

Mortgage Application Declaration

Borrower(s) Name:

Full Reference number:

Declarations

This is our standard mortgage application upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If at any point this declaration is unclear please ask for further information.

I/We apply for a mortgage loan.

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/we 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 apply as a bare trustee for a Body Corporate, that a Body Corporate cannot be a Borrowing Member of the Society and that no person will exercise voting rights in respect of the mortgage under the Rules.

I/WE declare that:

1. I/We have been given a copy of the European Standardised Information Sheet. I/We have read the contents of this document and having had time to consider this, I/we wish to proceed with the mortgage application.
2. I/We are over 18 years of age.
3. The information given in this application is true to the best of my/our knowledge and believe that I/we have disclosed any additional information which is material to my/our application. I/We understand that Dudley Building Society will rely on the information provided in considering my/our application. If, prior to completion of the mortgage, there is any change in my/our circumstances which affects (or may affect) the information supplied, I/we will notify Dudley Building Society in writing immediately. I/We understand that Dudley Building Society may withdraw or vary the terms of any mortgage offer at any time prior to completion.
4. I/We understand that if mortgage offer is made, Dudley Building Society will instruct a Solicitor/Licensed Conveyancer to act on its behalf and that I/we will be responsible for the Society's legal costs and disbursements whether or not the mortgage is completed.
5. I/We authorise Dudley Building Society or its agents to instruct a Valuer to prepare a mortgage valuation report at my/our cost and I/we understand that the fee is payable in advance and is not returnable whether or not an offer of a loan is given. I/We understand that such a report will be obtained by Dudley Building Society for its own purposes and that Dudley Building Society is not the agent of the valuer or firm of valuers. I/We further understand that neither Dudley Building Society nor the valuer nor the firm of valuers will warrant, represent or give any assurance to me/us that the statements, conclusions and opinions expressed or implied in the report and mortgage valuation are accurate or valid and that the report will be supplied without any acceptance of responsibility on their part to me/us. I/We accept that I/we will be given a copy of this report. For re-mortgages of up to 60% loan to value the Society may use a limited external inspection or computer based data to value the property. In such cases I/we will not receive a copy of the report.
6. I/We have received and read the following information:
 - a) Guide to Valuation Fees;
 - b) List of Charges.
7. I/We confirm that my/our income is as stated in the application and is sufficient to support all of the relevant payments required to sustain the mortgage. I/We understand that a false or misleading declaration may forfeit any mortgage offer or subsequent contract and that a failure to maintain the payments due may result in repossession and subsequent sale of the property by Dudley Building Society.

8. I/We authorise the Society or its agents to make any enquiries of such persons it considers necessary in relation to this application, to confirm the truth and accuracy of the information. Any costs incurred in doing so will be my/our responsibility. I/We authorise Dudley Building Society to disclose any information provided by me/us on this application to a collective mortgage or other credit data checking system so that it can be made available to other financial institutions where this is done in the interest of fraud prevention.
9. I/We authorise Dudley Building Society or its agents to disclose details in this application to one or more credit reference agencies and to use appropriate statistical techniques (credit scoring) as part of the decision making process when assessing my/our application for credit. [Whether or not the mortgage is granted a record of the search will be recorded against my/our file by the agencies concerned. This information may be searched by credit grantors and used in assessing applications for future banking, loan or hire facilities and for debt collection purposes as to how the I/we have performed in meeting my/our obligations under the mortgage. If the mortgage is granted, it may pass information relating to the conduct of the account in accordance with the data protection registration held by Dudley Building Society. (The names of such credit reference agencies can be supplied by Dudley Building Society)].
10. In the event of this application or any mortgage offer which may be made not proceeding, I/we will not be entitled to a refund of fees or related costs.
11. No structural alterations shall be made without the prior written consent of the Society.
12. Interest on my mortgage will be calculated from the date of advance on a monthly basis.
13. I/We agree to be bound by the Rules of the Society and the terms of the mortgage deed.
14. I/We understand that Dudley Building Society may withdraw or vary the terms of any conditional mortgage offer at any time prior to completion.
15. I/We understand that Dudley Building Society may withdraw any binding mortgage offer if a material change develops in which the condition, value or title of the property is affected or my/our ability to afford the loan is affected.
16. I/We being the named applicant(s) agree to my/our customer record(s) being amended to reflect my/our new address on completion of this mortgage, and I/we acknowledge that other family records will not be automatically updated unless I/we confirm this in writing.
17. I/we understand that, where it is necessary, my/our data may be shared with, or access provided to, third parties involved in dealing with my/our application. Such third parties may include (but is not limited to) third party processors and/or professional advisers.

The Lender is Dudley Building Society.

By signing this application you are:

- a) Confirming that you have read and understood the sections entitled 'Your personal information and what we do with it' and the Society's Privacy Notice
- b) Giving your consent to the uses and disclosures of information listed.
- c) Making the declaration and giving the authorities set out in the 'mortgage application declaration' above.
- d) Authorise Dudley Building Society to obtain any information they may require.
- e) Confirming my/our preferences in regard to marketing from Dudley Building Society.

Signed (First Applicant)

..... Date:

Signed (Second Applicant)

..... Date:

Fees

There are a number of fees that are incurred when submitting your mortgage application. Some of these fees are payable in advance. For fees that are not payable in advance, you have the option of paying these fees before your mortgage funds are released, or adding them to the amount you wish to borrow. Any fees you choose to add to the mortgage will incur interest.

Please indicate below how you would like to pay each of the fees applicable to your mortgage application. Fees are explained in the European Standardised Information Sheet which has been provided by your advisor.

Please tick your choice for any applicable fees:

Application Fee	Payable in advance only					
Valuation Fee / Homebuyers Fee	Payable in advance only					
Arrangement Fee (if applicable)	Pay in advance		Add to Loan		Not Applicable	
CHAPS Fee	Pay in advance			Add to Loan		
Sealing Fee	Payable on Redemption only					

Your Personal Information and What We Do With It

Our Society takes its responsibilities for data management very seriously and we have thoroughly detailed our approach to how we collect and use information on the 'Privacy' page on our website. This explains how we collect and manage personal information and what we do with it. Please visit www.dudleybuildingsociety.co.uk/privacy for more information, alternatively you can request an electronic or paper copy of our privacy statements by:

Telephone: 01384 231414

Email: enquiries@dudleybuildingsociety.co.uk

Post: Dudley Building Society, 7 Harbour Buildings, The Waterfront, Brierley Hill, West Midlands, DY5 1LN

We can be contacted at any time if you have queries about this privacy notice or wish to exercise any of the rights mentioned in it by writing to us at The Secretary, Dudley Building Society, 7 Harbour Buildings, The Waterfront, Brierley Hill, DY5 1LN. This privacy notice may be updated from time to time. You should check <http://www.dudleybuildingsociety.co.uk/privacy> regularly so that you can read the up to date version.

How do we share your information with Credit Reference Agencies?

In order to process your application, we will perform credit and identity checks on you with one or more credit reference agencies ("CRAs"). To do this, we will supply your personal information to CRAs and they will give us information about you. This will include information from your credit application and about your financial situation and financial history. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- Assess your creditworthiness and whether you can afford to take the product;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s);
- Trace and recover debts; and
- Ensure any offers provided to you are appropriate to your circumstances.

We will continue to exchange information about you with CRAs while you have a relationship with us. We will also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs.

When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before lodging the application. CRAs will also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

How do we share your information with Fraud Prevention Agencies?

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found by writing to us using the details above.

What should you do if your personal information changes?

You should tell us without delay so that we can update our records.

The contact details for this purpose are:

Telephone: 01384 231414

Email: enquiries@dudleybuildingsociety.co.uk

Post: Dudley Building Society, 7 Harbour Buildings, The Waterfront, Brierley Hill, West Midlands, DY5 1LN

Marketing Preferences

We would love to keep you informed about the products and services that are available to you as a member of Dudley Building Society. In order to receive them please confirm your preferences by selecting the following:

Applicant 1

Email Post Telephone

Applicant 2

Email Post Telephone

Signature(s) of Applicant(s)

(dd / mm / yy)

Date: / /

(dd / mm / yy)

2. _____ Date: / /