

Buy to Let Mortgage Application



PLEASE USE BLACK INK AND COMPLETE IN CAPITAL LETTERS

A Company Name			For Office Use Only				
Address			Date Rec'd				
			Product No				
			Account No				
FCA No			MCOB Regulated Loan	Yes	☐	No	☐
Adviser			Consumer BTL	Yes	☐	No	☐
Tel No			Investment Property Loan	Yes	☐	No	☐
E-mail Address							
Affordability Ref		Admin Name					
		Tel No					
		E-mail Address					

B Are you registered on Leek Building Society's Broker Panel? Yes ☐ No ☐ If yes, please go to Section C below. If no, please complete the below before proceeding.

Are you directly authorised by the FCA? Yes ☐ No ☐

If yes, please state your FCA registration number?

Are you an appointed representative of a network or principal who is authorised by the FCA? Yes ☐ No ☐

If yes, please state the name and address of the principal and the FCA registration number of the principal/network:

Name		
Address		
Postcode		
FCA Registration No		

Procurement Fees paid via BACs/alternatively pay to network:

Sort Code		Account No		Account Name	
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Declaration:
I confirm that The above company is FCA registered.
I am not aware of any FCA enquiries or enforcements pending.
I am sufficiently qualified to offer mortgage advice.
My training and development covers financial crime, data protection and MCOB rules.

Signed Sole Trader/Partner/Director or other duly authorised signatory.

C Section C must be completed.

PROFESSIONAL INTERMEDIARY

I, the undersigned, being the person introducing the below client(s) hereby give an assurance that:-

- Evidence of the identity of the client(s) has been obtained and has been, and will continue to be, recorded under procedures maintained by me in accordance with the provisions of the UK Money Laundering Regulations 2007.
- I have verified the identity of the client(s).
- I confirm that I have personally interviewed the client(s).
- I confirm that this application is on an Advised Sales basis. (Please note the Society does not accept Execution only sales).
- I confirm that I have sufficient professional indemnity cover in place to cover the value of the loan.
- I understand that I am required to pay due regard to the interests of customers and treat them fairly and I adhere to all applicable regulation relating to treating customers fairly and vulnerable customers.
- I agree to communicate to the Society where I have identified an individual as vulnerable, so that the Society can provide any additional support that they may require throughout their application.
- Please confirm that you have discussed with your client(s) the option of setting up a Lasting Power of Attorney as a precautionary measure where lending is into or in retirement.

Broker Fee Charge to customer YES ☐ NO ☐ IF YES £

Procurement Fee Payment Route?	To Self/Network ☐	TMA ☐	Paradigm ☐
	Legal & General Mortgage Club ☐	PMS ☐	Dynamo ☐
Are you related to the Applicant(s)?	Yes ☐	No ☐	

D SUPPORTING CUSTOMERS

We’re committed to treating all customers fairly and providing appropriate support where it’s needed. If a customer requires additional support or is in vulnerable circumstances, please let us know so we can understand their needs and provide the right support.

Vulnerability can take many forms and may be temporary or permanent. By sharing this information, you’ll help us tailor our service, provide appropriate support and monitor customer outcomes.

Does your client require additional support or are they in vulnerable circumstances?

Yes ☐

No ☐

If yes, please provide details of how we can support your client.

Signed

Date

Sole Trader/Partner/Director of other duly Authorised Signatory (delete as necessary).

For and on behalf of (full name of firm)

Please answer all questions. If the question does not apply, please respond by using N/A.

Product Required		Amount	£
Product Required		Amount	£
First Time Buyer	☐	Purchase	☐
		Remortgage	☐
		Let to Buy	☐

(Remortgage of current residential property to Buy to Let)

1 PERSONAL INFORMATION

Please note: Where there is more than one applicant, the first named will be the "Joint Representative Borrower" under the Society's Rules (i.e. the person who is entitled to vote and is entitled to other rights as a member).

Applicant 1

Applicant 2

Title		
First Name		
Middle Names		
Surname		
Other Known Names		
Previous/Maiden Name (If changed in last 5 years)		
Date of Birth		
Marital Status		
National Insurance Number		
Nationality		
Are you a permanent UK resident?		
Tel No Work		
Tel No Home		
Tel No Mobile		
Email Address		
Preferred Contact Details		

2 DEPENDENTS (List all dependents aged 16 and under)

	Date of Birth	Relationship (e.g. son, daughter)	Do the dependents live with you full time?			
Dependent 1			Yes	☐	No	☐
Dependent 2			Yes	☐	No	☐
Dependent 3			Yes	☐	No	☐
Dependent 4			Yes	☐	No	☐

Please use Section 26 - Additional Details, where there are more than 4 dependents.

3 RESIDENCY DETAILS

Applicant 1

Applicant 2

Residential Status:	Owner with Mortgage	☐	Owner with Mortgage	☐
	Owner no Mortgage	☐	Owner no Mortgage	☐
	Living with Family	☐	Living with Family	☐
	Partner	☐	Partner	☐
	Friend	☐	Friend	☐
	Renting	☐	Renting	☐
Address				
Postcode				

3 RESIDENCY DETAILS (continued)

Date Moved In

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If Applicant 1 and Applicant 2 live at different addresses please advise where correspondence should be sent.

First Named Applicant's
Address only

--

Second Named Applicant's
Address only

--

Both Addresses for Both
Applicants

--

4 MAIN RESIDENCE - EXISTING LENDER/LANDLORD DETAILS

	Applicant 1	Applicant 2		
Name of Lender/Landlord/ Letting Agent	<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>	
Account Number	<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>	
Monthly Repayment/Rent	£ <table border="1"><tr><td></td></tr></table>		£ <table border="1"><tr><td></td></tr></table>	
Current Balance (Mortgage)	£ <table border="1"><tr><td></td></tr></table>		£ <table border="1"><tr><td></td></tr></table>	
Date This Mortgage/ Tenancy Started	<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>	
Current Value of Property/ Sale Price (Owner Occupiers)	£ <table border="1"><tr><td></td></tr></table>		£ <table border="1"><tr><td></td></tr></table>	

Is the mortgage to be repaid on completion of this transaction? Yes ☐ No ☐

If no, please give details in
Section 26 - Additional Details.

Yes ☐ No ☐

If no, please give details in
Section 26 - Additional Details.

5 PREVIOUS RESIDENCY (Covering the last 3 years)

Please use Section 26 if there is more than one previous residence in the last 3 years.

	Applicant 1	Applicant 2																						
Residential Status:	<table border="1"><tr><td>Owner with Mortgage</td><td><table border="1"><tr><td></td></tr></table></td></tr><tr><td>Owner no Mortgage</td><td><table border="1"><tr><td></td></tr></table></td></tr><tr><td>Living with Family</td><td>☐ Partner ☐ Friend ☐</td></tr><tr><td>Renting</td><td><table border="1"><tr><td></td></tr></table></td></tr></table>	Owner with Mortgage	<table border="1"><tr><td></td></tr></table>		Owner no Mortgage	<table border="1"><tr><td></td></tr></table>		Living with Family	☐ Partner ☐ Friend ☐	Renting	<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td>Owner with Mortgage</td><td><table border="1"><tr><td></td></tr></table></td></tr><tr><td>Owner no Mortgage</td><td><table border="1"><tr><td></td></tr></table></td></tr><tr><td>Living with Family</td><td>☐ Partner ☐ Friend ☐</td></tr><tr><td>Renting</td><td><table border="1"><tr><td></td></tr></table></td></tr></table>	Owner with Mortgage	<table border="1"><tr><td></td></tr></table>		Owner no Mortgage	<table border="1"><tr><td></td></tr></table>		Living with Family	☐ Partner ☐ Friend ☐	Renting	<table border="1"><tr><td></td></tr></table>	
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Postcode	<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>																					
Date:	From <table border="1"><tr><td></td></tr></table> To <table border="1"><tr><td></td></tr></table>			From <table border="1"><tr><td></td></tr></table> To <table border="1"><tr><td></td></tr></table>																				

6 PREVIOUS LENDER/LANDLORD DETAILS

	Applicant 1	Applicant 2		
Name of Lender/Landlord/ Letting Agent	<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>	
Has this mortgage been fully repaid?	Yes ☐ No ☐	Yes ☐ No ☐		

7 BUY TO LET REMORTGAGES ONLY

Is there a mortgage on the property? Yes ☐ No ☐
If no, go to Section 8.

Name of Lender	
Address	
Postcode	
Account No	
Monthly Repayment	£
Current Balance	£
Date This Mortgage Started	
Product Expiry Date (if known)	

Is there a Transfer of Equity? Yes ☐ No ☐

8 LET TO BUY ONLY

Is this application a Let to Buy? Yes ☐ No ☐
If no, go to Section 9.

Where will you live on completion of this mortgage?	
Address	
Postcode	
Residential Status	 (e.g. Owner with mortgage, owner no mortgage, living with family/partner/friend, tenant etc.)
Name of Lender	
Purchase Price	£
Mortgage Amount	£

Is there a Transfer of Equity? Yes ☐ No ☐

9 OTHER PROPERTIES

Do you own any other properties apart from your main residence as stated in Section 4 or this Buy to Let in Section 7?

Yes ☐ No ☐

If yes, how many other properties do you currently have in your portfolio?

Please give details of all other properties which you will own or part own on completion of this mortgage, whether subject to a mortgage, or owned mortgage free. If more than 4 properties please provide details in Section 27 - Other Properties (continued).

Property Address				
Postcode				
Lender/Mortgage Free				
Date This Mortgage Started				
Purchase Date				
Monthly Mortgage Repayment	£	£	£	£
Current Outstanding Balance	£	£	£	£
Property Value (approx.)	£	£	£	£
Rental Income (if applicable)	£	£	£	£

10 PRESENT EMPLOYMENT (Including Employed Directors)

Applicant 1

Applicant 2

Employment:	Employed		Self-Employed		Employed		Self-Employed	
	Unemployed		Homemaker		Unemployed		Homemaker	
	Student		Retired		Student		Retired	

Employer's Name		
Employer's Address (address of HR/Payroll Dept)		
Postcode		
Where are you based if different to the above? e.g. town/city		
Job Title		
Nature of Business		

Are you employed full time or part time?	FT		PT		FT		PT	
Do you work for a family member?	Yes		No		Yes		No	
Date Employment Started								
Are you in a permanent position?	Yes		No		Yes		No	
Are you employed on a contract basis?	Yes		No		Yes		No	
If yes, state contract end date.								
Percentage Shareholding (Directors)	%				%			
If 25% or more, complete Accountants details in Section 12 - Accountants.								
What is your expected date of retirement?								

Contact details for references:		
Name		
Position		
Telephone		
E-mail Address		

11 SELF-EMPLOYMENT

Please use Section 26 - Additional Details if there is more than one business for each applicant.

Applicant 1

Applicant 2

Company Name		
Company Address		
Postcode		
Nature of Business		
Trading Start Date		
What is your expected date of retirement?		

Status:	Partner		Sole Trader		Partner		Sole Trader	
Percentage Share	%				%			
Net Profit:	Year Ended		£		£		£	

12 ACCOUNTANTS (For Company Directors, Partners and Sole Traders)

	Applicant 1	Applicant 2
Accountants		
Contact Name		
Address		
Postcode		
Telephone No		
Email Address		

13 PREVIOUS EMPLOYMENT OR PREVIOUS SELF-EMPLOYMENT (Covering the last 6 months)

	Applicant 1			Applicant 2		
Employment:	Employed		Self-Employed		Employed	
	Unemployed		Homemaker		Unemployed	
	Student		Retired		Student	
Employer's/Company Name						
Job Title						
Nature of Business						
Date:	From		To		From	
If your employment record does not cover a full 6 month period from date of application please state the reason why.						

14 INCOME (ANNUAL) To be completed in all instances.

	Applicant 1			Applicant 2		
	Guaranteed	Regular but not Guaranteed		Guaranteed	Regular but not Guaranteed	
Basic Salary	£			£		
Net Profit	£			£		
Overtime ¹	£			£		
Bonus ¹	£			£		
Shift Allowance ¹	£			£		
Commission	£			£		
Large Town Allowance ¹	£			£		
Car Allowance ¹	£			£		
Teachers Learning Responsibility ¹	£			£		
Directors Dividends	£			£		
Pension ¹	£			£		
Maintenance ¹	£			£		
Second Job ¹	£			£		
Working Family Tax Credit ¹	£			£		
Rental Income From Mortgage Free Property ¹	£			£		
Other Income	£			£		
Source of Other Income						
TOTAL INCOME	£			£		

¹Please note when calculating allowable income, the Society uses 100% of any guaranteed overtime, bonus or shift allowance, pension income, car allowance, TLR, Large Town Allowance (subject to confirmation by way of an employer's reference) and 50% of the income from maintenance, second jobs, rental income from a mortgage free property, regular overtime, bonuses or shift allowances, working family tax credit.

15 EXPENDITURE

Do you have any current commitments? If yes, please provide details below.

Yes ☐ No ☐

Failure to disclose all current commitments is considered as a fraudulent declaration and could lead to this application being declined.

Commitment Type	Monthly Payment	Purpose of Loan	App 1	App 2	Providers name and account number	Months Left	Balance Owing	To be repaid as a condition of the mortgage		
Loans & Hire Purchase	£						£	Yes	☐	No ☐
	£						£	Yes	☐	No ☐
	£						£	Yes	☐	No ☐
Secured Loan	£						£	Yes	☐	No ☐
Overdraft(s)	£						£	Yes	☐	No ☐
Student Loan(s)	£						£	Yes	☐	No ☐
	£						£	Yes	☐	No ☐
Childcare/School Fees	£						£	Yes	☐	No ☐
Maintenance/CSA	£						£	Yes	☐	No ☐

Please confirm details of ALL credit cards held.

Please use Section 26 - Additional Details if required for additional expenditure.

Commitment Type	App 1	App 2	Providers name and last 4 digits of account number	Current Balance	Latest statement balance if cleared monthly	To be repaid as a condition of the mortgage		
Credit Cards & Mail Order				£	£	Yes	☐	No ☐
				£	£	Yes	☐	No ☐
				£	£	Yes	☐	No ☐
				£	£	Yes	☐	No ☐
Other				£	£	Yes	☐	No ☐

If you have any Mortgage Repayment Vehicles, please confirm the total monthly premium.

£

If you have any other monthly committed expenditure, which are not included above, please confirm the monthly spend.

£

16 PROPERTY TO BE IN MORTGAGE WITH THE SOCIETY

Security Address

Postcode

Year Built

EPC rating

If property is a conversion, please confirm date of conversion.

Tenure:

Freehold

☐

Leasehold

☐

Ground Rent
per annum

£

Service Charge
per annum

£

Unexpired Term
of Lease

House Type:

Detached House

☐

Detached Bungalow

☐

Link Detached House

☐

Semi Detached House

☐

Semi Detached Bungalow

☐

End Terraced House

☐

Mid Terraced House

☐

Purpose Built Flat

☐

Purpose Built Maisonette

☐

Studio Flat

☐

Number of:

Bedrooms

Reception
Rooms

Kitchens

Bathrooms

Garage

Storeys in Block
(if applicable)

Parking:

Onsite

☐

Allocated Off
Site Parking

☐

Street Parking

☐

Construction:

Wall Type
(Main Structure)

Brick

☐

Stone

☐

Other

Roof Type
(Main Structure)

Tile

☐

Slate

☐

Pitched

☐

Flat

☐

Other

Anticipated Rental Income

£ pcm

Is the tenant a family member? (If yes, the Financial Conduct Authority will regulate this mortgage).

Yes

☐

No

☐

If yes, what is the name of the family member?

What is their relationship to you?

Is the property currently tenanted/occupied?

Yes

☐

No

☐

If tenanted, will tenants remain?

Yes

☐

No

☐

Will you be using a Management Agent?

Yes

☐

No

☐

Is the property to be let to/as:

Tenants in receipt of housing benefit?

Yes

☐

No

☐

The current owner of the property?

Yes

☐

No

☐

Multiple Occupants, that do not form a single family unit?

Yes

☐

No

☐

Corporate let?

Yes

☐

No

☐

Holiday let?

Yes

☐

No

☐

16 PROPERTY (continued)

PLEASE NOTE: Mortgage facilities are not available on the following:

- * Freehold/converted Flats and Maisonettes.
- * Ex-Local Authority/Housing Association Flats.
- * Flats in blocks of more than 6 storeys.
- * Properties of non-standard construction, i.e. concrete, and all "system built" dwellings registered under the Housing Defects Act 1984.
- * Properties that have an agricultural or occupancy restriction.
- * Flying Freehold of more than 15%.
- * Properties let to students, sale and rent back, corporate let and HMO's. Tenants must form a single family unit.
- * Properties that are not ready for immediate letting or that require any items of essential repair.
- * Properties with more than 5 acres of land.

The Society reserves the right to decline applications that are adjacent or in close proximity to commercial property. (If in doubt, please contact us for further clarification on 0808 281 9309).

Please use Section 26 - Additional Details if you need to provide more details to the following questions:

Has the property been built or converted within the last 10 years? Yes ☐ No ☐

If yes, under which new home warranty scheme? (e.g. NHBC)

Alternatively, was construction architecturally supervised? Yes ☐ No ☐

Is the property ready for immediate occupation? Yes ☐ No ☐

Is the property being purchased from the Local Authority (Right to Buy Scheme)?
If yes, please provide the Landlords Offer Notice. Yes ☐ No ☐

Does the property currently have solar panels installed on the roof? Yes ☐ No ☐

If yes, are they to remain following this purchase/remortgage transaction? Yes ☐ No ☐

Are the solar panels leased? (If leased please provide a copy of the lease agreement). Yes ☐ No ☐

Has the property suffered from subsidence? Yes ☐ No ☐

Does the garden/area of land to be mortgaged extend beyond 5 acres? Yes ☐ No ☐

If yes, what is the approximate area of land and what is it to be used for?

Are there any other houses/outbuildings on the land to be mortgaged? Yes ☐ No ☐

If yes, how many are there and what are they to be used for?

Is the property in a flood risk area? Yes ☐ No ☐

Property Valuation

Either a standard mortgage valuation report (which is a basic assessment of the condition and value of the property) or a digital valuation report (which is a basic assessment of the value of the property) will be obtained by the Society. Both reports are purely for the benefit of the Society. Before purchasing a property we would recommend you consider obtaining a property survey so you are fully aware of its condition before you commit to the purchase. Our valuer will contact you to discuss this in more detail once you have applied for this mortgage.

17 PROPERTY INSURANCE

The Society requires the building to be insured on completion of the mortgage. You may also wish to arrange other insurance. Leek Building Society can offer a wide range of cover on your buildings, contents and personal possessions at a very competitive price. Should you wish to arrange buildings insurance yourself, you will be asked to complete a declaration that the cover meets our minimum requirements.

Please indicate if you would like the Society to provide a quotation: Yes ☐ No ☐

18 MORTGAGE DETAILS

Purchase Price/Remortgage
Property Value

£

Mortgage Amount Required

£

Loan to Value (LTV)²

%

²This is your total mortgage amount divided by the purchase price or valuation, whichever is the lower.

Term Required:

Years

Months

If you are purchasing a property:

Please state the source of your deposit.

Personal Savings

£

Sale of Property

£

Gift From Family Member

£

Another Source

£

Relationship

Deposit Source

If the property is to be occupied for the first time (new build), or for the first time in its current form (due to renovation or conversion), please provide a copy of the CML Disclosure of Incentives form, which is available from the developer.

PLEASE NOTE: We reserve the right to vary or withdraw an offer of mortgage if it subsequently emerges that there were incentives, allowances or other discounts that were not initially declared at application.

If you are remortgaging a property:

Has the property:

Been inherited?

Yes

No

Ever been occupied by you or a person/s related to you?

Yes

No

What date was the property purchased?

(must have been owned for at least 6 months).

Full names of **all** current owners

What are the monies to be used for?

Amount

Purpose

£

£

19 VENDOR (Purchases Only)

Are you related to the vendor?

Yes

No

Has the vendor owned this property for at least 6 months?

Yes

No

If not, give date owned from.

20 VIEWING DETAILS

Owner/Vendor/Selling Agent/Builder (site office)

Name(s)

Tel No

21 REPAYING THE MORTGAGE

Capital and Interest:

Repayment

£

Interest Only

£

If interest only, please indicate how you intend to repay the outstanding capital balance.

Sale of This Property

£

Sale of Other Property/Land³

£

Investments/
Endowment

£

Pension Lump Sum

£

Savings

£

³See Section 9.

22 PROTECTING YOUR MORTGAGE

Have you arranged life cover and suitable income protection to repay the mortgage in the event of the death, accident or sickness of any party to the mortgage?

Yes ☐ No ☐

If yes, please confirm your monthly premium.

£

We recommend that you speak to your Financial Adviser to ensure that you have suitable cover in place to meet your requirements.

23 SOLICITORS/LICENSED CONVEYANCERS DETAILS

(Sole practitioners not accepted).

Company		Tel No	
Contact Name		Fax No	
Address		Email Address	
Postcode			

24 CREDIT DECLARATIONS

Have you:-

Ever personally, or as a Company Director, been bankrupt, insolvent or entered into any arrangement with your creditors?

Had any late payments on any credit commitments within the last 3 months?

Have you been 3 or more months behind on any commitments within the last 3 years?

Had a County Court Judgement or Default registered against you?

Failed to keep up payments under a mortgage, any other loan or a tenancy?

Had a property taken into possession or voluntarily surrendered a property?

Been refused a mortgage/loan in the last 5 years?

In the last 3 years taken out a payday loan?

Applicant 1

Yes	☐	No	☐
Yes	☐	No	☐
Yes	☐	No	☐
Yes	☐	No	☐
Yes	☐	No	☐
Yes	☐	No	☐
Yes	☐	No	☐
Yes	☐	No	☐

Applicant 2

Yes	☐	No	☐
Yes	☐	No	☐
Yes	☐	No	☐
Yes	☐	No	☐
Yes	☐	No	☐
Yes	☐	No	☐
Yes	☐	No	☐
Yes	☐	No	☐

If you have answered YES to any of the above please give full details in Section 26 - Additional Details.

25 STATUS DECLARATIONS

Other than the mortgage on your main residence, and those stated in Section 3 and 7, have you held any other mortgage in the last 2 years including that of being a guarantor?

Have you made any applications to other lenders in the last 12 months on this property or any other properties?

Do you have any current mortgages or pending applications with the Society either in your name(s) or jointly with others?

Are you aware of any future changes in your income or expenditure⁴?

Are you an existing Leek Building Society member?

Applicant 1

Yes	☐	No	☐
Yes	☐	No	☐
Yes	☐	No	☐
Yes	☐	No	☐
Yes	☐	No	☐

Applicant 2

Yes	☐	No	☐
Yes	☐	No	☐
Yes	☐	No	☐
Yes	☐	No	☐
Yes	☐	No	☐

If you have answered YES to any of the above questions, please give details in Section 26.

⁴Examples of any future changes include reductions in income that may come about following the customers retirement, where it is known that you are being made redundant or aware of another loan commitment that will become due during the term of the regulated mortgage contract. (This list is not exhaustive).

26 ADDITIONAL DETAILS

Please give further details here in response to questions on the application form where there is insufficient space. (Please indicate the Section number in the left hand margin).

[illegible]

27 OTHER PROPERTIES

Property Address				
Postcode				
Lender/Mortgage Free				
Date This Mortgage Started				
Purchase Date				
Monthly Mortgage Repayment	£	£	£	£
Current Outstanding Balance	£	£	£	£
Property Value (approx.)	£	£	£	£
Rental Income (if applicable)	£	£	£	£

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DIRECT DEBIT INSTRUCTION

Please complete and return to:

**Leek Building Society,
50 St. Edward Street, Leek, Staffs, ST13 5DL**

Name and full postal address of the Bank or Building Society from which the monies will be paid:

To	Bank/Building Society
Address	
Postcode	
Name(s) of Account Holder(s)	

Bank/Building Society Account Number

--	--	--	--	--	--	--	--

Sort Code

--	--	--	--	--	--

Originators Identification Number

9	7	6	5	9	6
---	---	---	---	---	---

Reference number/Leek Building Society mortgage account number (Society to complete)

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Please indicate your preferred payment date:

1st		15th		27th	
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Instructions to your Bank or Building Society:

Please pay Leek Building Society Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with the Leek Building Society and, if so details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

Bank and Building Societies may not accept Direct Debit instructions for some types of accounts.

This guarantee should be detached and retained by the Payer.



The Direct Debit Guarantee

- This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Leek Building Society will notify you 7 working days in advance of your account being debited or as otherwise agreed. If you request Leek Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Leek Building Society or your Bank or Building Society you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society. If you receive a refund you are not entitled to, you must pay it back when Leek Building Society asks you to.
- You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify us.

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PLEASE READ THE FOLLOWING DECLARATION CAREFULLY BEFORE SIGNING

I declare and agree:

The information I have given in this application is true and correct. If the Society agrees a mortgage, the replies I have given form a material part of the contract between myself and the Society.

I consent to the Society making enquiries to other persons or firms regarding my ability to meet the commitments and conditions of the proposed mortgage.

I have been told where I can access the "Homebuyer's Guide" on the Society's website.

If your mortgage is in joint names, the borrower making payments will do so on behalf of himself/herself and all other joint borrowers. I authorise my solicitors to disclose to Leek Building Society all information relevant to the Society's decision to lend and that I waive any right to claim solicitor/client or legal privilege in respect of such information.

VALUATION INSPECTION

I will pay on demand the Society's Valuer's charges for an inspection and report on the property.

I understand:

Neither the Society nor the Society's Valuer will accept any liability to me for the contents or accuracy of the Valuer's report. This includes if the Valuer is negligent in relation to the report. It is for me to satisfy myself as to the value and condition of the property.

The standard mortgage valuation is prepared solely to enable the Society to decide whether to lend on the security of the property and, if so, how much to lend and on what terms. The report obtained by the Society is not a structural survey. The Society recommends that a more detailed inspection is commissioned by me from a qualified surveyor before entering any legal commitment. The Society's Valuer may contact you to offer this service for a more detailed inspection.

FRAUD DETECTION

I understand the information provided by me in this mortgage application will be shared with fraud prevention agency/ies to prevent or detect fraud and to verify my identity. If I provide false or inaccurate information and/or fraud is identified, my application for mortgage finance will not proceed and details will be passed to fraud prevention agency/ies to prevent fraud and money laundering. This may result in others refusing to provide services, financing or employment to you. I can obtain further details explaining how information held by fraud agencies may be used, as well as my data protection rights by visiting the Society's website, www.leekbs.co.uk/privacy or by contacting us.

POTENTIAL FUTURE TRANSFER OF MY MORTGAGE

I acknowledge that the Society may in future raise finance on any mortgage it may make to me and I consent to:

The Society transferring, assigning, or otherwise disposing of the benefit of such mortgage, together with the charge and policy(ies) of life assurance.

The Society entering any contractual arrangements relating to the funding of such mortgage with any person.

The Society passing the particulars contained in this application and any supporting documentation which is now enclosed or may hereafter be provided and any other documentation relating to the title of the property, the mortgage, the security of the mortgage, the history or conduct of the mortgage account or any other information or documents involving me or the property to any actual or potential transferee, assignee, provider of funds or other interested or contracting party.

Any person interested in the mortgage relying upon the truth and accuracy of the information contained in this mortgage application. The making of an advance by the Society does not endorse in any way the financial viability of any transaction to which the loan monies are to be applied.

HIGHER LENDING CHARGE

If the amount I am borrowing is more than the maximum loan the Society would normally lend on the property, a Higher Lending Charge may be payable which the Society will use to purchase indemnity insurance. The Society may cover the cost of this insurance. When the Society purchases indemnity insurance for itself, this does not affect my liability and promise to repay all monies owed to the Society in full, even if a claim is made by the Society under the policy. The mortgage indemnity insurer also has the right to recover from me any monies paid to the Society under the indemnity insurance. The Society may seek to recover the money I owe the insurer at the same time as recovering the balance of its own loss which was not covered by the indemnity insurance.

DATA PROTECTION LEGISLATION

The Data Controller is Leek United Building Society trading as Leek Building Society, whose principal office is 50 St. Edward Street, Leek, Staffordshire, ST13 5DL.

The information you are supplying will be held by the Society and used for market research purposes, developing goods and services, statistical and business analysis, customer servicing, and administration. Your information may be passed to other companies within the Leek United group for the purposes stated above.

This information may be held during the life of the account and for administration reasons after the account has closed.

Under data protection legislation you are entitled to receive a copy of personal information held about you, have inaccurate data corrected, restrict the purposes for which your personal data is used and in certain circumstances the right to your data being erased.

Further information regarding how we manage your data can be found within our Privacy Notice which can be found at leekbs.co.uk/privacy/, or alternatively can be requested from any of our branches or by writing to the address above.

If you would like to obtain information held about you, please contact us.

MARKETING PREFERENCES

We would like to use the contact details you provide us to keep you up to date with our latest news and offers, ranging always treat your personal details with the greatest of care, and will never pass them onto any other companies for Marketing purposes. If you would like to receive Marketing promotions from us, just tick any of the following, as we want to contact you via preferred channels.

Applicant 1	Post	☐	Email	☐	Telephone	☐	SMS	☐
Applicant 2	Post	☐	Email	☐	Telephone	☐	SMS	☐

See our privacy policy, leekbs.co.uk/privacy/, for more about how we use your information. Don't forget you can opt out of marketing at any time by telephone, email or visiting one of our Branches.

APPLICANTS SIGNATURES

	Print Name	Signature	Date
Applicant 1			
Applicant 2			
Applicant 3			
Applicant 4			

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME.

THE MORTGAGED PROPERTY (WHICH COULD BE YOUR HOME) MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Mortgages are subject to status and not available to persons under 18 years of age.

Mortgage products are only available within England (including Isle of Wight) and Wales and borrowers must also be a UK resident.

Leek Building Society
50 St. Edward Street, Leek, Staffordshire, ST13 5DL
Tel: 0808 281 9309*

www.leekbs.co.uk
e-mail: mortgage.processing@leekbs.co.uk

*All calls from mobile phones will not incur a charge.

Calls may be monitored and recorded for training purposes.

Branches throughout Staffordshire, Cheshire, Shropshire and Derbyshire we're members of the Building Societies Association.

If you would like this in a different format, such as braille, large print or audio, please contact us.

Leek Building Society, Customer Service Centre,
50 St. Edward Street, Leek ST13 5DL
t: 0808 281 9309

Branches throughout Staffordshire, Cheshire, Shropshire and Derbyshire.

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Leek Building Society is a trading name of Leek United Building Society, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with firm reference number 100014. Our details can be found on the Financial Services Register at <https://register.fca.org.uk/s/>. Leek United Building Society's address for service is 50 St. Edward Street, Leek, Staffordshire ST13 5DL.

Residential mortgages are not available to persons under 18, Buy To Let mortgages are not available to persons under 21 and both are subject to status. Mortgage products are only available for properties in England (including Isle of Wight) and Wales and borrowers must also be UK residents.

intermediary.mortgages@leekbs.co.uk
leekbs.co.uk

YOUR INVESTMENT PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.