

THIS PAGE MUST BE COMPLETED **IN FULL** BEFORE SUBMISSION

This section requires the details of any **Packager, Broker** or **Network** who has an interest in this mortgage application

Packager

Company	<input type="text"/>	FSA No. (if applicable)	<input type="text"/>
Address	<input type="text"/>	Contact Name	<input type="text"/>
		Phone	<input type="text"/>
		Fax	<input type="text"/>
		Mobile	<input type="text"/>
Postcode	<input type="text"/>	Email	<input type="text"/>

Broker

FSA Status	<input type="text"/>	FSA No.	<input type="text"/>
Company	<input type="text"/>	Contact Name	<input type="text"/>
Address	<input type="text"/>	Phone	<input type="text"/>
		Fax	<input type="text"/>
		Mobile	<input type="text"/>
		Email	<input type="text"/>
Postcode	<input type="text"/>		

Network Members - If you are a member of a network this section **MUST** be completed. If you are not a member of a network please **STRIKE THROUGH** this section.

Name of Network	<input type="text"/>	Network FSA No.	<input type="text"/>
Address	<input type="text"/>	Contact Name	<input type="text"/>
		Contact Phone	<input type="text"/>
		Contact Fax	<input type="text"/>
		Contact Email	<input type="text"/>
Postcode	<input type="text"/>		

Loan Details

Regulated Mortgage Contract	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Was the service for the sale	Advised <input type="checkbox"/>	Non Advised <input type="checkbox"/>
Type of Mortgage	Bridge <input type="checkbox"/>	Term <input type="checkbox"/>			
Net Loan	<input type="text"/>	Solicitor Fee	<input type="text"/>		
Broker Arrangement Fee (payable on completion)	<input type="text"/>	Valuation Fee	<input type="text"/>		
Gross Loan Advance (Net Loan and Broker Arrangement Fee)	<input type="text"/>	Other Fees	<input type="text"/>		
Rate	<input type="text"/>	Total Commission (includes Packager, Broker and Network commission)	<input type="text"/>	<input type="text"/>	%

Product options
(Please tick ONE box if required)

* available as a bridge or mortgage

<input type="checkbox"/> *3 Month Early Payment Plan	<input type="checkbox"/> Discounted Rate	<input type="checkbox"/> Discounted Rate AND 3 Month Early Payment Plan
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Borrower Type Purchase Re-mortgage RTB Deeds Case Other (please specify) _____

Shared Ownership Purchase % to purchase _____ % **Remortgage** % to remortgage _____ %

Note: All commissions will be paid in accordance with agreements held with the submitting packager or network, unless otherwise agreed.

Section 1 - Personal Details (if more than two applicants please complete a separate form)

	Applicant 1	Applicant 2
Title (Mr/Mrs/Miss/Other)	<input type="text"/>	<input type="text"/>
Forename (s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Previous name/other names	<input type="text"/>	<input type="text"/>
Date of birth (dd/mm/yy)	<input type="text"/>	<input type="text"/>
Are you resident in the U.K?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have permanent rights to reside in the U.K.?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
How long have you lived in the U.K.?	<input type="text"/>	<input type="text"/>
Home telephone number	<input type="text"/>	<input type="text"/>
Mobile telephone number	<input type="text"/>	<input type="text"/>
Email	<input type="text"/>	<input type="text"/>
Marital status (e.g. married, single, divorced, separated, etc)	<input type="text"/>	<input type="text"/>
Age of any children under 17 years old	<input type="text"/>	<input type="text"/>
Relationship to joint applicant (e.g. spouse, mother, father etc)	<input type="text"/>	<input type="text"/>
Current address	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Current residential status (i.e. renting, home owner)	<input type="text"/>	<input type="text"/>
Time at current address	<input type="text"/>	<input type="text"/>
Previous address if less than 3 years (Please provide details in the supplementary information section where necessary)	<input type="text"/>	<input type="text"/>
Time at this address	<input type="text"/>	<input type="text"/>
Residential status	<input type="text"/>	<input type="text"/>
National Insurance Number	<input type="text"/>	<input type="text"/>

Section 2 - Details of occupation

Employed

	Applicant 1	Applicant 2
Occupation		
Employer		
Position held		
Address of employer		
Postcode		
Work telephone number		
How long have you worked for your employer?		
Gross income per annum (before deducting tax)	£	£
Net Income per month (after deducting tax)	£	£

Self Employed

Occupation		
Nature of your business		
Name of company		
Address of company		
Postcode		
Work telephone number		
How long have you been self employed?		
Gross income per annum (before deducting tax)	£	£
Net income per month (after deducting tax)	£	£
Name, address and telephone number of your accountant		

If you provide evidence of self-employment (e.g. bank statements, inland revenue correspondence or accounts from your self employed work / second income), please submit the evidence along with this application. If you cannot provide evidence of self-employment, please provide an explanation.

Cheshire Mortgage Corporation Limited reserves the right to insist on additional evidence of income.

Section 3 - Declaration of income and affordability

TO BE COMPLETED IN THE APPLICANT'S OWN HANDWRITING

	Applicant 1	Applicant 2
Full name and address	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>
National Insurance No.	<input type="text"/>	<input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>
	How Long	How Long
Employment Status	<input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Receiving DSS Benefits	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Receiving DSS Benefits

NET MONTHLY INCOME (THIS MUST BE COMPLETED FOR ALL APPLICANTS)

	Applicant 1		Applicant 2	
	Description	Amount	Description	Amount
Source 1	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
Source 2	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
Source 3	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
TOTAL MONTHLY INCOME		£ <input type="text"/>		£ <input type="text"/>

IF YOU ARE CLAIMING BENEFITS:

Please provide your award letter or bank statement showing the credit.

IF YOU ARE SELF EMPLOYED:

Please provide another form of supporting proof, e.g. VAT return, accountants letter of confirmation of self-employment, SC60, etc.

OUTGOINGS PER MONTH

Mortgage payment/Rental payment	£ <input type="text"/>	Phone bills, mobile, etc.	£ <input type="text"/>
Loans and other credit that are not being cleared from the proceeds of this loan.	£ <input type="text"/>	Insurance premiums.	£ <input type="text"/>
Utility bills e.g. gas, electricity, water, etc.	£ <input type="text"/>	Food and other incidentals.	£ <input type="text"/>
Council tax & ground rent (if applicable).	£ <input type="text"/>	Holidays, social activities, etc.	£ <input type="text"/>
Transportation e.g. car fuel, insurance, road tax, bus fares, train fares, etc.	£ <input type="text"/>	TOTAL EXPENDITURE PER MONTH	£ <input type="text"/>

PLEASE DETAIL ANY ADDITIONAL INFORMATION CONCERNING YOUR CURRENT FINANCIAL SITUATION THAT YOU FEEL WILL SUPPORT YOUR APPLICATION ON THE ADDITIONAL PAGES OF THIS APPLICATION IN YOUR OWN HANDWRITING

DECLARATION: I/WE CONFIRM THAT THE INFORMATION GIVEN ABOVE IS TRUE AND ACCURATE TO THE BEST OF MY/OUR KNOWLEDGE AND BELIEF. I/WE CONFIRM THAT THE MORTGAGE I/WE ARE APPLYING FOR IS SECURED AGAINST MY/OUR PROPERTY AND WE UNDERSTAND THAT SHOULD I/WE BE UNABLE TO MAKE THE REPAYMENTS THAT MY/OUR HOME MAY BE REPOSSESSED. I/WE UNDERSTAND THAT ANY FALSE OR FRAUDULENT INFORMATION THAT HAS BEEN PROVIDED MAY RESULT IN PROSECUTION AND I/WE CONFIRM THAT THIS DECLARATION HAS BEEN COMPLETED BY MYSELF/ OURSELVES IN MY OWN/OUR HANDWRITING.

Applicant 1 Signature	<input type="text"/>	Applicant 2 Signature	<input type="text"/>
Name	<input type="text"/>	Name	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>

Section 4 - Existing commitments to be repaid by this mortgage

Applicant 1

Applicant 2

Name of Mortgage Lender

--	--

Address

--	--

Postcode

--	--

Is this mortgage in arrears?

--	--

Mortgage account number

--	--

Amount to redeem

£	£
---	---

Monthly installment

£	£
---	---

When did this mortgage/loan commence

--	--

Type of charge (if known)

--	--

Other mortgage/secured loan lender

--	--

Address

--	--

Postcode

--	--

Is this mortgage/secured loan in arrears?

--	--

Mortgage/secured loan account number

--	--

Amount to redeem

£	£
---	---

Monthly installment

£	£
---	---

When did this mortgage/loan commence?

--	--

Type of charge (if known)

--	--

Section 5 - Credit History

Arrears

Have you/either of you at any time in the last 2 years had a secured or unsecured loan in arrears by 3 months payment or more?

Yes No

Explanation for arrears

County Court Judgments (CCJs)

Have you had £500 or more CCJs in the last 3 years?

Applicant 1
Yes No

Applicant 2
Yes No

Are you repaying these from this mortgage?

Yes No

Yes No

If you are leaving any CCJs outstanding please ensure any payments you are making towards them are included in the Monthly Outgoings box on Page 4.

Explanation for CCJs (Dates, Amounts, Nature, Reason)

Bankruptcy/IVA

Have you ever been bankrupt or involved in an Individual Voluntary Agreement?

Applicant 1
Yes No

Applicant 2
Yes No

If yes, please provide details (Dates, Amounts, Nature, Reason)

Section 6 - Details of new mortgage

Amount required

£

Type of mortgage

Interest only

Capital and Interest

Length of loan

Bridge (3 or 6 months)

Term ____ Years

FOR INTEREST ONLY MORTGAGES - MUST BE COMPLETED

If you are taking out an Interest Only mortgage how do you propose to repay the capital at the end of the term?

If you will be RETIRED or OVER 65 YEARS OLD during the term of the mortgage, please provide details of how you propose to meet your mortgage payments.
(You will be asked to prove this income)

Term of Mortgage

months

Will the property be owner occupied?

Yes

No

Is this mortgage to

Purchase a property

Re-mortgage

Deeds Case

Is this mortgage to be used to purchase the property under a Right to Buy scheme?

Yes

No

Is the property a shared ownership?

Yes

No

If yes, what % is being purchased? %

If yes, what % is being remortgaged? %

What is the purpose of the mortgage? (please specify the amount/s required)

Home improvements

Debt Consolidation

Remortgage - No extra cash raised

Other (please give details)

Will the property be occupied by any members of your family who are over the age of 17, i.e. parents, grandparents, brothers, sisters, children, grandchildren, or your partner, where your relationship has the characteristics of a relationship between a husband and wife?

Yes

No

If yes, please state relationship

Please give details of all occupants over 17 at the time of completion

Name	Date of Birth	Relationship to you

Section 7 - Details of property to be Mortgaged

Address

Postcode

Purchase price

£

Date of purchase

Estimated current value

£

Reason for increase in value since purchase (if applicable)

If the property you are buying is under the Right to Buy scheme how much discount are you receiving?

£ or %

What type of property is the mortgage to be secured on?

House Flat - how many stories in block?
 Bungalow Is property ex-local authority?
 Other (please give details)

Details of property

Detached Other (please give details)
 Semi-detached
 Terraced

Please indicate the following

No. of Bedrooms No. of Garages No. of Kitchens
 No. of Bathrooms No. of Living Rooms

What is the construction of the property?

Brick Concrete
 Other (please give details)

Is the property

Freehold Leasehold Commonhold
 Years remaining on the Lease

If leasehold are the service charges and ground rent up to date?

Yes No
 If they are not up to date how much do you currently owe?
 (We will pay these direct from the loan amount)
 £

What is the name and address of the freeholder?

What is the name and address of the solicitors acting for you (if applicable)

Is the property tenanted?

Yes No
 Yes No

If yes, is this an Assured Shorthold Agreement?

Yes No
 Monthly Rental Income?
 £

Supplementary Information

Applicant 1

Print Name

Signature

Applicant 2

Print Name

Signature

Declarations by you and use of your personal information

	Applicant 1	Applicant 2
1. Have you had a mortgage on any other property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
2. Have you ever had a mortgage application declined on this or any other property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
3. Have you been in arrears with any mortgage or other secured loan payments within the last two years, where the amount overdue reached 3 or more monthly payments? (If yes, please provide details of amount/months giving dates & reason)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
4. Have you been in arrears with any unsecured loan payments within the last two years where the amount overdue reached 3 or more monthly payments? (If yes, please provide details of amount/months giving dates & reason)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
5. Have you ever been in arrears with any rental payments? (If yes, please provide details of amount/months in last 2 years giving dates & reason)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
6. Have you had one or more County Court Judgements, High Court Judgement, or Court Decrees relating to debt with a total value greater than £500 within the last three years? (If yes, please provide details of amount/months giving dates & reason)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
7. Have you been subject to an Individual Voluntary Arrangement (IVA) at any time within the last three years? (If yes, please provide name and address of supervisor required)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
8. Have you been subject to a bankruptcy order at any time within the last three years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
9. Are there any matters related to this application which you feel should be brought to the attention of Cheshire Mortgage Corporation?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

General declarations

I/We declare and undertake that:

1. information given in this application is:
 - a) true to the best of my/our knowledge and belief;
 - b) forms part of the terms of my/our mortgage;
 - c) contains all the facts and information that might influence Cheshire Mortgage Corporation's decision to accept my/our application.

I/We undertake to notify Cheshire Mortgage Corporation immediately of any change in my/our circumstance which affects or may affect the information given prior to any mortgage being made.
2. I/We will make all payments by standing order. I/We understand that the amount that I/we pay each month may change or the date that I/we make our monthly payment may change and that in either case Cheshire Mortgage Corporation will give me/us notice in writing before this happens. On this basis, I/we waive the normal fourteen days BACS notice requirement.
3. If there are more than one of us, then we agree and understand that our liabilities and obligations hereunder are joint and several and we consent to Cheshire Mortgage Corporation sending all communications and statements of account to one only of us unless we otherwise notify Cheshire Mortgage Corporation in writing.
4. I/We authorise Cheshire Mortgage Corporation, upon receipt of this application, to instruct a qualified valuer ("valuer") to carry out a valuation of the property, at my/our cost, on which the mortgage is to be secured. I/We acknowledge that neither Cheshire Mortgage Corporation nor the valuer are under any liability to be it for negligence or on any other basis whatsoever to me/us as purchaser in respect of the value or the state or condition of the property. The inspection of the property will be confidential to Cheshire Mortgage Corporation and will not include a detailed survey of the structure unless specified by me/us. I/We understand that Cheshire Mortgage Corporation is not the agent of the valuer and that neither Cheshire Mortgage Corporation nor the valuer warrants, represents or gives any assurance to me/us that the statements, conclusions and opinions expressed or implied in the valuer's report and mortgage valuation are accurate or valid and that any copy of the report will be supplied without any acceptance of responsibility by Cheshire Mortgage Corporation or the valuer to me/us.
5. I/We hereby authorise:-
 - a) my/our solicitor to disclose to Cheshire Mortgage Corporation any information relevant to their decision to lend and I/we waive any right to claim solicitor/client confidentiality or legal privilege in respect of such information;
 - b) any accountant named in this application form to provide information relating to any matter stated in this mortgage application to Cheshire Mortgage Corporation and vice versa.
6. I/We acknowledge that Cheshire Mortgage Corporation, its successors in title and assignee may in due course raise finance on any mortgage that may be made to me/us and may:
 - a) transfer, assign, novate or otherwise dispose of any benefits, rights and obligations (to the extent possible in law) of such mortgage together with any collateral security provided with it;
 - b) enter into any contractual arrangements relating to the funding of such mortgage with any person;
 - c) pass any information contained in this application and any supporting documentation or any other information relating to the property, the mortgage, the security for the mortgage and the history and conduct of my/our account to any interested or potentially interested person who may rely upon the truth and accuracy of the information contained in this application.
7. I/We accept that:-
 - a) information given in this application and all other information about me/us given by any person to Cheshire Mortgage Corporation or otherwise held by Cheshire Mortgage Corporation may be held and retained after my/our account is closed, and may be shared with third parties to protect both Cheshire Mortgage Corporation and its customers against fraud;
 - b) information may be disclosed to any other companies trading under the style of Cheshire Mortgage Corporation and to other third parties including other lenders for the purpose of sending me/us details of any products or services which Cheshire Mortgage Corporation thinks may be of interest to me/us by post and by telephone. I/We may at anytime inform Cheshire Mortgage Corporation, in writing, that I/we do not wish to receive future marketing literature;
 - c) my/our name(s) and address(es) may be disclosed to market research organisations for the purpose of confidential market research conducted on behalf of Cheshire Mortgage Corporation; under the Data Protection Act 1998 I am/we are entitled upon payment of a fee to know what personal information is held about me/us by Cheshire Mortgage Corporation, to know the source of the information, to receive the names of the organisations to whom my/our personal information will be or has been disclosed and the purposes for which my/our information will be or has been used, and to ask for any inaccurate details to be amended. If I/we wish to exercise any of these rights I/we should write to the Customer Service Manager at Cheshire Mortgage Corporation.
8. Cheshire Mortgage Corporation will make searches about me/us at credit reference agencies who will supply them 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. They may use credit scoring methods to assess this application and to verify my/our identity. Credit searches and other information which is provided to them and/or the credit reference agencies, about me/us and those with whom I/we are linked financially may be used by Cheshire Mortgage Corporation and other companies if credit decisions are made about me/us, or other members of my/our household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of my/our account.
9. To prevent or detect fraud, or to assist in verifying my/our identity, Cheshire Mortgage Corporation may make searches of Group records and at fraud prevention agencies who will supply them with information. They may also pass information to financial and other organisations involved in fraud prevention to protect themselves and their customers from theft and fraud. If I/we give false or inaccurate information and they suspect fraud, they will record this. Cheshire Mortgage Corporation, members of the Group, and other companies may use this information if decisions are made about me/us or others at my/our address(es) on credit or credit related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.
10. Where I/we borrow or may borrow from Cheshire Mortgage Corporation, they may give details of my/our account and how I/we manage it to credit reference agencies and to other third parties including other lenders. If I/we borrow and do not repay in full and on time, they may tell credit reference agencies who will record the outstanding debt.
11. I/We have the right of access to my/our personal records held by credit and fraud agencies. Cheshire Mortgage Corporation will supply their names and addresses upon written request.
12. I/We understand that if my/our application is made in joint names and Cheshire Mortgage Corporation searches the files of a credit reference agency, an "association" will be created with the other person(s) named within this application. Cheshire Mortgage Corporation or other lenders may take this financial association, created between the other applicant(s) and myself, into account in future applications for credit or financial services. The association will remain between us until one of us successfully applies for "disassociation" with the credit reference agencies.
13. I/We agree that Cheshire Mortgage Corporation may make enquiries of any person including current and previous lenders, employers, landlords, accountants, bankers, the Land Registry, the Inland Revenue, and the Council of Mortgage Lenders Possessions Register in the processing of this application and the administration of my/our account.
14. If you are a sole applicant it is important that you understand that information held about you by credit reference agencies may be linked to records relating to one or more of your partners. For the purposes of this application you may be financially linked as your application will be assessed with reference to any "associated" records.
15. I/We understand that any telephone calls and e-mails to do with my/our application or mortgage may be recorded and monitored for security, quality and/or training purposes.
16. I/We acknowledge that part of the valuation fee paid by me/us with this application will be used for the cost of any initial assessment by Cheshire Mortgage Corporation of my/our application. If the application is declined or does not proceed before the valuer has been instructed, the valuation fee paid may be refunded net of any such costs. I/We further acknowledge that once a valuer has been instructed, no refund of the valuation fee paid can be allowed.
17. I/We confirm that I/we have been made aware of any potential arrangement fees, and/or early redemption charges payable on redeeming all or part of the mortgage and any other costs in connection with this application.

Please check that the form has been fully completed before you sign it and that all information is accurate and correct. Incomplete or illegible applications will cause delay. By signing this application you agree that we can use your information for all the purposes referred to above.

Signature (1)		Date		Signature (2)		Date	
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YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Section 8 - Insurance Details

Building Insurance

Name and address of insurer (current or planned)

Policy Number

Expiry/Renewal Date

Re-instatement value of property

N.B. The buildings insurance policy must cover at least the current reinstatement value of the property shown on the valuation carried out on behalf of Cheshire Mortgage Corporation Limited.

Authorities

Authority to increase buildings cover

Property Address:

Please accept a copy of this authority to increase my buildings insurance cover to (at least the reinstatement value of the property).
Please reissue the policy to joint names with Cheshire Mortgage Corporation Limited as the joint policy holder.

Signed

(1)

Dated

Signed

(2)

Dated

Authority to release information and documents

Property Address:

I/We hereby authorise and request you to accept a copy of this authority to provide to Cheshire Mortgage Corporation Limited (which includes its assigns and successors in title, other companies in its corporate group, and their solicitors and agents) with

- the deeds to the property;
- in Northern Ireland, the title documents of the property so that they can register a charge
- on this and any future occasion, with any information or documents it considers necessary and relevant in connection with my/our mortgage application.

Signed

(1)

Dated

Signed

(2)

Dated

DATA PROTECTION ACT 1998

Acknowledgement for Processing Personal Data

IMPORTANT - THE USE OF YOUR INFORMATION

You (the "Borrower") are applying to enter into a Credit Agreement with us (the "Lender") and in considering and administering any agreement you enter with us, we will be using personal data about you.

YOU HAVE A RIGHT TO KNOW HOW WE WILL USE YOUR PERSONAL INFORMATION AND IT IS IMPORTANT YOU READ THE FOLLOWING AS BY SIGNING YOU ARE AGREEING TO THIS USE AND DISCLOSURE OF YOUR INFORMATION:

We may send you useful information about our and other businesses products and services, pass your details to other selective businesses and to anyone who introduced you to us.

1. We may use your information to consider your application to enter an Agreement with us and we will search your records at Credit Reference Agencies.
2. The record of our search will be recorded by the agency and will be seen on any future searches made.
3. The Credit Reference Information may be linked to any person to whom you are linked financially (see 'associated records' below before you sign).
4. We may use a credit scoring or automated decision making system.

We will also add to your records with the credit reference agencies details of any agreement with us, the payments you make under it and any default or failure to keep to its terms. These records will be shared with other organisations and may be used and searched by us and them to consider:

- a) applications for credit and credit related services, such as insurance, for you and any associated persons;
- b) trace debtors, recover debts, prevent or detect money laundering and fraud, to manage your account/s.

IT IS IMPORTANT THAT YOU PROVIDE US WITH ACCURATE INFORMATION. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use information to prevent fraud and money laundering when:

- a) Checking details on applications for credit and credit related or other facilities;
- b) Managing credit and credit related accounts or facilities;
- c) Recovering debt;
- d) Checking details on proposals and claims for all types of insurance;
- e) Checking details of job applicants and employees.

Please contact us at Compliance Department, Bracken House, Charles Street, Manchester M1 7BD if you want to receive details of the relevant fraud prevention agencies. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Where you have applied for or taken our payment protection insurance we will be required to process personal information about you and to provide this information to the insurers for the purposes of administering and handling any claims under the policy cover.

PLEASE TELEPHONE OR WRITE TO US IF YOU WANT TO HAVE DETAILS OF THE CREDIT REFERENCE AGENCIES AND WHOM WE OBTAIN AND PASS INFORMATION ONTO ABOUT YOU.

YOU HAVE A LEGAL RIGHT TO THESE DETAILS AND A COPY OF THE INFORMATION HELD. PLEASE NOTE A FEE MAY BE PAYABLE.

USE OF ASSOCIATED RECORDS

Before entering into any agreement with you we may search your records and credit reference agencies which may be linked to records relating to your spouse/partner or other persons of whom you are financially linked and other members of your household. For the purpose of this application you may be treated as financially linked and will be assessed with reference to 'associated' records. Before any search or application is completed or any agreement is entered into involving joint parties you both consent to us recording your details with credit reference agencies. As a result an association will be created which will link your financial record and your associates information may be taken into account when a future search is made by us or another company unless you file a 'disassociation' at the credit reference agencies. Your details will be held on a computer and we may advise you by letter, telephone, recorded message or otherwise of other financial services offered by our corporate group for a 12 months period from the postage date of this letter. We may do so if you are presently registered, or register within a 12 months period with the Telephone Preference Service or Mail Preference Service, unless you inform us in writing.

From time to time we, other associated companies, or carefully selected third parties, may wish to contact you with details of our other goods and services or those of such other companies. You may be contacted in each case by post, fax, telephone, home visit, email, SMS or otherwise. If you do not want to receive details of these goods and services please tick the box .

We may monitor and/or record your telephone conversations with us to ensure standards of service, for staff training and to help prevent crime.

IMPORTANT - AUTHORISATION MUST BE COMPLETED

I / we authorise you to make such enquiries and obtain such confirmations and references as you may deem appropriate from any person or company, including credit reference agencies, credit bureaux, mortgage or lending companies now or at any time in the future with reference to my / our mortgage / loan application. I/we confirm that I/we do not wish to proceed with any other lending company and authorise you to request the removal of any priorities that may have been applied.

Signature

Signature

Print Name

Print Name

Date

Date

Address

Address

Postcode

Postcode



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

Please fill in the whole form using a ball point pen and send it to:

Cheshire Mortgage Corporation Limited
Finance Department
Bracken House
Charles Street
Manchester
M1 7BD

Originator's Identification Number

6 8 7 4 7 3

For Cheshire Mortgage Corporation Ltd official use only
This is not part of the instruction to your Bank or Building Society

Your Address:

(Please correct address if necessary and add postcode if missing).

Your Preferred Telephone Number:

(Please correct number if necessary).

Name(s) of Account Holder(s)

Bank/Building Society account number

Branch Sort Code

Name and full postal address of your Bank or Building Society

To: The Manager Bank/Building Society
Address

Postcode

Instruction to your Bank or Building Society

Please pay Cheshire Mortgage Corporation Limited 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 Cheshire Mortgage Corporation Limited and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

Reference Number – for office use only

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

DD11

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 take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change Cheshire Mortgage Corporation Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Cheshire Mortgage Corporation Limited or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.