 2 |
|---|---|---|
| Title (Mr/Mrs/Miss/Other): | | |
| First name: | | |
| Middle name(s): | | |
| Surname: | | |
| Previous name: | | |
| Date of birth: | | |
| Anticipated retirement age: | | |
| Country of residence: | | |
| Nationality: | | |
| Do you have permanent rights to reside in the UK: | Yes No | Yes No |
| How long have you lived in the UK: | | |
| If less than 5 years, please state date of arrival: | | |
| Home telephone number: | | |
| Mobile telephone number: | | |
| Email: | | |
| Marital Status: | | |
| Relationship to Applicant 1: | *N/A* | |

## Section 4: Residential History Address (please provide 3 years address history)

| Current Address Details | Applicant 1 | Applicant 2 |
|---|---|---|
| Address: | | |
| Residential status: | | |
| Date moved in: | | |
| **Previous Address (if at current address less than 3 years)** | **Applicant 1** | **Applicant 2** |
| Address: | | |
| Date moved in: | | |
| **Previous Address (if at current address less than 3 years)** | **Applicant 1** | **Applicant 2** |
| Address: | | |
| Date moved in: | | |

## Tenants Only to Complete

**If you are currently a tenant, please complete the following section:**

| Landlord Details | Applicant 1 | Applicant 2 |
|---|---|---|
| Name of landlord: | | |
| Address: | | |
| Telephone number: | | |
| Reference number if applicable: | | |
| When did the tenancy commence? | | |
| Monthly rent: | £ | £ |
| Is your rent in arrears? | Yes No | Yes No |
| Is yes, please state amount: | £ | £ |
| If yes, please state number of months: | | |
| How many payments have been missed in the last 12 months? | | |

## Section 5: Existing Mortgages and Secured Loans

**Please include details of existing mortgages or loans secured against the property, including those which are being repaid from the loan amount.**

| Existing Mortgage (if applicable) | |
|---|---|
| Name of lender: | |
| Current arrears: | £ |
| Mortgage account number: | |
| Mortgage balance: | £ |
| Contractual monthly instalment: | £ |
| When did the mortgage/loan commence? | |
| **Existing mortgage/Secured loan** | |
| Name of lender: | |
| Current arrears: | £ |
| Total balance outstanding: | £ |
| Contractual monthly instalment: | £ |
| When did this mortgage/loan commence? | |
| **Existing mortgage/Secured loan** | |
| Name of lender: | |
| Current arrears: | £ |
| Total balance outstanding: | £ |
| Contractual monthly instalment: | £ |
| When did this mortgage/loan commence? | |

## Section 6: Security Details

| Security details | | | |
|---|---|---|---|
| **Address:** | | | |
| **Purchase price** *(if applicable):* | £ | **Estimated current value:** | £ |
| **Property type:** (e.g. Detached house, flat) | | **Is there parking?** | Yes No |
| **Number of bedrooms:** | | **Number of bathrooms:** | |
| **Number of kitchens:** | | **Number of reception rooms:** | |
| **If property is a flat:** | | | |
| **No of storeys in the block :** | | **What floor is the security on?** | |
| **Tenure type?** (e.g. freehold, leasehold, commonhold) | | | |

| If property is leasehold: | |
|---|---|
| **How many years are remaining on the lease?** | |
| **Are the service charge and ground rent up to date?** | Yes No |
| **Current Service charge arrears:** | £ |
| **Name of freeholder:** | |
| **Freeholder's address:** | |
| **If the property is rented:** | |
| **Is property under an assured shorthold agreement?** | Yes No |
| **Monthly rental income:** | £ |

* *We will pay any service charge and ground rent arrears direct from the loan amount*

**If the property being mortgaged will be occupied by anyone other than the applicant please complete the section below:**

**Number of OCCUPANTS aged 17 years and over (other than the applicants):**

| First Name | Surname | Age |
|---|---|---|
| | | |
| | | |
| | | |
| | | |

**Please complete Solicitor details if applicable (i.e. RTB purchases, purchases, Transfer of Equities and Shared ownership purchases)**

| Solicitor Details | | | |
|---|---|---|---|
| **Name of firm:** | | **Name of acting solicitor:** | |
| **Company address:** | | | |
| **How many solicitors does the practice have?** | | | |
| **Email:** | | | |
| **Telephone number:** | | **Fax number:** | |

## Section 7: Employment Status

| Employment details | Applicant 1 | Applicant 2 |
|---|---|---|
| **Employment status** (e.g. *full time employed, part time employed, self employed)* | | |

## Section 8: Income for Employed Applicants (if not employed go to section 9)

**Please complete this section if you have employed income – please provide 6 months employment history**

| Employment Details | Applicant 1 | Applicant 2 |
|---|---|---|
| **Position:** | | |
| **Nature of business:** | | |
| **Name of employer:** | | |
| **Company address:** | | |
| **Work telephone number:** | | |
| **Date employment commenced:** | | |
| **Is this a permanent position?** | Yes No | Yes No |
| **If not, please provide details:** | | |
| **Average contractual hours if part time or have a zero hours contract:** | | |
| **Net income per month:** | £ | £ |

## Section 9: Income for Self-Employed Applicants (if not self employed go to section 10)

| Employment Details | Applicant 1 | Applicant 2 |
|---|---|---|
| **Self employed status** (Limited company, Partnership, Sole trader) | | |
| **Occupation:** | | |
| **Nature of business:** | | |
| **Company address:** | | |
| **Work telephone number:** | | |
| **When did you start trading?** | | |
| **Total net income including salary, drawings and dividends** | £ | £ |

## Section 10: Retired, Pension and Benefits (if not in receipt of a pension or benefits go to section 11)

| Income Details | Applicant 1 | Applicant 2 |
|---|---|---|
| **Gross private pension income per month:** | £ | £ |
| **Income received through government benefits per month:** | £ | £ |

## Section 11: Other income

| Income Details | Applicant 1 | Applicant 2 |
|---|---|---|
| Rental Income | £ | £ |
| Investment income | £ | £ |
| Maintenance by court order | £ | £ |

## Section 12: Credit History

| | Applicant 1 | | Applicant 2 | |
|---|---|---|---|---|
| In the last 3 years, have you had any secured or unsecured arrears, CCJs, or defaults? | | | | |
| **Please provide an explanation of any adverse credit (including CCJs, defaults, arrears)** | | | | |
| Applicant 1: | | | | |
| Applicant 2: | | | | |
| Are you in an involuntary arrangement IVA? | Yes | No | Yes | No |
| Are you in a voluntary arrangement with any other lenders directly? | Yes | No | Yes | No |
| Are you in a debt management plan? | Yes | No | Yes | No |
| Have you ever been made bankrupt, or involved in a sequestration in the last 3 years? | Yes | No | Yes | No |

## Details of any debt management or voluntary arrangements

| Name of company | Instalment | Date arrangement ceases | To be repaid | |
|---|---|---|---|---|
| | £ | | Yes | No |
| | £ | | Yes | No |
| | £ | | Yes | No |

## For Interest Only Mortgages

**With an interest only loan or mortgage, you only pay the interest due each month. You do not repay the capital borrowed until the end of the term. The amount you pay each month excludes any payments that you may need to make into a separate facility to build up a lump sum to repay the amount borrowed. Please remember that it is your responsibility to make separate arrangements to repay the amount borrowed at the end of the term.**

**The table below identifies the repayment strategies we accept, subject to underwriting decision please tick the box you intend to use to repay your loan and where indicated provide further information for consideration. Information provided is used to assess your payment strategy and loan application.**

**Other credible repayment strategies are also considered including: tax free cash from a suitable pension plan, endowment policies and stocks and shares ISAs.**

**Please note, the following repayment strategies will NOT be accepted:**

- Sale of mortgaged property to move into a rental property
- Cash savings (including cash ISA)
- Switching to capital repayment mortgage/ remortgage
- Inheritance
- Increase in house price
- Sale of business

| Repayment strategy | | | |
|---|---|---|---|
| Repayment strategy type: | | | |
| **Downsizing** | | | |
| Future property – town postcode area: | | | |
| If moving from current location, what is the rationale for this: | | | |
| Future Property – type: | | | |
| Future property – no of bedrooms: | | | |
| Future property – estimated value: | | £ | |
| How much equity will the applicant have in the current property if this new mortgage is advanced: | | £ | |
| Current number of dependants: | | | |
| Number of dependents at end of loan term: | | | |
| **Sale of second property** | | | |
| Address: | | | |
| Estimated current value of second property: | | £ | |
| Balance of other property charges secured against this loan property: | | £ | |
| **Personal Pension** | | | |
| Mid point value at end of term: | | £ | |
| Monthly contribution: | | £ | |
| Provider: | | | |
| **Endowment** | | | |
| Projected value: | | £ | |
| Monthly contribution: | | £ | |
| Provider: | | | |
| Start date: | | End Date: | |
| **Stocks and Shares** | | | |

| | |
|---|---|
| **Current value of share portfolio:** | **£** |
| **Monthly contribution:** | **£** |
| **Provider:** | |
| **Value at term end:** | **£** |
| **Stocks and Shares ISA** | |
| **Current ISA value:** | **£** |
| **Monthly contribution:** | **£** |
| **Provider:** | |
| **Value at term end:** | **£** |
| **Other repayment vehicle** | |
| **Monthly contribution:** | **£** |
| **Value at term end:** | **£** |

**Customer Declaration:**

**I/we understand that under an interest only mortgage a monthly mortgage payment comprises only the interest due. The cost of my/our repayment strategy, intended to repay the capital at the end of the term, will be met separately.**

**I/we understand that Together Personal Finance Limited does not assess whether my/our repayment strategy is suitable for my/our needs and if required I/we have sought and obtained advice as to its suitability.**

**I/we understand that the decision whether to accept the above repayment strategy for the proposed mortgage is made solely at the discretion of the lender and that this decision does not confirm that the repayment strategy will perform as expected.**

**I/we understand that it remains my/our responsibility to repay that capital in full at the end of the loan term.**

| | Applicant 1 | | Applicant 2 | |
|---|---|---|---|---|
| **Are you a first time buyer?** | **Yes** | **No** | **Yes** | **No** |
| **Have you had a mortgage on any other property?** | **Yes** | **No** | **Yes** | **No** |
| **Have you ever had mortgage application declined on this or any other property?** | **Yes** | **No** | **Yes** | **No** |
| **Are there any matters which you feel should be bought to our attention?** | **Yes** | **No** | **Yes** | **No** |
| **If yes, please provide details:** | | | | |

## General declarations

**I/We declare and undertake that**

1. information given in this application is:
   a) true to the best of my/our knowledge and belief;
   b) forms part of the terms of my/our mortgage;
   c) contains all the facts and information that might influence the Lender's decision to accept my/our application.
   I/We undertake to notify the Lender immediately of any change in my/our circumstance which affects or may affect the information given prior to any mortgage being made.
2. I/We will make all payments. I/We understand that the amount that I/we pay each month may change or the date that I/we make our monthly payment may change and that in either case the Lender will give me/us notice in writing before this happens.
3. If there are more than one of us, then we agree and understand that our liabilities and obligations hereunder are joint and several and we consent to the Lender sending all communications and statements of account to one only of us unless we otherwise notify the Lender in writing.
4. I/We authorise the Lender, upon receipt of this application, to instruct a qualified valuer ("Valuer") to carry out a valuation of the property, on which the mortgage is to be secured. I/We acknowledge that neither the Lender nor the Valuer are under any liability be it for negligence or on any other basis whatsoever to me/us as purchaser in respect of the value or the state or condition of the property. The inspection of the property will be confidential to the Lender and will not include a detailed survey of the structure unless specified by me/us.
   I/We understand that the Lender is not the agent of the Valuer and that neither the Lender nor the Valuer warrants, represents or gives any assurance to me/us that the statements, conclusions and pinions expressed or implied in the Valuer's report and mortgage valuation are accurate or valid and that any copy of the report will be supplied without any acceptance of responsibility by the Lender or the Valuer to me/us.
5. I/We hereby authorise:-
   a) my/our solicitor to disclose to the Lender any information relevant to their decision to lend and I/we waive any right to claim solicitor/client confidentiality or legal privilege in respect of such information;
   b) any accountant named in this application form to provide information relating to any matter stated in this mortgage application to the Lender.
6. I/We acknowledge that the Lender, its successors in title and assignee may in due course raise finance on any mortgage that may be made to me/us and may;
   a) transfer, assign, notate or otherwise dispose of any benefits, rights and obligations (to the extent possible in law) of such mortgage together with any collateral security provided with it;
   b) enter into any contractual arrangements relating to the funding of such mortgage with any person;
   c) pass any information contained in this application and any supporting documentation or any other information relating to the property, the mortgage, the security for the mortgage and the history and conduct of my/our account to any interested or potentially interested person who may rely upon the truth and accuracy of the information contained in this application.
7. I/We accept that my/our name(s) and address(es) may be disclosed to market research organisations for the purpose of confidential market research conducted on behalf of the Lender.

**Please check that the form has been fully completed before you sign it and that all information is accurate and correct. Incomplete or illegible applications will cause delay. By signing this application you agree that we can use your information for all the purposes referred to above.**

| Applicant 1 | Applicant 2 |
|---|---|
| **Signature:** | **Signature:** |
| **Print name:** | **Print name:** |
| **Date:** | **Date:** |

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

**Together is a trading style of Together Personal Finance Limited and Together Commercial Finance Limited, which have their registered office address at Lake View, Lakeside, Cheadle, Cheshire SK8 3GW.**

**Notice required by the Data Protection Act 1998 IMPORTANT - USE OF YOUR PERSONAL INFORMATION**

**You have provided your personal information to the lending company noted in your credit agreement. The information below tells you how this company will use that personal information.**

You (the "Borrower") are applying to enter into a Credit Agreement with us (the "Lender") and in considering this application, and administering any agreement you enter with us, we will be using (processing) personal data about you.

You have a right to know how we will use your personal information, and it is important that you read the following. By signing this document you are confirming that you have read it and you agree to the uses of your personal information described in it.

We will use your information to consider your application to enter an Agreement with us and we will search your records at credit reference and fraud prevention agencies ("Agencies"). The Agencies may supply us with credit information, such as previous applications, the conduct of accounts in your and your financial associate's name, any business accounts you have, fraud prevention information and public information such as County Court Judgments, bankruptcies and the Electoral Register. The record of our search will be recorded by the credit reference agency and will be seen by other lenders on any future searches made. A large number of applications within a short period of time could affect your ability to obtain credit. The Agencies' information may be linked to any person with whom you are linked financially (see 'Use of Associated Records' below before you sign. We may use an automated decision-making system to verify your identity.

We will add to your records with the credit reference agencies details of any agreement with us, the payments you make under it and any default or failure to keep to its terms and any change of name or address. Account information given to credit reference agencies remains on file for 6 years after the account is closed, whether settled by you or upon default. These records will be shared by the Agencies with other member organisations, and may be used and searched by us and them to consider:

a) applications for credit and credit related services, such as insurance, for you and any associated persons; and
b) to trace debtors, recover debts, prevent or detect money laundering and fraud, to manage your account(s).

PLEASE TELEPHONE OR WRITE TO US IF YOU WANT TO HAVE DETAILS OF THE CREDIT REFERENCE AGENCY THAT WE USE.

If you are a director or partner in a small business, we may also complete a check on your business.

**Use of Associated Records and Joint applications**

Before entering into any agreement with you we may search your records at an Agency, which may be linked to records relating to your spouse or partner, or other persons with whom you have, or have had a joint finance agreement, or made a credit application ("Associate"). For the purpose of this application you and any Associates may be treated as financially linked and your application will be assessed with reference to Associates' records.

Before any search or application is completed or any agreement is entered into involving joint parties, you both consent to us recording your details with Agencies. Whether or not this application proceeds, an association will be created which will link your financial records. Your Associate's information may be taken into account when a future search is made by us or another company, until you tell the Agencies that you are no longer financially linked, and the Agencies accept this.

## IT IS IMPORTANT THAT YOU PROVIDE US WITH ACCURATE INFORMATION

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

a) Checking details on applications for credit and credit related or other facilities
b) Managing credit and credit related accounts or facilities
c) Recovering debt
d) Checking details on proposals and claims for all types of insurance
e) Checking details of job applicants and employees

Please contact us at Risk Department, Lake View, Lakeside, Cheadle, Cheshire, SK8 3GW if you want to receive details of the relevant fraud prevention agencies. We and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies.

We will share information with companies in our group for the purposes of statistical analysis and research. We may pass some of your information back to anyone who introduced you to us, such as a broker. We may also provide limited details to third parties to provide services on our behalf, such as conducting market research, which may include processing your information on our behalf. We may monitor and record your telephone conversations with us to enable us to review the service with which you have been provided and to carry out staff training.

**Your rights - You have a right to receive information about the organisations with which we share your information, as well as details of all the personal information that we hold about you**. If you would like to receive these details, please send a written, signed request to: Customer Services, Lake View, Lakeside, Cheadle, Cheshire SK8 3GW, enclosing details of your account number(s) or application date, and a cheque in the amount of £10.

**IMPORTANT – AUTHORISATION MUST BE COMPLETED**

I/we authorise you to make such enquiries and obtain such confirmations and references as you may deem appropriate from any person or company, including credit reference agencies, mortgage or lending companies, now or at any time in the future, with reference to my/our loan application. I/we confirm that I/we do not wish to proceed with any other lending company and authorise you to request the removal of any priorities that may have been applied.
I/we have completed my/our marketing preferences below.

Reference: ..... Name(s): .....

Address: .....

Mortgage company name and address: .....

Mortgage account number: .....

**Applicant 1**

Signature: .....

Print name: .....

Date: .....

**Applicant 2**

Signature: .....

Print name: .....

Date: .....

**Applicant 3**

Signature: .....

Print name: .....

Date: .....

**Applicant 4**

Signature: .....

Print name: .....

Date: .....

**Marketing uses of your personal information -** Please let us know your marketing preferences in each case, by ticking the appropriate boxes below.

1. **We would like to share your details with our group of companies to keep you updated with useful information about selected products and services offered by them.**

| | | | | |
|---|---|---|---|---|
| **Applicant 1 Instructions** | Post □ | Telephone □ | Text / SMS □ | Email □ |
| **Applicant 2 Instructions** | Post □ | Telephone □ | Text / SMS □ | Email □ |
| **Applicant 3 Instructions** | Post □ | Telephone □ | Text / SMS □ | Email □ |
| **Applicant 4 Instructions** | Post □ | Telephone □ | Text / SMS □ | Email □ |

2. **We would like to send you information about selected products and services offered by third parties.**

| | | | | |
|---|---|---|---|---|
| **Applicant 1 Instructions** | Post □ | Telephone □ | Text / SMS □ | Email □ |
| **Applicant 2 Instructions** | Post □ | Telephone □ | Text / SMS □ | Email □ |
| **Applicant 3 Instructions** | Post □ | Telephone □ | Text / SMS □ | Email □ |
| **Applicant 4 Instructions** | Post □ | Telephone □ | Text / SMS □ | Email □ |

3. **We would like to pass your contact details to selected third party businesses, whose products and services we think you may be interested in, for them to contact you directly. Please tick the boxes below indicating if, and how you would like to receive this information.**

| | | | | |
|---|---|---|---|---|
| **Applicant 1 Instructions** | Post □ | Telephone □ | Text / SMS □ | Email □ |
| **Applicant 2 Instructions** | Post □ | Telephone □ | Text / SMS □ | Email □ |
| **Applicant 3 Instructions** | Post □ | Telephone □ | Text / SMS □ | Email □ |
| **Applicant 4 Instructions** | Post □ | Telephone □ | Text / SMS □ | Email □ |