

Further Advance Application Form

Please answer fully all questions on this form

Mortgage Account Number:

Personal Details

First Applicant

Second Applicant

All correspondence will be sent to the address of the first applicant as this person will be entitled to voting rights in respect of the proposed mortgage.

	Title	Surname	Title	Surname
First name(s)	<input type="text"/>		<input type="text"/>	
Any previous name(s)	<input type="text"/>		<input type="text"/>	
National Insurance Number	<input type="text"/>		<input type="text"/>	
Date of birth (dd/mm/yy)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
		Smoker Yes <input type="checkbox"/> No <input type="checkbox"/>		Smoker Yes <input type="checkbox"/> No <input type="checkbox"/>
Marital Status (circle relevant):	Married or Civil Partnership/Single/Divorced/Widowed Separated/Co-Habiting (delete as appropriate)		Married or Civil Partnership/Single/Divorced/Widowed Separated/Co-Habiting (delete as appropriate)	
Please state the number and age of any financial dependants	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Have you ever been declared bankrupt or insolvent or is there any such action pending? Yes ☐ No ☐

Have you ever entered into any arrangements with your creditors or are you party to a voluntary arrangement? Yes ☐ No ☐

Have you had a court order/decreed made against you for debt or is there any such action pending? Yes ☐ No ☐

Have you ever had a property repossessed? Yes ☐ No ☐

Have you ever had a default registered against you? Yes ☐ No ☐

Have you ever been in arrears with your mortgage/rent/credit card payments? Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

If **Yes** to any of the above, please supply full details of the **Additional Information page**.

Have you or any person who will reside in the property to be mortgaged, received a formal police caution in the last 5 years, ever been convicted of, or have any prosecution pending for any offence other than for parking or speeding, excluding any which are spent under the Rehabilitation of Offenders Act 1974? Yes ☐ No ☐

If Yes, please provide details on the Additional Information page.

Yes ☐ No ☐

Present Housing

First Applicant

Second Applicant

Current address: (if less than 3 years, please give all addresses during this period and length of time at each address on the Additional Information page). For ex pat applications, please provide your last known UK address on the Additional Information page.	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	Post Code <input type="text"/>		Post Code <input type="text"/>	
Residential Status	Owner <input type="checkbox"/> *Renting <input type="checkbox"/>	Owner <input type="checkbox"/> *Renting <input type="checkbox"/>		
*(please give details i.e. relationship/landlords details on the Additional Information page)				
Telephone number (inc. code)	Day <input type="text"/>		Day <input type="text"/>	
	Evening <input type="text"/>		Evening <input type="text"/>	
Email address	<input type="text"/>		<input type="text"/>	
Have you applied to any other lender for a mortgage within the last 6 months?	Yes* <input type="checkbox"/> No <input type="checkbox"/>	Yes* <input type="checkbox"/> No <input type="checkbox"/>		

*If **Yes** to any of the above, please supply full details of the **Additional Information page**.

Occupation, Income & Expenditure	First Applicant	Second Applicant
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What is your occupation? <input style="width: 90%;" type="text"/>	
If you are a sole trader, a partner in a firm or a company director with a 20% or more shareholding, please tick the box and complete the self-employed section. <input style="float: right;" type="checkbox"/>	<input style="float: right;" type="checkbox"/>
What is your annual gross basic income? <input style="width: 80%;" type="text"/> £	<input style="width: 80%;" type="text"/> £
State any other income eg. bonus, overtime, benefits etc. <input style="width: 80%;" type="text"/> £	<input style="width: 80%;" type="text"/> £

PLEASE NOTE: You will need to provide the originals of your last 3 months' bank statements, your last 3 months' consecutive payslips and your last P60.

Current Employer (If self-employed enter your trading name and address)	<table border="1" style="width: 100%;"> <tr><td colspan="2">Name of Company</td></tr> <tr><td colspan="2">Address</td></tr> <tr><td colspan="2"> </td></tr> <tr><td colspan="2">Postcode</td></tr> <tr> <td>Tel:</td> <td>Fax:</td> </tr> </table>	Name of Company		Address				Postcode		Tel:	Fax:	<table border="1" style="width: 100%;"> <tr><td colspan="2">Name of Company</td></tr> <tr><td colspan="2">Address</td></tr> <tr><td colspan="2"> </td></tr> <tr><td colspan="2">Postcode</td></tr> <tr> <td>Tel:</td> <td>Fax:</td> </tr> </table>	Name of Company		Address				Postcode		Tel:	Fax:
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How long have you been with your current employer/trading? (If less than 3 years, please provide previous employment history to cover last 3 years on Additional Information page).	<input style="width: 80%;" type="text"/> Yrs
Is your current employment permanent?	Yes <input type="checkbox"/> No* <input type="checkbox"/>
*If No , give details on the Additional Information page	
Do you make any maintenance/child support payments to court or on a voluntary basis?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes , how much per month?	<input style="width: 80%;" type="text"/> £
Time at Current Bank	<input style="width: 80%;" type="text"/> yrs

PLEASE NOTE: You will also need to provide your last 3 years' accounts for all self-employed earnings.

Name and address of your accountant (if applicable)	<table border="1" style="width: 100%;"> <tr><td colspan="2">Name</td></tr> <tr><td colspan="2">Address</td></tr> <tr><td colspan="2"> </td></tr> <tr><td colspan="2">Postcode</td></tr> <tr> <td>Tel:</td> <td>Fax:</td> </tr> </table>	Name		Address				Postcode		Tel:	Fax:	<table border="1" style="width: 100%;"> <tr><td colspan="2">Name</td></tr> <tr><td colspan="2">Address</td></tr> <tr><td colspan="2"> </td></tr> <tr><td colspan="2">Postcode</td></tr> <tr> <td>Tel:</td> <td>Fax:</td> </tr> </table>	Name		Address				Postcode		Tel:	Fax:
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Qualifications of accountant	<table border="1" style="width: 100%;"> <tr><td colspan="2"> </td></tr> </table>																					

Further Advance Details

Loan Amount Required <input style="width: 80%;" type="text"/> £	Term	<input type="checkbox"/> Existing	<input type="checkbox"/> Shorter*	<input type="checkbox"/> Extend*
*Please indicate preferred term required. Term amendments will be subject to Society approval.				
If you wish to extend or decrease, please confirm new term in years <input style="width: 80%;" type="text"/> yrs				
Purpose of Loan <input style="width: 90%;" type="text"/>				

Estimates and any plans and planning permission should accompany this application

Has a second charge been arranged on this property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please supply full details on the Additional Information page.	
Is any money being applied for capital raising?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please give full details including amount on the Additional Information page.	
Product Required <input style="width: 90%;" type="text"/>	
Do you intend to let the property to a family member now or at any time in the future, or to live in the property yourself at any time in the future?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you own any other BTL properties?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If the property was inherited, or purchased, has the property ever been occupied by you or a related person?	Yes <input type="checkbox"/> No <input type="checkbox"/>

Method of Payment – How Will You Repay Your Loan?

☐ Direct Debit ☐ Standing Order ☐ Other (please advise on Additional Information Page)

Total Loan Amount

£

Repayment

To be repaid as: £

Interest Only

£

Is the basis for paying this loan in currency other than GBP?

Yes ☐ No ☐

If yes which currency?

Please be aware YOU MUST have suitable arrangements in place to repay any part of the loan not on a repayment basis.

If all or part of the loan is to be paid on an interest only basis, please confirm how you intend to repay the capital element of the mortgage on the Additional Information page.

Other Occupiers Age 17 or Over

Will there be any persons who will reside in the property on completion of the mortgage other than the applicants?

Yes ☐ No ☐

If Yes, enter details below.

Title	Surname	First Names	Relationship	Date of Birth

Re-Valuation Details

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

Name

Daytime Telephone Number inc.Code

Which type of valuation report do you require?

Should a Building Survey be required kindly contact Dudley Building Society. The appropriate fee will be quoted on request.

*See "A Guide to Valuation Fees" leaflet for details.

*Report and Valuation for Mortgage Assessment ☐

*Homebuyers Report ☐ *Building Survey ☐

Is the property?

House <input type="checkbox"/>	Detached <input type="checkbox"/>	Storeys in Block <input type="checkbox"/>	Garage <input type="checkbox"/>	Bathrooms <input type="checkbox"/>
Bungalow <input type="checkbox"/>	Semi-Detached <input type="checkbox"/>	Purpose Built <input type="checkbox"/>	No. of Bedrooms <input type="checkbox"/>	Central Heating <input type="checkbox"/>
Flat <input type="checkbox"/>	Mid Terrace <input type="checkbox"/>	Floors <input type="checkbox"/>	No. of Rec. Rooms <input type="checkbox"/>	Approx Floor Area <input type="checkbox"/>
Maisonette <input type="checkbox"/>	End Terrace <input type="checkbox"/>	Converted <input type="checkbox"/>	Year Built <input type="checkbox"/>	

If the property is of non-standard construction, please provide details on the Additional Information page.

Outstanding Loans

First Applicant

Second Applicant

Do you have a mortgage or secured loan or any other loans outstanding? Yes ☐ No ☐

Yes ☐ No ☐

eg. Bank/Car Loan, Hire Purchase, Credit Cards, Student Loan, Child Minding Costs.

If Yes, enter details below and indicate if the loan will be repaid on or before completion of your advance.

Lender eg. Dudley Building Society	Applicant 1st/2nd/Joint	Type of Loan (eg. Secured, Personal)	Account Number	Outstanding Term	Outstanding Balance	Monthly Payment	To be Repaid?	End date
					£	£		
					£	£		
					£	£		
					£	£		

If further space is required please detail on the Additional Information page.

Buy To Let Portfolio

Please give details of any buy to let mortgages that will remain upon completion of this mortgage.

Total Number of Properties	Estimated Value of Portfolio	Balance Outstanding	Monthly Mortgage Payment	Total Monthly Rental Income
	£	£	£	£

Solicitor Details

NOTE: LMS will appoint a solicitor to act on our behalf in this transaction. You can also use this solicitor. However, if you decide to use your own solicitor on a Separate Representation basis you will be liable for two sets of legal fees.

Name and address of Firm	Name	Name of person acting	
	Address	Tel No. (inc. Code)	
		Fax/DX No. (if known)	
	Post Code		

Insurance

Mortgage Protection

We can arrange for an Concept Financial Services Representative to discuss your protection needs, such as;

- Life Cover
- Critical Illness Cover
- Mortgage Payment Protection Insurance

If you would like to arrange an appointment please tick the following box ☐

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 ☐

Additional Information

This image shows a full page of blank, lined paper. It features approximately 28 horizontal blue or grey lines spaced evenly apart, typical of notebook paper. The lines extend across the entire width of the page, leaving small margins at the top and bottom. There are no vertical lines, text, or other markings on the page.

Mortgage Budget Planner

Before you enter into any new mortgage commitment, you need to be sure that it is affordable on your own personal budget. Use this planner to work out what you can afford to pay each month.

Income:

"Take Home" Monthly Pay - Applicant 1	£
"Take Home" Monthly Pay - Applicant 2	£
Other Monthly Income	£
Total Monthly Income	£

Credit Commitments:

Credit Card / Store Card Payments*	£
Loan Repayments	£
Other Standings Orders and Direct Debits	£
Maintenance / CSA Payments	£
Shared Ownership Rent/Shared Equity Loan	£
Cost of Repayment Strategy (Interest Only)	£
Sub Total	£

Committed Expenditure:

Utilities (Housing, Fuel, Power Communication)	£
Council Tax	£
Nursery / School / University Fees	£
Sub Total	£

Personal Expenditure:

Housekeeping (Food, Drink, Alcohol and Cigarettes)	£
Recreation (Including Clothing, Footwear and Essential Repairs)	£
Travel and Transport	£
Life Assurance Premiums / Insurance Policies (Including Pensions and Regular Savings)	£
Sub Total	£
Total Expenditure	£

Spare Income Each Month	£
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Application:	
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Name(s):	
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Signed:	
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*Please notify us if any of these savings are directly linked to the application and will cease on mortgage completion.

Borrower(s) Name:

Reference Number:

Declarations – Please Read Carefully

I/We apply for a further advance 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 further advance, 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.
4. I/We understand that if a further advance offer is made, Dudley Building Society may 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 further advance 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 or have already been supplied with the following leaflets:
 - 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 I/We performed in meeting my/our obligations under the mortgage contract. 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 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/our 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, mortgage conditions and the terms of the mortgage deed.
14. I/We understand that Dudley Building Society may withdraw or vary the terms of any non-binding 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 mortgage is affected.
16. I/We understand, 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 advisors.

The Lender is Dudley Building Society.

By signing this application you are:

- a) Confirming you have read the sections entitled "Your Personal Information and What We Do With It" and the Society's Privacy Notices.
- b) Giving your consent to the uses and disclosures of information listed.
- c) Making the declaration and giving the authorities set out in the "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:

Documentation Checklist

Please use this checklist to ensure you have enclosed the following, before submitting, tick (3) if enclosed.
THIS IS ESSENTIAL TO ENSURE YOUR APPLICATION PROCEEDS WITHOUT DELAY.

Please provide items 1-4 for all applicants whose income is being used to support the mortgage application.

1. ☐ Estimates / Plans for work required

1. Re-Valuation Fee £

2. ☐ Latest P60

Branch Code

3. ☐ Latest 3 month's consecutive pay slips

Staff In/t.

4. ☐ Last 3 years' accounts (**self employed only**)

Introducer - Direct

Interviewer

FCA Lending Practice - Mortgage Intermediaries Only

I declare that I have provided advice and relevant product information to the customer(s) and will confirm in writing, where appropriate, why the mortgage product is suitable. I confirm also that where an introductory fee will be received that this has been disclosed. Please note that the Society will only accept applications from Intermediaries who are currently registered with the Financial Conduct Authority (FCA). To enable us to check this position, please enter your FCA reference number below.

Name of Introducer

FCA Reference Number

Signature of Introducer

Charges made by
Intermediary

Level of Service Given

Date

Principal Office:

Dudley Building Society, 7 Harbour Buildings, The Waterfront, Brierley Hill DY5 1LN

Tel: 01384 231 414 | Fax: 01384 233250

email: enquiries@dudleybuildingsociety.co.uk

www.dudleybuildingsociety.co.uk | twitter: @DudleyBS

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

