

Intermediary Submission Form

TO BE COMPLETED BY THE MORTGAGE INTERMEDIARY ONLY

To ensure we give you and your client the best possible service, please complete the details below and provide the necessary documentation and fees with this submission form. Failure to enclose up-to-date documents may result in a delay in processing this application.

- | | |
|---|---|
| <input type="checkbox"/> 1. Latest 3 month's bank statements
(All current accounts held)
This must show a full 3 months history of income and expenditure including mortgage payment and salary credit(s) | <input type="checkbox"/> 7. Application fee (if applicable): £ <input type="text"/> |
| <input type="checkbox"/> 2. Current lender's latest annual statement
(for all mortgages and secured loans) | <input type="checkbox"/> 8. For buy-to-let cases , evidence from one reputable letting agent of potential rent or if remortgage a copy of the existing tenancy agreement |
| <input type="checkbox"/> 3. Latest 3 month's pay slips | <input type="checkbox"/> 9. Where more than one buy-to-let property is owned, an Assets & Liabilities Statement must be completed |
| <input type="checkbox"/> 4. Latest P60 | <input type="checkbox"/> 10. Additional information sheet(s) attached (if required) |
| <input type="checkbox"/> 5. Last three years' accounts or three years SA302s
(if applicable) and latest 6 months business bank statements | <input type="checkbox"/> Please supply items listed 1 to 5 for guarantors |
| <input type="checkbox"/> 6. Valuation/Homebuyers fee: £ <input type="text"/> | |

(Note: Certified copies of original documentation must be provided by intermediary)

Full name of intermediary
(block capitals):

Name and address of
office based at:

Email address:

Telephone number:

Fax number:

Network under which you are
submitting this application:

Network FSA
reference number:

Company FSA
reference number:

Mortgage club for
procurement fees to be paid: **AToM(All Types of Mortgages Ltd)**

Network sticker if possible
(if no sticker please attach appropriate Submission Sheet)



Mortgage Application



1. APPLICANT DETAILS

First Applicant

Second Applicant

(Note: If you proceed with a mortgage with the Society after receiving a KFI, the First Applicant will be the person named first in the Society's records in respect of the mortgage. Only the first named will be entitled to voting rights in respect of the mortgage subject to being a borrowing member. Please note that bodies corporate cannot be borrowing members.)

(Note: Please ensure you provide all details marked * to enable a credit check to be carried out. Without them your application cannot be processed)

*Surname and title:
(eg Mr/Mrs/Miss/Ms/other)

	*Title
--	--------

	*Title
--	--------

*First name(s):

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*Any previous name(s):

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*Date of birth:
(dd/mm/yy)

/ /	NI number
-----	-----------

/ /	NI number
-----	-----------

Nationality/ town and country of birth:

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Marital status/
civil partnership status:

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Are you an existing customer of the Society?

Yes No

Yes No

If Yes, please enter one of your account numbers:

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*Current address:
(if less than 3 years, please give all addresses during this period and length of time at each address within the additional comments section).

*Postcode
Years Months

*Postcode
Years Months

How long have you been at your current address?

Are you a first time buyer?

Yes No

Yes No

Residential status:

Owner Tenant Living with others

Owner Tenant Living with others

Living with parents

Living with parents

Telephone number:

Home	Work
Mobile	
Email	
Preferred method of contact (except Email)	
Preferred time of contact	

Home	Work
Mobile	
Email	
Preferred method of contact (except Email)	
Preferred time of contact	

Other occupiers of the mortgaged property

Will there be any persons who will reside in the mortgaged property on completion of the mortgage with/other than the applicants?
If Yes, enter details below. If more than two people, please provide further details within the additional comments section.

Title	Surname	First names	Relationship	Occupation	Date of birth
					/ /
					/ /

(Note: Non-borrowing occupiers over the age of 17 will be required to complete a Form of Consent to the mortgage)

2. EMPLOYED APPLICANT DETAILS

First Applicant

Second Applicant

What is your occupation?

Full-time Part-time Retired Student Other

Full-time Part-time Retired Student Other

Expected retirement age?

*What is your annual gross basic income?

£

£

*Any guaranteed bonus/overtime?

£

£

*Any non-guaranteed bonus/overtime?

£

£

(Note: You will need to provide the original of your latest 3 months bank statements, your latest 3 months payslips and your latest P60). Please provide details of any other income in the additional comments section.

Current employer details:

Name of employer	
Address	
Postcode	
Employer's Tel	Employer's Fax

Name of employer	
Address	
Postcode	
Employer's Tel	Employer's Fax

How long have you been with your current employer?

Yrs	Mths
-----	------

Yrs	Mths
-----	------

How long have you been in your current role?

Yrs	Mths
-----	------

Yrs	Mths
-----	------

Are you in a probationary period?

Yes No

Yes No

If Yes, please provide details within the additional comments section

Is your current employment permanent?

Yes No

Yes No

If No, please provide details within the additional comments section

Is this a family business? Yes No **If Yes, you will need to supply a letter from the accountant confirming details of employed income**

 %

 %

If you hold any shares in the company,

please confirm your % shareholding. Please supply the name and address of your accountant on the next page.

3. SELF-EMPLOYED APPLICANT DETAILS

First Applicant

Second Applicant

If you are self-employed, please complete the next four questions. (Note: You will also need to provide your last three years' audited accounts for all self-employed earnings and your latest 3 months personal bank statements, together with 6 months business bank statements).

Title in Company

What is your trading name and address?

Postcode	
Tel	Fax

Postcode	
Tel	Fax

What is your percentage shareholding/share in partnership?

	%
--	---

	%
--	---

How long has the business/company/partnership been trading?

	Years
--	-------

	Years
--	-------

*Net profit last year:

£

£

*Net profit previous year:

£

£

Net profit for the year before last:

£

£

		First Applicant	Second Applicant	
Name and address of your accountant:				
	Postcode		Postcode	
	Tel	Fax	Tel	Fax

4. CURRENT MORTGAGE DETAILS

First Applicant

Second Applicant

*Do you have any mortgage, secured loan or any other loans outstanding?

Yes No

Yes No

If Yes, enter the details below and indicate if the loan will be repaid on or before completion of your mortgage (where more space is required please provide further details within the additional comments section).

***Secured loans (including mortgages and any buy-to-lets)**

(Note: You will need to provide your latest annual statement(s) for any secured loans/mortgages)

Lender	Applicant 1/2/joint	Address against which the loan is secured – number, road name and postcode essential	Account number	Outstanding term	Outstanding balance	Monthly payment	To be repaid?	Repayment type
					£	£		
					£	£		
					£	£		

Have you ever had a mortgage or loan application refused?

Yes No

Yes No

Have you ever had a County Court Judgement for debt or a loan default registered?

Yes No

Yes No

Have you ever been declared bankrupt or been subject to an Individual Voluntary Arrangement (IVA)?

Yes No

Yes No

Have you ever entered into any arrangements with your creditors or are you party to a voluntary arrangement?

Yes No

Yes No

Have you had a court order/decreed made against you for debt or is there any such action pending?

Yes No

Yes No

Have you ever (voluntarily or otherwise) had a property repossessed by a lender or entered into any arrangements for mortgage arrears?

Yes No

Yes No

If the answer is Yes to any of the above, please enter full details. Enter 1st/2nd/joint to indicate if applicable to the 1st, 2nd or joint applicant(s) and provide any further details within the additional comments section.

1st/2nd/joint	Type	Date	Amount	Satisfied?
			£	
			£	

***Unsecured loans/credit cards (Where more space is required please provide further details within the additional comments section)**

Lender	Applicant 1/2/joint	Address against which the loan or land is registered – number, road name and postcode essential	Account number	Outstanding term	Outstanding balance	Monthly payment	To be repaid?	Repayment type
					£	£		
					£	£		
					£	£		

5. INCOME AND EXPENDITURE

First Applicant

Second Applicant

Please complete all areas below as accurately as possible. These fields are a mandatory requirement. Future Payments should represent the expected outgoings associated with the new property.

Current property type (i.e. detached/semi detached/terraced/flat): Number of bedrooms:

Gross income per month:	£ <input type="text"/>	£ <input type="text"/>
Net income per month:	£ <input type="text"/>	£ <input type="text"/>
Child maintenance receivable:	£ <input type="text"/>	£ <input type="text"/>
Any other income:	£ <input type="text"/>	£ <input type="text"/>

(Please give more details of any other income in the additional comments section)

Expenses per month

	First Applicant		Second Applicant	
	Current	Future	Current	Future
Maintenance/Childcare Costs				
Maintenance	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Child Support	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Nursery/Child Minder	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Tuition Fees	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Other	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
TOTAL	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Property Utility Bills

Council Tax	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Water Rates	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Electricity	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Heating (gas & oil)	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Service Charge	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Other	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
TOTAL	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Insurances

House & Contents	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Car	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Life Cover/Term/Critical Illness	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Mortgage Protection	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Health	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Pet	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Other	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
TOTAL	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Communication

Telephone & Mobile Phone	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Internet	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
TV Licence	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Satellite	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Other	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
TOTAL	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Other Loans/Credit

	First Applicant		Second Applicant	
	Current	Future	Current	Future
Other Mortgages	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Credit Cards	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Store Cards	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Other e.g. car loans/hp	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
TOTAL	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Other Household Expenses

Food	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Cleaner/Housekeeper	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Other	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
TOTAL	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Other Personal Expenses

Travel Costs/Car Costs	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Entertainment/Clothes	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Gym	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Holidays	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Socialising/eating out	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Smoking	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Hobbies	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Sports/sports equipment	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Activities/children's activities	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Club membership fees/subs	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Miscellaneous, eg cinema	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Christmas	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Birthdays	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Other regular savings, eg ISA	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Charitable donations	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Other expenses, eg opticians	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
TOTAL	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

6. SUMMARY OF YOUR SELECTED CHORLEY BUILDING SOCIETY PRODUCT(S)

Existing Chorley Building Society borrowers: portable products

Do you have an existing CBS product which can be transferred? Yes No Do you wish to do so? Yes No

If you wish to transfer, enter name of existing product:

Account number: Amount you wish to transfer: £

(*Note: If the amount is less than your account balance on this existing product early repayment charges will be payable if applicable)

*All borrowers

New product required: Product: Amount of loan: £ Term of loan: Yrs

Where your requested term takes you beyond retirement age it is your responsibility to ensure you have sufficient funds to maintain payments to the end of the term.

Where you have requested an interest only mortgage, it is your responsibility to ensure you have sufficient funds to repay the mortgage at the end of the term.

*To be repaid as:

Repayment Interest-only Part repayment/part interest-only

Where part repayment and part/interest-only, please state the amount you require on an interest-only basis: £

If any element is interest-only, how do you intend to repay the capital by the end of the term of the loan?

We recommend you consider mortgage life assurance and critical illness cover, particularly in view of the financial commitment a mortgage represents. Should you die during the policy term, then life assurance may help by providing a lump sum to repay your outstanding mortgage.

7. LOAN REQUIREMENTS

Address of property to be mortgaged.

(Note: Full postcode must be provided (buy-to-let – please list additional property security details for further properties being purchased/remortgaged in additional comments section).

<input type="text"/>	*Property type/style (eg house/flat/ semi-detached, etc)	<input type="text"/>
<input type="text"/>	Construction type:	<input type="text"/>
*Postcode: <input type="text"/>	Date of construction:	<input type="text"/>

Purchase price:
(or estimated value if a remortgage) £

Tenure of property:
(ie freehold/leasehold/
commonhold)

Amount of loan required: £

If leasehold, what is
the unexpired term
and ground rent? Yrs £

Service charge if applicable £

Is there any incentive or discount being offered by the builder/developer/seller? Yes No

If Yes, please provide details within the additional comments section

Will the security address become the correspondence address immediately on completion? Yes No

If No, please provide details within the additional comments section

Number of: Reception rooms Bedrooms Bathrooms Garages/parking

Condition of property (please tick): Good Average Poor Not known
Gas Oil Electric Other None

7. LOAN REQUIREMENTS – CONTINUED

Buy-to-let only

Anticipated monthly rental income: £ Letting agency fees: £

Is the property furnished? Yes No Unfurnished? Yes No

If buy-to-let portfolio exists, please provide a full assets and liabilities statement for all properties

Total number of properties in portfolio: Total rental income Total mortgage payments

Are all tenants subject to an Assured Shorthold Tenancy Agreement? Yes No

REMORTGAGES ONLY

How long have you had your current mortgage on this property? Years Months

How long have you owned the property? Years Months

(Note: If less than six months for either of the above questions, please provide further details within the additional comments section)

Is the property unencumbered? Yes No If Yes, for how long? Years Months

What was the original purchase price? £

How much of the new loan is required for: Home improvements £ Capital raising - Please provide details within the additional comments section £

Repayment of outstanding mortgages £ Repayment of existing loans for home improvements £ Debt consolidation - Please provide details within the additional comments section £

Self-build only

Purchase price of the land (or estimated value if a remortgage) £ Initial loan amount required £ Estimated final value £

(Note: The valuation fee will be based on the estimated final value)

Total loan amount required £ Estimated build costs £ Who will certify the build? ie NHBC architect

Access details

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

Name Daytime Tel. No. Selling agent:

Type of report required

Mortgage Valuation Home buyers

Please complete all questions below

Will any part of the property be used for purposes other than your own residence? Yes No

If Yes, will your residential use exceed 40% of the overall area of the property? Yes No

(Please supply further details within the additional comments section, detailing the purpose for which the property will be used)

Are you aware of any planning restriction(s)? Yes No

Is vacant possession of the property being obtained on completion of the purchase and/or mortgage? Yes No

Do you intend to occupy the property immediately on completion? Yes No

If no, please supply further details within the additional comments section.

If buy-to-let, will any occupier be a family member? Yes No

If Yes, please supply further details within the additional comments section, including their relationship to you.

Is the loan wholly or predominantly for the purpose of a business carried on by you or intended to be carried on by you? Yes No

If Yes, please supply details of the business purpose and the amount of loan to be used for business purposes within the additional comments section.

7. LOAN REQUIREMENTS – CONTINUED

Will you be providing all of the monies required in addition to this loan to enable you to purchase the property?
If No, please supply further details within the additional comments section.

Yes No

Will any additional borrowing be secured against the property by second charge?

Yes No

Will the loan be for the direct financial benefit, and advantage of all applicants?
If No, please supply further details within the additional comments section.

Yes No

8. SOLICITOR/LICENCED CONVEYANCER DETAILS

Name and address of firm:

Postcode:

Name of person acting:

Telephone number:

Email address:

Note: If your conveyancer is a sole practitioner then the Society may instruct its own solicitor. The Society will be pleased to recommend a solicitor if required.

9. INSURANCES

Mortgage payment protection insurance (not available on buy-to-let)

We strongly recommend you insure against the inability to meet your mortgage payments through accident, sickness or unemployment.

Please tick one of the following:

Cover understood but not required Cover arranged elsewhere Please contact me for a quote

HOUSEHOLD INSURANCE

Chorley Building Society is able to offer a household insurance product that provides protection for your buildings and contents, together with the flexibility to add optional covers to suit different or changing lifestyles.

Please contact me for a quote Cover arranged elsewhere

Contact details for insurance quotes

If you have indicated that you require a quote from the Society, please tick below which of the contact numbers provided in this application form you would prefer us to use:

Home Work Mobile

Data Protection Notice

For the purposes of the Data Protection Act 1998 the Society will be the data controller responsible for the processing of your data in relation to your mortgage application, the ongoing operation of your mortgage account information contained within this application (if your application is approved), assessment of the performance of your account and, after the redemption of your mortgage, for statutory, regulatory, accounting, auditing or other lawful requirements. We may also use your information to develop products and services that may be of interest to you in the future. We will not keep your data longer than necessary. Your data may include

'sensitive information'. The Act defines 'sensitive information' as information about your racial or ethnic origin, political opinions, religious beliefs or beliefs of a similar nature, trade union membership, physical or mental health condition, sexual life, criminal record, pending court proceedings or sentence of any alleged offence. Any change in circumstances after this form has been completed must be disclosed to the Society and, where this changes your requirements you will be asked to confirm this in writing.

General and Membership Declarations - Please read carefully

I apply for a loan, which I understand will be secured on my property on the basis of the information I have supplied.

If I am an individual I apply to be a Borrowing Member according to the Rules of the Society, copies of which are available from the Society's Principal Office or any branch. If this is a joint application by individuals I understand that the First Applicant will be the person named first in the Society's records in respect of the mortgage and will be the Representative Joint Borrower according to the Rules (provided that individual is a Borrowing Member). I understand that if I am a Body Corporate or am applying as a bare trustee for a Body Corporate, that a Body

Corporate cannot be a Borrowing Member of the Society and so no person will enjoy voting rights in respect of the mortgage under the Rules.

I consent to the Society at any time transferring or otherwise disposing of the benefit of any loan, mortgage or any other security for the loan to any third party, whether or not a building society or associated body of a building society, without any further reference to me. If I am a Borrowing Member at that time I acknowledge that such a transfer will lead to the termination of my borrowing membership of the Society and the loss of my rights as a Borrowing Member of the Society.

I declare that:

- I am over 18 years of age;
- There are no existing loans or mortgages in my name with the Society or any other lender other than declared on this application form;
- I have never been convicted of any criminal offence nor is any prosecution pending, excluding motoring or 'spent' offences by virtue of the Rehabilitation of Offenders Act 1974 or the Rehabilitation of Offenders Act (Northern Ireland) Order 1978;
- Any person interested now or in the future in the loan may rely upon the truth and accuracy of the information given and in any supporting documentation or information supplied by me;
- If any of the information I have given changes before the mortgage is completed, I shall advise the Society immediately.

Application costs and mortgage report and valuation

I acknowledge that:

- The Society reserves the right to reject my application without giving any reasons;
- *A report and valuation on the property will be prepared by an external valuer. I understand that the report is a valuation for the Society only. This is a limited report and is not a Homebuyers or Building Survey. The Society is not an agent of the valuer or firm of valuers*

(‘the valuer’) and I am making no agreement with the valuer. Neither the Society nor the valuer will warrant, represent or give any assurance to me that the statements, conclusions and opinions expressed or implied in the report and valuation will be accurate and valid and the report and valuation if supplied will be without any acceptance of responsibility to me on the part of the valuer or the Society, even if the valuer is negligent in relation to the report and valuation.

I understand that:

- Information held about me by the credit reference agencies may already be linked to records relating to one or more of my partners. For the purposes of this application we may be treated as financially linked and my application will be assessed with reference to any 'associated' records of my partners. By stating a financial association with another party, I also declare that the Society is entitled to disclose information about my joint applicant and/or anyone else referred to by me; also search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me;
- An 'association' between joint applicants and/or any individual identified as my financial partner, will be created at credit reference agencies which will link our financial records. I and anyone else with whom I have a financial link understand that each other's information will be taken into account in all future applications by either or both of us. This linking will continue until one of us successfully files a 'disassociation' at the credit reference agencies.

Data access

I understand that:

- With limited exceptions I can request in writing, upon payment of a fee, details which are held about me by the Society;
- I have the right of access to my personal records held by credit and fraud agencies. The Society will supply the name and address upon request.

Your Personal Data

I consent to the Society using and disclosing the information contained in my application form and about my account in the following ways:

- Passing the report and valuation to any other firms of valuers or surveyors if any further inspection or re-valuation is required at any time;
- Using particulars in this application, any supporting documents or information, whether relating to the property or not, the mortgage and conduct of the mortgage account and any information or documentation involving me or the property (which may include sensitive information) for initial and ongoing credit assessment purposes and in connection with the taking out of the mortgage, operation and statistical analysis of my mortgage account and to the passing of this information to the Society's agents and third party processors if this is necessary for any of these purposes. Data may be transferred to any country including countries outside the European Economic Area for any of these purposes and for systems administration. I further consent to the Society passing the same to any transferee, potential transferee, guarantor, potential guarantor of the mortgage or their legal or mortgage intermediary;
- Passing any details relating to the mortgage application up to and including completion of the loan to any mortgage intermediary who introduced my application to the Society;
- Information about the mortgage including the purpose of the loan, its amount, any sums secured, the interest rate, the term of the loan and the repayment details to any person who is required to sign the Society's standard Form of Consent or Form of Acknowledgement or their legal advisers;
- Information on undisputed personal debts which are in default and where no satisfactory proposals for repayment have been received by the Society following formal demand, being passed to a credit reference agency;
- In the event the property to be mortgaged being repossessed by the Society information being passed to a credit reference agency or similar body including any mortgage indemnity guarantee provider;
- Disclosure to regulatory bodies for the purpose of monitoring compliance with any regulatory rules and to the Financial Ombudsman Service for the purpose of complaints investigation;
- To make enquiries of authorised referees and licensed credit reference agencies who will supply the Society with credit information, as well as information from the Electoral Register; the agencies will record details of the search whether or not this application proceeds. The Society will use credit search methods to assess this application and to verify my identity. The Society may also make periodic searches of group records, credit reference agencies and fraud prevention agencies to manage my account and carry out ongoing credit risk assessment and statistical analysis of the performance of my account. These further searches will not be seen or used by other lenders to assess my ability to obtain credit. Credit searches and other information which is provided to the Society and/or the credit reference agencies, about me and those with whom I am linked financially may be used by the Society and other companies if credit decisions are made about me, or other members of my household. This information may be also be used for debt tracing and the prevention of money laundering as well as the management of my account.
- Using my information to help develop and improve the products and services offered to me and other customers;
- To prevent or detect fraud or to assist in verifying my identity, the Society may make searches of fraud prevention agencies who will supply information. The Society may also pass information to financial and other organisations involved in fraud prevention to protect it and its customers from theft and fraud. The Society and other companies may use this information if decisions are made about me or others at my address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment;
- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering;
- Passing relevant information to insurers in connection with any application for household or mortgage payment protection insurance.

Marketing Consent

I consent to receiving details of other products and services and confirm that I understand that:

I can request not to receive any details from the Society about products and services by writing at any time to the Society at Key House, Foxhole Road, Chorley PR7 1NZ or by ticking the box:

Do NOT send me any details by post - Applicant 1 Applicant 2

I can request not to receive any details by telephone about the Society’s products by ticking this box:

Do NOT telephone Applicant 1 Applicant 2

I can request not to receive details of the Society’s products and services by email:

I do not consent to you emailing me Applicant 1 Applicant 2

12. SIGNATURE AND AUTHORITY TO OBTAIN REFERENCES/INFORMATION AND PROCESS DATA

I confirm that I have read all answers including those completed in other than my own handwriting and confirm that all answers are correct and complete. To the best of my knowledge and belief the statements in these Declarations are true and correct.

I authorise you to take up references and check my identity in such ways that are deemed necessary.

I understand a Tariff of Charges is available on request.

Declarations to be signed by all applicants

Please ensure you have read carefully all the declarations on pages 10 and 11 before signing below. It is important that you read and understand the section entitled ‘Your Personal Data’ and ‘Marketing Consent’. By signing the application, you agree that we can use your information as described.

If you have any questions please ask your adviser.

I hereby authorise and request you to provide Chorley Building Society with any information they may require.

Signature(s) of Applicant(s) (dd/mm/yy) (dd/mm/yy)

1. Date / /

2. Date / /

HOW TO COMPLETE THE DIRECT DEBIT FORM

1. Complete the direct debit mandate with the details of the bank account from which the payment will be taken. The form should be signed by all signatories where indicated.
2. **Your mortgage account number must be entered in the box marked reference number.**
3. The **originators identification** number is 808054, please ensure this is quoted in the relevant box.
4. If you already have a Standing Order set up to pay your mortgage account this will need to be cancelled. Completion of the lower part of the form will enable this to happen.
5. At least **21 days notice** will be given to you before your first payment is collected.
6. The Society can collect your direct debit payments on any day of the month, please state below which date you would prefer:

Please collect my payment on the (any date between 1st - 25th)

If this date is a weekend or a Bank Holiday, payment will then be collected within 3 days of this date.

THE ADVANTAGES OF PAYING BY DIRECT DEBIT

<p>✓ Direct Debit ensures the correct payment is always made to your mortgage account.</p>	<p>✓ You avoid the inconvenience of remembering to write a cheque or obtaining the correct postage stamp.</p>
<p>✓ You are still able to visit the Building Society but this can be at your own convenience.</p>	<p>✓ The Direct Debit Guarantee protects you.</p>
<p>✓ The Society will always inform you 21 days in advance of changes to your payment.</p>	<p>✓ You are entitled to an immediate refund if your account is incorrectly debited.</p>

Please detach the form as indicated and return the forms to the Society.

You should ensure you keep the Direct Debit Guarantee for your records.