

If the property is a flat /maisonette

<input type="checkbox"/> Purpose built flat/maisonette <input type="checkbox"/> Converted flat/maisonette How many floors in the block? _____ On what floor is the flat/maisonette? _____ Is the flat serviced by a lift? <input type="checkbox"/> Yes <input type="checkbox"/> No		
<input type="checkbox"/> Bedrooms	<input type="checkbox"/> Kitchens	<input type="checkbox"/> Bathrooms
Freehold / Leasehold		
Years		
<input type="checkbox"/> Brick <input type="checkbox"/> Stone <input type="checkbox"/> Concrete <input type="checkbox"/> Timber <input type="checkbox"/> Other (please specify) _____		
<input type="checkbox"/> Tile <input type="checkbox"/> Slate <input type="checkbox"/> Thatched <input type="checkbox"/> Flat <input type="checkbox"/> Other (please specify) _____		

Number of
Freehold/Leasehold
If Leasehold:

Amount of Ground Rent / service
charge (if known)
Please state unexpired term

Wall Construction
Roof Construction
Year built (if known)

8. Property Declarations

Will any part of the property be used for business?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you currently occupy the property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Will the property be used wholly for your residential purposes?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the property above or adjacent to commercial premises?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the property subject to any agricultural restrictions?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does the property include more than ten acres of land? If yes please provide details in section 10	<input type="checkbox"/> Yes	<input type="checkbox"/> No

9. Additional Information - use this space to provide any additional information we require to assess your application

Declarations

This is our standard mortgage application upon which we intend to rely. For your own benefit and protection each applicant should read these declarations carefully before signing them. If any point is unclear please ask for further information.

Important Information

1. I am/We are over 18 years of age and declare that the information contained in this application form, and provided in connection with this application, is true, complete and contains all material facts relating to my/our application and will be used as the basis of any lending decision by the Society and for arrangement of any insurance cover through the Society. I/We are aware that the Society may decide to decline my application.
2. I/We agree to be bound by and abide by the Society's Rules and Mortgage Conditions, which may change from time to time. I/We also agree to be bound by any other legal agreements any of us enter into with you as a condition of offering the mortgage.
3. The Mortgage Valuation Report is for the Society's use only to assess the adequacy of the security for any guarantee made and does not imply that the condition of any security property or the price paid is reasonable. I/We confirm and are aware that the valuation report is not a structural survey and I am/we are advised to make my/our own arrangements to have the property surveyed. I/We are aware that the Society does not accept any liability for the accuracy or contents of the valuation report.
4. I/We accept that the Society requires me/us to keep any security property fully insured until the mortgage is repaid.
5. I/We accept that the Society may withdraw, revise or cancel any offer made at any time before the mortgage is granted.
6. I/We may have to provide you with evidence of where I/we have obtained the deposit on the property (if applicable).
7. I/We undertake to notify the Society immediately of any change of circumstances or any proposed changes to the occupants of any security property.
8. Where the loan is interest only: I/We am/are aware of the borrower's obligation to have a suitable means of repaying the mortgage at the end of the term.
9. **Credit Reference and other mortgage checks:**
 - a) The Society will make searches about me/us at credit reference agencies who will supply you 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. The Society may use credit-scoring methods to assess this application and to verify my/our identity. Credit searches and other information which is provided to the Society and/or the credit reference agencies, about me/us and those with whom I/we are linked financially may be used by the Society and other companies if credit decisions are made about me/us, or other members of my/our household.
 - b) To prevent or detect fraud, or to assist in verifying my/our identity, the Society may make searches of Group records and at fraud prevention agencies who will supply you with information. You may also pass information to financial and other organisations involved in fraud prevention to protect yourselves and your customers from theft and fraud. If I/we give you false or inaccurate information and you suspect fraud, you will record this. The Society, 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.
 - c) The Society may also make periodic searches at credit reference agencies and at fraud prevention agencies for account management purposes.
 - d) By stating a financial association with another party, I/we are also declaring that I am/we are entitled to:
 - Disclose information about our joint applicant and/or anyone else referred to by us
 - Authorise you to search, link and/or record information at credit reference agencies about us and/or anyone else referred to by us.(This clause is applicable on joint applications including where only one party is present or for sole facilities when declaring a financial association with another party [e.g. when stating the name of a partner]).
 - e) Information held about me by the Credit Reference Agencies may already be linked to records relating to one or more of my partners. For the purposes of this application I may be treated as financially linked and my application will be assessed with reference to any "associated" records. (This clause is applicable to sole applicants).
 - f) An "association" between the joint guarantors and/or any individual identified as our financial partner, will be created at credit reference agencies, which will link our financial records. We and anyone else with whom we have a financial link are aware that each other's information will be taken into account in all future applications by either or both of us. This linking will continue until one of us successfully files a "disassociation" at the credit reference agencies. (This clause is applicable to joint applicants).
10. **Data Protection Act:**
 - a) I/We consent to the Society making such enquiries and taking such references as it considers necessary in relation to this application.
 - b) Where I/we borrow or may borrow from you, you may give details of my/our account and how I/we manage it to credit reference agencies. If I/we borrow and do not repay in full and on time, you may tell credit reference agencies who will record the outstanding debt.
 - c) I/We have the right of access to my/our personal records held by the Society and by credit and fraud agencies. I/We can, subject to payment of a fee, request details of any personal information held by the Society, or request details of the credit and fraud agencies used by you, by writing to: the Customer Services Department, Loughborough Building Society, FREEPOST, 6 High Street, Loughborough, Leicestershire, LE11 2QB. I/We also have a right to have any inaccurate information corrected.
 - d) I/We are aware that any information provided by me/us in this application form and any other information you may hold about my/our account may be used by the Society to assess and process this application, manage my/our account, debt tracing and collection, to prevent or detect fraud and money laundering, for audit purposes, legal and regulatory compliance, business analysis; and for its own use in respect of marketing, research, statistical analysis or similar purposes and for its own use in promoting products of other companies. The Society may allow access to my/our information to third party processors (where there is a legitimate need), professional advisors or any other person of required or permitted by the law, any governmental or other regulatory authority.
 - e) Data held by us on our systems will be held during the life of the account and may be held for longer if necessary, as permitted for legal, regulatory and legitimate business purposes.
 - f) I/We agree that the Society may share information about any of us with the rest of us for the purposes of considering and processing this application and for administering the mortgage.
 - g) I/We agree that the Society may use my/our details to contact me/us by post, telephone or electronic means to tell me/us about its products, services, promotions, offers and events which may be of interest to me/us.
 - h) The Society has the right to use the contact details I/we have provided to send me/us information required by law or regulation.

It is important that you read these declarations. By signing this application you agree that the Society can use your information in this way. I also consent to receive marketing information as detailed in section 10 g) unless I tick this box

Signed

Signed

Date ___/___/___

Date ___/___/___