

the**melton**
melton mowbray building society

Regulated Mortgage Contract Application Form

Branch of Issue

What do you need to submit with your application form?

For Office Use Only

Name(s)

Address to be mortgaged

.....

Date received by MPC

A number of documents are required with your mortgage application form. Please ensure that these are submitted when returning the completed form so that we may process your application quickly.

The information should be supplied for each applicant and we do require original documentation.

For applications submitted by an Introducer copy documents will be acceptable. All copies must be individually certified by the Introducer.

Please see below for details of what is required and tick the relevant box to indicate which documents have been enclosed.

Relevant Fees	Personal Identification	Address Identification	Proof of Earnings	Proof of Mortgage Payments
<p>Application Fee and Valuation Fee <input type="checkbox"/></p> <p>(Cheques should be made payable to Melton Mowbray Building Society. For payment by Switch / Maestro or credit card, see inside back page). The application will not be processed until fees are received.</p>	<p>Current valid full Passport <input type="checkbox"/></p> <p>Current (old style) full UK Driving Licence</p> <p>Current UK Photocard Driving Licence, full or provisional (either part)</p> <p>State / Local Authority funded benefit statement</p> <p>Inland Revenue Documentation</p> <p>Valid Firearms Certificate or Shotgun Licence</p>	<p>Domestic Utility Bill * (not mobile telephone) <input type="checkbox"/></p> <p>Current Council Tax Bill</p> <p>Bank / Building Society / Credit Card Statement *</p> <p>State / Local Authority funded benefit statement</p> <p>Inland Revenue Documentation *</p> <p>Council Rent Book</p> <p>Current (old style) full UK Driving Licence</p> <p>Current UK Photocard Driving Licence, full or provisional (either part)</p>	<p>Employed <input type="checkbox"/></p> <p>Last 3 payslips and Last 3 Bank Statements</p> <p>Self Employed</p> <p>Last 3 years trading accounts and projection for current year.</p>	<p>Proof of Mortgage Payments <input type="checkbox"/></p> <p>Most recent mortgage statement plus proof of payment from last statement date.</p>

* Items must not be more than 3 months old

Please complete in **BLOCK LETTERS** and ensure that all sections are completed

For Completion by a Mortgage Intermediary Only

Mortgage Intermediary

Please ensure that you complete the client verification form below and enclose certified copies of the client identification.

Name FSA Reference No.

Firm FSA Reference No.
of principal / network (If appropriate)

Name of principal / network (If appropriate)

Address

Telephone No. Advice at point of sale Advised / Non-Advised*

Fax. No. Email

Has the applicant been seen face to face? Yes / No* *delete as appropriate

If you have (or will) charge your client a fee
(other than commission or a procuration fee)
please describe the fee(s) here and the amount(s)

(If left blank we will assume that no fee is charged)

State here the date you issued an Initial Disclosure Document(s) to your client(s)

State here the date you issued a Key Facts Illustration(s) to your client(s)

Client Verification

This section is for the verification of client identity in accordance with the requirements of the FSA Money Laundering Rules, The Money Laundering Regulations 2003 and the Proceeds of Crime Act 2002.

Proof of identity must be obtained for all applicants. One item from lists A and B is required for each applicant. Please tick the appropriate boxes to indicate what has been used to verify the customer. Please supply copies of the documents used. Copies should be certified, dated and signed "original seen".

** Items must not be more than 3 months old.*

	1st Applicant	2nd Applicant		1st Applicant	2nd Applicant
A - Personal			B - Address		
Current valid full Passport	<input type="checkbox"/>	<input type="checkbox"/>	Domestic Utility Bill * (not mobile telephone)	<input type="checkbox"/>	<input type="checkbox"/>
Current (old style) full UK Driving Licence	<input type="checkbox"/>	<input type="checkbox"/>	Current Council Tax Bill	<input type="checkbox"/>	<input type="checkbox"/>
Current UK Photocard Driving Licence, full or provisional (either part)	<input type="checkbox"/>	<input type="checkbox"/>	Bank / Building Society / Credit Card Statement *	<input type="checkbox"/>	<input type="checkbox"/>
State / Local Authority funded benefit statement	<input type="checkbox"/>	<input type="checkbox"/>	State / Local Authority funded benefit statement	<input type="checkbox"/>	<input type="checkbox"/>
Inland Revenue Documentation	<input type="checkbox"/>	<input type="checkbox"/>	Inland Revenue Documentation *	<input type="checkbox"/>	<input type="checkbox"/>
Valid Firearms Certificate or Shotgun Licence	<input type="checkbox"/>	<input type="checkbox"/>	Council Rent Book	<input type="checkbox"/>	<input type="checkbox"/>
			Current (old style) full UK Driving Licence	<input type="checkbox"/>	<input type="checkbox"/>
			Current UK Photocard Driving Licence, full or provisional (either part)	<input type="checkbox"/>	<input type="checkbox"/>

Arrangement of Insurance

The Society acts as an introducer to Heath Lambert Insurance Services and CUNA Mutual Insurance Europe Limited for the purpose of selling and advising on general insurance products. If you are not authorised for the purposes of advising or arranging on general insurance you should simply pass on details of the customer and we will act in accordance with ICOB.

Declaration

This is to be completed by the Mortgage Intermediary, who has undertaken verification of identity.

I confirm that the firm is authorised by the Financial Services Authority and has appropriate permissions to advise on and / or arrange regulated mortgage contracts.

I enclose signed and dated copies of the forms of identification which I have seen in order to comply with the Money Laundering Regulations and Guidance.

I certify that the copies are true copies of the originals which I have seen and checked.

SIGNED: X

DATE:

PRINT NAME:

NAME OF INTRODUCER FIRM:

Welcome to the Melton

Thank you for choosing Melton Mowbray Building Society. Our aim is to make the process of applying for a mortgage as simple as possible for you. Our staff will be more than happy to help you fill in this form and answer any questions you may have.

We aim to issue a mortgage offer within 3 weeks of receiving your application and this may be done more quickly where possible. Our ability to do this is dependent on us receiving the information we require from you at an early stage and a timely response to references requested.

If you have a specific completion date in mind, it is important that you tell us at the application stage. It is also important to tell your solicitor so that he / she can ensure that their part in the process is undertaken in time to meet your requirements.

Assistance is only a call away

We understand that a mortgage can be daunting for many people and would like to offer our assistance in taking away any concerns.

Help can be sought at any stage by telephoning Customer Service Centre on **01664 414141**.

We look forward to being of service.

1 Your Mortgage Needs

Purchase price / approximate value of property	£	House Purchase - How much of the loan is for	
Total Loan required	£	House Purchase?	£
Term of Loan	years	New home improvements	£

Please indicate whether House Purchase Remortgage Self Build Capital Raising If in joint names, the loan is for the benefit of both parties

Remortgage

Repay an existing loan for house purchase	£
Repay an existing loan for home improvements	£
Additional amount for home improvements	£
Repay an existing loan not used for house purchase / home improvements	£
Other (please provide full details)	£
If already owned please state Year of Purchase	
Original purchase price	£

Other Information

Is the deposit for this loan coming from your own resources? Yes No

If No, please provide full details on the **additional information sheet**

Date completion is scheduled

Mortgage product required

Type of Interest Rate	
Rate of Interest	

Do you wish for the completion fee to be added to the loan amount Yes No

Repayment method required Interest Only* Repayment

* If Interest Only, please specify how the loan will be repaid.

Please provide details of relevant policies in Section 7 'Your Insurance Cover'.

If using a combination of the above please specify types and values.	Type	£	Type	£
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Additional Security - If your advance is in excess of 75% of the purchase price or valuation, whichever is the lower, it will be necessary for the Society to arrange Additional Security for which you will be required to pay a higher lending charge.

If there is Additional Security do you wish: to pay the higher lending charge prior to release of the advance cheque or have the higher lending charge added to the loan.

The higher lending charge may only be added if the advance plus the higher lending charge does not exceed 95% of the purchase price or valuation whichever is the lower (90% on a remortgage) unless otherwise indicated on a particular Product Information Sheet.

2 Your Personal Details

FIRST APPLICANT

JOINT APPLICANT

Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>
First Name(s)	<input type="text"/>	<input type="text"/>
Surname and Previous name or Maiden name	<input type="text"/>	<input type="text"/>
Present Address	<input type="text"/>	<input type="text"/>
	<input type="text"/> Post Code	<input type="text"/> Post Code
Email Address	<input type="text"/>	<input type="text"/>
Telephone Nos	Home <input type="text"/>	Home <input type="text"/>
	Daytime (if Different) <input type="text"/>	Daytime (if Different) <input type="text"/>
Lived there since <small>(If less than 5 years please supply previous addresses on the additional information sheet provided)</small>	Month <input type="text"/> Year <input type="text"/>	Month <input type="text"/> Year <input type="text"/>
Age and Date of Birth	<input type="text"/>	<input type="text"/>
National Insurance No.	<input type="text"/>	<input type="text"/>
Marital Status	Single <input type="checkbox"/> Married <input type="checkbox"/> Civil Partnership <input type="checkbox"/>	Single <input type="checkbox"/> Married <input type="checkbox"/> Civil Partnership <input type="checkbox"/>
	Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/>	Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/>
Smoker / Non-Smoker	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
Dependants	Number <input type="text"/> Ages <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Number <input type="text"/> Ages <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

3 Your Current Residence

FIRST APPLICANT

JOINT APPLICANT

Are you:-	The Owner <input type="checkbox"/> A Tenant <input type="checkbox"/> Living with family / friends <input type="checkbox"/>	The Owner <input type="checkbox"/> A Tenant <input type="checkbox"/> Living with family / friends <input type="checkbox"/>
Are you a first time buyer?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you currently have a mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

If you have a mortgage on any additional properties please provide details on a separate sheet of paper stating property address, value of property, outstanding mortgage amount and name of lender.

If no, have you had a mortgage in the last 3 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
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Name and Address of current lender / landlord	<input type="text"/>	<input type="text"/>
Account Number of Mortgage	<input type="text"/>	<input type="text"/>
Balance Outstanding	<input type="text"/> £	<input type="text"/> £
Account Holder(s)	<input type="text"/>	<input type="text"/>
Date Started	<input type="text"/>	<input type="text"/>
Monthly Payment	<input type="text"/> £	<input type="text"/> £
Are you selling the present property?	No <input type="checkbox"/> Yes <input type="checkbox"/> For <input type="text"/> £	No <input type="checkbox"/> Yes <input type="checkbox"/> For <input type="text"/> £

DETAILS OF ANY PREVIOUS LENDER OR MORTGAGE WITH A SECOND LENDER OTHER THAN DECLARED IN THIS APPLICATION FORM SHOULD BE DETAILED ON THE ADDITIONAL INFORMATION SHEET

4 Occupation, Income and Expenditure

If Employed

FIRST APPLICANT

JOINT APPLICANT

Post Held
 Company Name
 Company Address
 Contact Name
 Company Telephone / Fax No.
 Employed there since
(If less than 2 years please supply previous employers on the additional information sheet provided)

Tel	Fax
Month	Year

Tel	Fax
Month	Year

Payroll Number
 Basic Wage / Salary
 Average Overtime / Bonus / Commission
 Fixed Term Contract
 Permanent Contract

£	gross per annum
£	gross per annum
Yes <input type="checkbox"/>	No <input type="checkbox"/>
Yes <input type="checkbox"/>	No <input type="checkbox"/>

£	gross per annum
£	gross per annum
Yes <input type="checkbox"/>	No <input type="checkbox"/>
Yes <input type="checkbox"/>	No <input type="checkbox"/>

If Self Employed or a Company Director

Trading Name
 Company Address
 Trading Since
 Nature of Business
 Company Telephone / Fax No.
 Personal Profit: Last 3 years
 Expected this year
 Accountants Name
 Accountants Address
 Telephone / Fax No.

Month	Year
Tel	Fax
20 £	20 £
20 £	20 £
Tel	Fax

Month	Year
Tel	Fax
20 £	20 £
20 £	20 £
Tel	Fax

If you are a company director please state percentage of shareholding %

%

Details of any other income

Source	
£	per annum
Source	
£	per annum

Source	
£	per annum
Source	
£	per annum

If maintenance, is this by court order Yes No

Yes No

If rental income, please provide details on a separate sheet stating property address, value of property and outstanding mortgage amount.

Do you have any savings accounts with the Society? Yes No Yes No

If Yes please provide details of account number(s)

Do you have a pension? Yes No Yes No

Do you have a will? Yes No Yes No

Have you ever been bankrupt or had a court order for debt registered against you? Yes No If Yes please give details separately Yes No If Yes please give details separately

Have you ever had an application for mortgage declined / refused? Yes No If Yes please give details separately Yes No If Yes please give details separately

Have you ever had any mortgage, rent or loan arrears or defaulted on any financial commitment? Yes No If Yes please give details separately Yes No If Yes please give details separately

Have you submitted any other application whether completed or not for a mortgage in the last 6 months? Yes No If Yes please give details separately Yes No If Yes please give details separately

Financial Commitments

	A/C No.	Name Lender / Recipient	Amount Outstanding	Monthly Payment	Date of final Payment	Name(s) Held In	To be discharged on or before Commencement of this mortgage?	
Details of all other loans / maintenance payments / child care costs / other commitments / mortgages or additional properties / credit cards (including those cleared monthly) If there are no other financial commitments please state 'NONE'							Yes	No
							Yes	No
							Yes	No
							Yes	No
							Yes	No

Monthly Income**APPLICANT 1****APPLICANT 2**

Basic Salary / Earnings	£ <input type="text"/>	£ <input type="text"/>
Guaranteed Overtime / Bonus / Location Allowance	£ <input type="text"/>	£ <input type="text"/>
Pension	£ <input type="text"/>	£ <input type="text"/>
Invalidity / Disability Benefits	£ <input type="text"/>	£ <input type="text"/>
Maintenance	£ <input type="text"/>	£ <input type="text"/>
Rental Income	£ <input type="text"/>	£ <input type="text"/>

Monthly Expenditure

Total Monthly Loan Payments	£ <input type="text"/>
Total Credit Card / Mail Order Balance	£ <input type="text"/>
Child Care / School Fees Monthly	£ <input type="text"/>
Endowment Policy	£ <input type="text"/>
Life Insurance	£ <input type="text"/>
Council Tax	£ <input type="text"/>
Water Rates	£ <input type="text"/>
Gas / Electricity	£ <input type="text"/>
Other Fuel	£ <input type="text"/>
TV License	£ <input type="text"/>
Telephone	£ <input type="text"/>
Mobile Telephone	£ <input type="text"/>
Household Insurance	£ <input type="text"/>
Housekeeping/ Food	£ <input type="text"/>
Traveling / Car Expenses	£ <input type="text"/>
Clothing	£ <input type="text"/>
Pension	£ <input type="text"/>
Subscription TV	£ <input type="text"/>
Internet	£ <input type="text"/>
Alcohol & Tobacco	£ <input type="text"/>
Gambling / Lottery	£ <input type="text"/>
Other _____ (please state)	£ <input type="text"/>
Other _____ (please state)	£ <input type="text"/>
Other _____ (please state)	£ <input type="text"/>

Applicant 1 - Maximum Overdraft Balance within Last 3 Months£ **Applicant 2** - Maximum Overdraft Balance within Last 3 Months£

5 Property to be Mortgaged

Address of the Property for which the loan is required

Post Code

Vendors Name / Telephone No.

Name	Tel
Name	Tel

Agents Name / Telephone No.

Type of Property

House Bungalow Purpose Built Flat Other

Is the Property

Detached Semi Detached Mid Terraced End Terraced Other

Tenure

Freehold Leasehold* for years, from Ground Rent £ PA

*If Leasehold, please supply details of Landlord / Management Company on a separate sheet.

If a purpose built flat, how many storeys high is the block and on which floor is the subject flat Service Charge £ PA

Year Property was Built

No. of Living Rooms No. of Kitchens

Is there a Garage? Yes No No. of Bedrooms No. of Bathrooms No. of WC's

Does the Property provide the following amenities

Electric Yes No Gas Yes No Water Yes No
Drains Yes No Central Heating Yes No

Is the Property of Traditional Construction

Yes No If No, Please provide details

Is the Property Shared Ownership

Yes No If Yes, provide details of % owned and % Housing Association in additional information.

Is the Property Ex Local Authority

Yes No Right to Buy Yes No

Is the Property covered by a

NHBC Certificate Architects Certificate

Any other Guarantee Please specify

Occupancy and use of the Property

Will the property be occupied by you or your dependants immediately after purchase? Yes No

Will the property be used by you or your dependants wholly for residential purposes? Yes No

If you have answered 'no' to either of the above questions please give details below. If there is to be any business / commercial use of the property, please indicate which floor / site areas are involved.

Please give names, dates of birth and the relationship to the applicants of any persons (other than the applicants) aged 17 or over, who will usually be resident at the property. **If none, state none.**

Title	Full Name	Date of Birth	Relationship

6 Your Property Valuation

I / We require (and enclose the fee if applicable for):-

please tick where appropriate Free Valuation (Selected Products Only) Basic Mortgage Valuation RICS Homebuyer Survey Building Survey

A free valuation is available on selected products only. This may, at the Society's discretion include a basic mortgage valuation. For remortgages we may not need to access your property and we will not issue a valuation report.

I / We understand that a basic mortgage valuation is limited in scope and may not reveal defects which might be existing in the property.

If we need to access your property any report will be prepared by an independent surveyor on whose behalf the Society does not accept liability.

I / We understand that for remortgages where a free valuation is offered I / We will not receive a report.

7 Your Life Insurance Cover

Do you have sufficient life cover to protect your new mortgage?

Please give details of all life policies to be used in conjunction with this loan.

Yes No

Life Assurance Company	Type of Policy	Minimum Death Benefit	Policy No.	Maturity Date	Name(s) Life Assured

We recommend that you have sufficient insurance cover to repay your mortgage in the event of your death or serious illness.

We will pass your details on to Melton Financial Services in order for them to assess your current protection and future requirements.

If you do not wish to discuss your requirements with a representative of Melton Financial Services. Please tick this box

Melton Financial Services is a trading name of MMBS Services Ltd., which is an appointed representative of the following companies, which are authorised and regulated by the Financial Services Authority for advising on and arranging the products shown: Legal & General (Portfolio Management Services) Limited (life assurance, pensions and investments) and Legal & General Partnership Services Limited (mortgages and insurance).

MMBS Services Limited is a company registered in England (company number 5794252 and is a wholly owned subsidiary of Melton Mowbray Building Society).

You can check this on the FSA website, www.fsa.gov.uk/register or by calling 0845 606 1234

8 Household Insurance

As a condition of your mortgage Melton Mowbray Building Society requires that you have adequate Buildings Insurance cover in place with a reputable insurer on or before completion of your mortgage.

Protecting your property and its contents involves important decisions and the Society feels that you should be able to select the level to meet your own requirements (although the property must be insured for not less than the amount to meet rebuilding costs).

We can meet these needs by arranging your insurance through Heath Lambert Insurance Services who offer Buildings and / or Contents policy that provides the level of cover you require at a competitive price.

Heath Lambert Insurance Services is a trading name of Heath Lambert Ltd. (HLL) who are authorised and regulated by the Financial Services Authority (FSA).

You can check this on the FSA website, www.fsa.gov.uk/register or by calling 0845 606 1234.

The Policy offered features the following benefits:

- Flexibility - to allow you to choose the level of cover you need
- Competitive - premiums are competitively priced to benefit you
- Interest-free payment options - you can pay your premiums in instalments at no extra charge
- Peace of Mind - all policies offer a 24-hour claims helpline

One of our insurance advisers will be pleased to contact you to discuss your requirements.

Please remember you may be able to save money on your existing household insurance.

I / We wish to be contacted for a free no obligation quotation Yes No

Current Insurance Arrangements

Name of Insurer	<input type="text"/>	Policy Number	<input type="text"/>
Sum Insured	<input type="text"/>	Renewal Date	<input type="text"/>

9 Mortgage Payment Insurance

Borrowers should consider making private arrangements for their mortgage payments in the event of them becoming involuntarily unemployed or being absent from work due to accident and sickness.

I am / We are interested in discussing accident, sickness and unemployment insurance on my / our mortgage. Yes No

We can arrange cover for you through CUNA Mutual Insurance Europe Limited who are authorised and regulated by the Financial Services Authority.

Please advise the best times for our insurance advisers to telephone you, if you have indicated that you require a quotation.

HOUSEHOLD INSURANCE

Preferred Time*:
Contact Number:

MORTGAGE PAYMENT INSURANCE

Preferred Time*:
Contact Number:

* Opening times are 9.00am to 5.00pm Monday to Friday and 9.00am to 12.00 Noon Saturday.

10 Your Solicitor / Conveyancer

Name of Individual	Name of Firm		
Address		Post Code	
Tel No.	Fax No.		
OFFICE USE ONLY			Panel No.

Note: You should check whether your Solicitor / Conveyancer is on the Society's Panel. If not, the Society will instruct a separate solicitor to act for it, and additional costs will be incurred for which you will be liable.

11 Declaration

ALL APPLICANTS SHOULD READ CAREFULLY THE DECLARATIONS AS SET OUT BELOW BEFORE SIGNING AND SUBMITTING THE APPLICATION TO THE SOCIETY ALONG WITH THE RELEVANT VALUATION AND ADMINISTRATION FEE WHERE APPLICABLE.

- (a) I / We understand that if an inspection is carried out by a Valuer it is not a structural survey and there may be defects in the property which a more detailed inspection would reveal. I / We appreciate that the appropriate valuation fee incurred will have to be paid whether or not the Society grants an advance.

I / We understand that I / we should arrange my / our own survey at our own cost if I / we wish to assess the condition of the property. The Melton Mowbray Building Society may be able to arrange this on my / our behalf.

I / We understand that any valuation carried out by or on behalf of the Society is for the Society's benefit only and that I / we are not entitled to receive a copy of any valuation report.

- (b) I / We understand that the making of a loan by the Society will not imply any warranty by the Society as to the reasonableness of the purchase price / value, the soundness of construction or state of repair of the property, (or the standard or condition of any works carried out).

- (c) I / We understand that borrowers are members of the Society and are bound by its rules.

- (d) I / We understand that the Society requires all properties under mortgage to be insured and that it is my / our responsibility to ensure that such insurance is in place to provide adequate cover.

- (e) I / We agree that Melton Mowbray Building Society may search the files of a credit reference agency.

- (f) We will make searches about you at credit reference agencies who will supply us with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. We may use credit-scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and / or the credit reference agencies, about you and those with whom you are linked financially may be used by Melton Mowbray Building Society and other companies if credit decisions are made about you, or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account.

- (g) An 'association' between the joint applicants and / or any individual identified as your financial partner, will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all further applications by either or both of you. This linking will continue until one of you successfully files a 'disassociation' at the credit reference agencies.

- (h) Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.

- i) You have the right of access to your personal records held by credit agencies. We will supply their names and addresses upon request to Melton Mowbray Building Society, Leicester Road, Melton Mowbray, Leicestershire LE13 0DB.

- (j) I / We understand that you can introduce me / us to Melton Financial Services for advice on life insurance, pensions and investments and if I / we have indicated in section 7 that I / we would like to receive independent financial advice then you may pass information to Melton Financial Services for that purpose.

- (k) The Society may also use and share information including your contact details, information contained in this application and of any services we provide to you, with other members of the Melton Mowbray Building Society group so that we may keep you informed of news and marketing initiatives including mortgages, savings and investments, life products, loans and credit cards, general insurance and financial planning services and of competitions or offers that may be of interest to you. We will use various marketing methods in this respect.

Please tick the relevant boxes should you **NOT** wish to be contacted by:-

Telephone Letter / Direct Mail E-mail Please note that this will override any previous instructions on other accounts with the Society in your name.

- (l) I / We will pay the costs incurred by the Society in dealing with the application, whether or not the loan is completed.

- (m) I / We authorise you to share information about me / us with insurance companies where appropriate (but not for marketing purposes).

11 Declaration (Continued)

- (n) In respect of household insurance, I / we understand and undertake to:
- (i) Accept sole responsibility for the choice of insurer, the sum insured, the extent of cover and the financial consequences of any terms, conditions or excess imposed;
 - (ii) Ensure the sum insured is not less than the rebuilding figure given in the valuation report and is index-linked annually;
 - (iii) Ensure that the cover provided by the policy includes financial protection against loss or damage to the property for all major insurable perils, including but not restricted to: Fire, Flood, Storm, Theft, Escape of Water, Malicious Damage, Subsidence, Landslip and Heave and Legal Liability;
 - (iv) The interest of Melton Mowbray Building Society is noted on the policy;
 - (v) Pay all premiums as they fall due to maintain the policy cover for the life of the mortgage.
- (o) I / We understand that Melton Mowbray Building Society accept no responsibility for any loss suffered to me / us in connection with the insurance of the property.
- (p) I / We understand the Society's arrangements for providing cover for my / our mortgage payments in the event of unemployment or disability and, if I / we have not indicated that we wish to discuss our requirements with you, that I am / we are satisfied with our present arrangements and ability to continue our mortgage repayments in such circumstances.
- (q) I / We understand that specific details of early repayment charges in respect of the mortgage product selected will be provided in the Key Facts Illustration and Mortgage Offer.
- (r) I / We acknowledge receipt of the Initial Disclosure Document and the Key Facts Illustration relating to this application which I / we have read and understood.
- (s) I / We understand the contents of this completed application and I / We declare that the information given is, to the best of my / our knowledge and belief correct and complete.
- (t) I / We authorise any existing or previous lender, employer, landlord, accountant, where relevant, to provide references or other information to the Melton Mowbray Building Society, upon written request by the Society.
- (u) If the application is for a remortgage, I / we authorise Melton Mowbray Building Society, their instructed solicitors, representatives or agents to write to our existing lender to obtain our title deeds, together with the amount to pay off our existing mortgage(s). I / We agree to pay any charges made by our existing lender for this (where appropriate). In addition, I / we authorise Melton Mowbray Building Society, their instructed solicitors, representatives or agents to contact any named occupier of the property, in person, so that the occupier can provide a written declaration postponing any rights of occupation to Melton Mowbray Building Society.
- (v) I / We confirm that the property is not tenanted and will not be let without prior consent from the Society.

Are you related to, or do you have a business relationship with, any employee of the Society? YES NO

Do you have any other loans with the Society be it in your own name or business name? YES NO

Is there any other information which could be relevant to your application which you have not disclosed? YES NO

If YES please provide details on a separate sheet.

It is important that you read and understand the section headed **Declaration**, (including credit reference agencies) in section 11 (bullet (f) of this application form. By signing this declaration, you agree that we can use your information in this way.

Form completed by:

Name	
Signature	X
Date	

X
Signature / First Applicant

Date

X
Signature / Joint Applicant

Date

The Society may, at any time before any offer of mortgage is completed, withdraw, revise or cancel the offer.

Please check to ensure the application form has been signed and that the Direct Debit Form is fully completed.

Please give details of:-

- previous addresses resided in during the past 5 years (Section 2)
- previous employers within the past 2 years (Section 4)
- mortgage, rent or loan arrears or county court judgements
- previous Lender(s) within the past 3 years
- any other additional information

Do you wish to pay fees by: *(please tick)*

Cheque

(cheques should be made payable to MMBS)

Credit / Debit Card

(A 3% surcharge is added if paying by Credit Card)

If paying by Credit / Debit Card, a member of staff will contact you to take payment details at a later date.



themelton
melton mowbray building society

Instruction to your Bank or Building Society to pay by Direct Debit



Please fill in the form and send to: Melton Mowbray Building Society, Leicester Road, Melton Mowbray, Leicestershire LE13 0DB

Bank / Building Society account Number

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

Branch Sort Code

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

Name and full postal address of your Bank or Building Society

To: The Manager	Bank or Building Society
Address	
Postcode	

Name(s) of Account Holder(s)

--

Reference Number (to be inserted by the Society)

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

Originators Identification Number

9	4	0	1	1	0
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FOR MELTON MOWBRAY BUILDING SOCIETY - OFFICIAL USE ONLY

This is not part of the instruction to your Bank or Building Society.
All payments are normally taken on the 1st of the Month.

Instruction to your Bank or Building Society

Please pay Melton Mowbray 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 Melton Mowbray Building Society and, if so, details will be passed electronically to my Bank / Building Society.

Signature(s)

X

Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

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, Melton Mowbray Building Society will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Melton Mowbray 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 Melton Mowbray 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 Melton Mowbray 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.

BRANCH OFFICES:

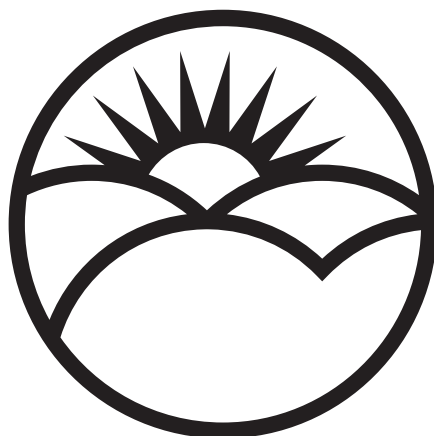
18 Nottingham Street
Melton Mowbray
Leicestershire LE13 1NW
Telephone: 01664 480214
Fax: 01664 560321

48 High Street
Grantham
Lincolnshire NG31 6NE
Telephone: 01476 564528
Fax: 01476 575231

23 High Street
Oakham
Rutland LE15 6AH
Telephone: 01572 757911
Fax: 01572 757946

PRINCIPAL OFFICE:

Leicester Road, Melton Mowbray
Leicestershire LE13 0DB
Telephone: 01664 414141
Fax: 01664 414040
Website: <http://www.themelton.co.uk>



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melton mowbray building society

Authorised and regulated by the Financial Services Authority