

Application Packaging Checklist

Broker Name:

Broker Company:

Packager Company:

All forms/reference templates can be downloaded via:

www.dudleybuildingsociety.co.uk/intermediary/downloads

Decision in Principle carried out?

Yes ☐

No ☐

DIP Ref Number if applicable:

The minimum requirements for all cases where LTV is 80% or less

- | | |
|---|--------------------------|
| Fully completed Application Form | <input type="checkbox"/> |
| Fully completed Direct Debit Mandate | <input type="checkbox"/> |
| Two forms of ID for each applicant. (Refer to Section 8 of criteria) | <input type="checkbox"/> |
| P60 and last 3 months payslips for each applicant. If paid weekly, last full months wage slips and P60. | <input type="checkbox"/> |
| Last three years Company Accounts for Self Employed/last 3 SA302's. | <input type="checkbox"/> |
| Last three consecutive months personal bank statement for each applicant, showing salary credit. | <input type="checkbox"/> |
| Proof of rental payment covering 12 months where applicable | <input type="checkbox"/> |
| Proof of mortgage payments, covering 12 months, where applicable | <input type="checkbox"/> |
| Proof of deposit/gifted deposit letters | <input type="checkbox"/> |
| Valuation fee (including £125 application fee) Refer to Section 20.3 of criteria | <input type="checkbox"/> |
| Three Years Proof of Residency (if not on Voters Roll) | <input type="checkbox"/> |
| Fully Completed Budget Planner | <input type="checkbox"/> |
| Fully Completed Fee Declaration Form | <input type="checkbox"/> |

Where the LTV exceeds 80%, all of the above are required, however, the following variations apply

- | | |
|--|--------------------------|
| P60 and Last three consecutive months payslips plus Employment reference | <input type="checkbox"/> |
|--|--------------------------|

Ad-hoc packaging requirements

- | | |
|--|--------------------------|
| Interest Only Dec form & proof of repayment strategy – cases with any element of Interest Only | <input type="checkbox"/> |
| Completed Personal Assets and Liabilities Statement – if applicant has any other properties | <input type="checkbox"/> |
| Let to Buy – Consent to Let from existing Lender | <input type="checkbox"/> |
| Completed Loan into Retirement Declaration form –
If yes then 10 years remaining proof on retirement income is required | <input type="checkbox"/> |
| Memorandum of Sale from Housing Association for all Shared Ownership cases | <input type="checkbox"/> |
| Right to Buy Notice from Council for all Right to Buy cases | <input type="checkbox"/> |

RESET FIELDS

Please Note: An application must contain the minimum packaging items before the assessment process can begin. Those not containing minimum requirements may be returned.

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

Occupation, Income & Expenditure**First Applicant****Second Applicant**

What is your occupation?

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.

☐☐

What is your annual gross basic income?

£

£

State any other income eg. bonus, overtime, benefits etc.

£

£

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 please
detail your trading name
and address)

Name of Company

Address

Postcode

Tel:

Fax:

Name of Company

Address

Postcode

Tel:

Fax:

How long have you been with your current employer/trading?

Yrs

(If less than 3 years, please provide previous employment history
to cover last 3 years on Additional Information page).

Yrs

Is your current employment permanent?

Yes ☐No ☐Yes ☐No ☐*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 ☐No ☐Yes ☐No ☐If **yes**, how much per month?

£

£

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)

Name

Address

Postcode

Tel:

Fax:

Name

Address

Postcode

Tel:

Fax:

Current Commitment**First Applicant****Second Applicant**Do you have a **mortgage** or secured loan or any other loans outstanding?

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

Yes ☐No ☐Yes ☐No ☐If **Yes**, enter details below and indicate if the loan will be repaid on or before completion of your mortgage.

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?
					£	£	
					£	£	
					£	£	
					£	£	

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

Is the current property to be sold before you take
out this mortgage. If No please explain how the
property will be used in the Additional Information page.

Yes ☐No ☐

If YES, what will be the anticipated sale price

£

Time with current bank (years)

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
	£			

Your Home and Mortgage Needs

Address of the property to be mortgaged

Mortgage Product
Required

--

PURCHASE PRICE/
EST. VALUE

£

AMOUNT OF LOAN
REQUIRED

£

TERM OF LOAN

	Yrs
--	-----

At what age do you plan to retire? FIRST APPLICANT

--

SECOND APPLICANT

--

If the chosen mortgage term takes you over your intended retirement age please confirm how you intend to continue to meet the repayments after retirement by completing our Loan into Retirement Declaration Form.

Which type of valuation report do you require? *Report and Valuation for Mortgage Assessment

--

*Homebuyers Report

--

*Building Survey

--

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.

Is the property?

House	<table border="1"><tr><td></td></tr></table>		Detached	<table border="1"><tr><td></td></tr></table>		Storeys in Block	<table border="1"><tr><td></td></tr></table>		Garage	<table border="1"><tr><td></td></tr></table>		Bathrooms	<table border="1"><tr><td></td></tr></table>	
Bungalow	<table border="1"><tr><td></td></tr></table>		Semi-Detached	<table border="1"><tr><td></td></tr></table>		Purpose Built	<table border="1"><tr><td></td></tr></table>		No. of Bedrooms	<table border="1"><tr><td></td></tr></table>		Central Heating	<table border="1"><tr><td></td></tr></table>	
Flat	<table border="1"><tr><td></td></tr></table>		Mid Terrace	<table border="1"><tr><td></td></tr></table>		Floors	<table border="1"><tr><td></td></tr></table>		No. of Rec. Rooms	<table border="1"><tr><td></td></tr></table>		Approx Floor Area	<table border="1"><tr><td></td></tr></table>	
Maisonette	<table border="1"><tr><td></td></tr></table>		End Terrace	<table border="1"><tr><td></td></tr></table>		Converted	<table border="1"><tr><td></td></tr></table>		Year Built	<table border="1"><tr><td></td></tr></table>		RESET FIELDS		

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

Name of Vendor

--

Name and address of
Estate Agent selling the
property

Name

Address

--

Postcode

--

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

--

Daytime tel no. (inc. code)

--

Will you use the property solely for residential purposes? If No, answer the following questions on the Additional Information page. Yes

--

No

--

1. Which rooms will you reside in?

2. What will the other rooms be used for?

3. What commercial use if any will be made of the property? 4. What will the grounds be used for?

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

--

Will any portion be sub-let? If YES, please give details on the Additional Information page.

Yes

--

No

--

Is this a purchase or remortgage?

Purchase

--

Remortgage

--

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

--

No

--

Do you own any other BTL properties?

Yes

--

No

--

If the property was inherited, or purchased, has the property ever been occupied by you or a related person?

Yes

--

No

--

Is the property leasehold?

--

If leasehold, what is the unexpired term?

	Yrs
--	-----

Name and Address of Landlord

Will you be providing from your own savings all of the monies required in addition to this loan to enable you to purchase the property? Yes

--

No

--

If No, please give details on the Additional Information page.

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

Yes

--

No

--

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

Method of Payment – How Will You Repay Your Loan?

☐ Direct Debit

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, please enter details below.

Title	Surname	First Names	Relationship	Date of Birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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
Address
<input type="text"/>
Post Code

Name of person acting

Tel No. (inc. Code)

Fax/DX No. (if known)

<input type="text"/>
<input type="text"/>
<input type="text"/>

Insurance

We can arrange quotations for General Insurance products. Please select one box from each section. We will contact you if a selection has not been made.

Buildings & Contents Insurance

Your property must be adequately insured whilst in mortgage to the Society.

Insurance is also available to cover the Contents in your home. You may also wish to insure your possessions and valuables away from your home, including money and credit cards, sports equipment, cycles, etc.

The Society offers a competitive householders insurance policy to provide the cover you need. If you would like details and a premium quotation, entirely without obligation, please tick the "Yes" box below and we will contact you.

Please tick one of the following boxes:

YES Please contact me/us regarding Building and Contents insurances, entirely without obligation.

NO I/We wish to arrange my/our own Buildings and Contents insurances.
N.B. An administration fee is payable if you elect to arrange your own Buildings insurance.

LEASEHOLD The Buildings insurance will be arranged by the lessor as a condition of the property lease.

<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>

Mortgage Protection

We can arrange for a Concept 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 ☐

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

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	<input type="checkbox"/>	Add to Loan	<input type="checkbox"/>	Not Applicable	<input type="checkbox"/>
CHAPS Fee	Pay in advance	<input type="checkbox"/>	Add to Loan	<input type="checkbox"/>		
Sealing Fee	Payable on Redemption only					

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:.....

Additional Information

Identification and Address Verification

To help protect against fraud we are required by law to check all new customers names and addresses. This section need not be completed where the applicant is an existing customer of the Society, but an existing account number **MUST** be entered in the Personal Details Section.

DIRECT/POSTAL APPLICATION - Please ensure the customer has supplied the original (or 'approved' photocopy) for Section A. Electronic verification by DBS will also be required

INTRODUCERS - Identity should be verified as for Direct Applications or FCA 'introductory' form completed. Electronic verification by DBS will also be required.

SECTION A

(✓)
☐ Government Document/Passport
 Driving Licence/Benefit Book

Or
☐ FCA Introductory Form

FIRST APPLICANT

Reference Number Issuing Office/Company

SECOND APPLICANT

Reference Number Issuing Office/Company

SECTION B

(✓)
☐ Electronic Verification

FIRST APPLICANT

Reference Number Issuing Office/Company

SECOND APPLICANT

Reference Number Issuing Office/Company

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

Documentation Checklist - Mortgage Intermediaries Only

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 1-5 for all applicants whose income is being used to support the mortgage application.

1. ☐ Latest 3 months' bank statements. These must show a full 3 month history of mortgage payments and salary credits
2. ☐ Last annual mortgage statement
3. ☐ Latest P60
4. ☐ Latest 3 month's consecutive pay slips
5. ☐ Last 3 years' accounts (self employed only)
6. ☐ Valuation fee £

IF APPLICABLE

7. ☐ Administration fee £
8. ☐ Valuation fee £
9. ☐ Identification for postal cases
10. ☐ Official Mail if not on voters roll

Where required these **MUST** be enclosed

REMINDER

In ALL cases can you please remember:

- to complete identification and address verification and enter in section above;
- to ensure highlighted signature boxes are completed;
- Direct Debit form is always fully completed

NOTE: ORIGINAL OR CERTIFIED COPIES MUST BE ENCLOSED.

Branch Authorisation

Account Number Branch Code Authorised Signatory Date
 Staff Initial Introducer Number

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.

