

PROPERTY AS SECURITY APPLICATION FORM

IF YOU WISH TO PROVIDE A CHARGE OVER A PROPERTY YOU OWN YOU NEED TO BE FULLY AWARE THAT AS A LAST RESORT MONEY TO THIS VALUE MAY BE CALLED UPON TO MAKE UP ANY SHORTFALL. THIS MAY HAPPEN IF THE MORTGAGE BECOMES UNAFFORDABLE AND THE BUYER IS NO LONGER MAKING THE PAYMENTS. WE'LL DO ALL WE CAN TO PROTECT THESE FUNDS AND WE'LL WORK WITH YOU TO FIND THE BEST SOLUTION. FAMILY MEMBERS SHOULD TAKE LEGAL ADVICE IF THEY WISH TO USE THEIR HOME AS SECURITY.

UP TO TWO PROPERTIES, EACH OWNED BY UP TO TWO OWNERS CAN BE USED FOR THIS PURPOSE AND A SEPARATE FORM SHOULD BE PROVIDED FOR EACH OF THESE PROPERTIES.

COMPLETING THIS FORM

1. Please use BLACK INK and BLOCK CAPITALS throughout.
2. Please ensure that you answer ALL questions. If a question is not applicable, write N/A.
3. Please use Section 4 or a separate sheet of paper to provide any additional information requested by us and / or other matters relevant to your application.
4. In order for us to process the application as quickly as possible, it is important that you answer all questions accurately and completely and that you provide the required supporting documentation in full. Failure to do so will result in delays in the Mortgage Offer being issued and may result in the application being declined.

IMPORTANT NOTE

Family Building Society is a trading name of National Counties Building Society which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our experienced and qualified staff strive to maintain the highest standards of customer service. To deal with any lapses we have internal procedures for handling complaints promptly and fairly. Summary details of our complaints procedures are available on request and can be viewed online at familybuildingsociety.co.uk. If a complaint is not resolved, it may be referred to the Financial Ombudsman Service, Exchange Tower, London E14 9SR (telephone: 0800 023 4567 or email complaint.info@financial-ombudsman.org.uk).

BORROWER DETAILS

BORROWER(S) FULL NAME(S):	
BORROWER(S) CORRESPONDENCE ADDRESS:	
RELATIONSHIP TO BORROWER(S):	

FOR OFFICE USE

RECEIVED:	DATE	INITIALS	UNDERWRITTEN:	DATE	INITIALS	ACKNOWLEDGED:	DATE	INITIALS
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PROPERTY AS SECURITY APPLICATION FORM

SECTION 1

FIRST OWNER

TITLE:	MR / MRS / MISS / MS
SURNAME:	
FORENAMES:	
DATE OF BIRTH:	DD / MM / YYYY
MARITAL STATUS:	
TELEPHONE - DAY:	
TELEPHONE - EVENING:	
EMAIL ADDRESS:	
*NATIONALITY:	

* If you are a non UK National we may need to see your passport certified by either a regulated or professional person e.g. financial adviser or solicitor. If we do, we will let you know.

HAVE YOU EVER:

Had a Court Order for debt registered against you or are any such proceedings pending? If YES, a Certificate of Satisfaction must be presented to the Society YES NO

Made arrangements with creditors or been made bankrupt or are any such proceedings pending? YES NO

Been in excess of two monthly payments in arrears with any credit or mortgage agreements or had a mortgaged property repossessed? YES NO

ABOUT THE PROPERTY

To act as Chargor of additional security for this mortgage you must be the owner(s) of your home.

ADDRESS:			
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POSTCODE:		
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LENGTH OF TIME AT ADDRESS:	Years	Months
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DESCRIPTION OF PROPERTY:

<input type="checkbox"/> Detached House	<input type="checkbox"/> Purpose-Built Flat	<input type="checkbox"/> Detached Bungalow
<input type="checkbox"/> Semi-Detached House	<input type="checkbox"/> Converted Flat	<input type="checkbox"/> Semi-Detached Bungalow
<input type="checkbox"/> Terraced House	Other	

ACCOMMODATION OF PROPERTY:

NUMBER OF HABITABLE ROOMS EXCLUDING WCS:	
NUMBER OF BEDROOMS:	
YEAR PROPERTY BUILT:	YYYY

SECOND OWNER

TITLE:	MR / MRS / MISS / MS
SURNAME:	
FORENAMES:	
DATE OF BIRTH:	DD / MM / YYYY
MARITAL STATUS:	
TELEPHONE - DAY:	
TELEPHONE - EVENING:	
EMAIL ADDRESS:	
*NATIONALITY:	

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HAVE YOU EVER:

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Been in excess of two monthly payments in arrears with any credit or mortgage agreements or had a mortgaged property repossessed? YES NO

IF A FLAT OR MAISONETTE:

NUMBER OF FLOORS IN WHOLE BUILDING:		FLOOR NUMBER OF FLAT:	
COUNCIL BUILT:	<input type="checkbox"/> YES <input type="checkbox"/> NO	STUDIO FLAT:	<input type="checkbox"/> YES <input type="checkbox"/> NO
OVER COMMERCIAL PREMISES:	<input type="checkbox"/> YES <input type="checkbox"/> NO		

If built in the last 10 years, is there an approved Builder's Guarantee in force or a supervising Chartered Architect's / Surveyor's certificate available? YES NO

IS THE PROPERTY? FREEHOLD LEASEHOLD

IF LEASEHOLD:

WHAT IS THE UNEXPIRED LEASE:	YEARS
ANNUAL GROUND RENT:	£
ANNUAL MAINTENANCE:	£

Minimum of 70 years unexpired is required.

Does anybody else aged 17 or over occupy the property? YES NO

IF YES, PLEASE STATE:

FULL NAME:	DATE OF BIRTH:	RELATIONSHIP TO YOU:
	DD / MM / YYYY	
	DD / MM / YYYY	

If more than two people, please provide further details in SECTION 4.

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SECTION 2

FIRST OR MAIN MORTGAGE

NAME OF LENDER:			
ADDRESS OF LENDER:		POSTCODE:	
ACCOUNT NUMBER:		DATE LOAN(S) COMMENCED (including any additional loans):	
CURRENT AMOUNT OUTSTANDING:	£	MONTHLY MORTGAGE PAYMENT:	£

Is this mortgage arranged on a basis which allows you to draw more funds at any time without requiring the lender's consent (e.g. Offset or Flexible Mortgage, mortgage with a borrow back or drawdown facility, mortgage securing a fluctuating overdraft)?

YES NO

If YES, please state the maximum amount which you are entitled to borrow.

£

SECOND MORTGAGE

e.g. a secured bank or finance company loan or overdraft. (Please continue in SECTION 4 if necessary.)

NAME OF LENDER:			
ADDRESS OF LENDER:		POSTCODE:	
ACCOUNT NUMBER:		DATE LOAN(S) COMMENCED (including any additional loans):	
CURRENT AMOUNT OUTSTANDING:	£	MONTHLY MORTGAGE PAYMENT:	£

Is this mortgage arranged on a basis which allows you to draw more funds at any time without requiring the lender's consent (e.g. Offset or Flexible Mortgage, mortgage with a borrow back or drawdown facility, mortgage securing a fluctuating overdraft)?

YES NO

If YES, please state the maximum amount which you are entitled to borrow.

£

SECTION 3

SOLICITORS

For your protection, prior to completion of the loan you will be required to obtain independent legal advice from a solicitor or licensed conveyancer, who, if you wish, may be a solicitor or licensed conveyancer from the same firm as the firm acting in the loan completion, but not the same person as that acting on behalf of the borrowers in the loan completion. The solicitor or licensed conveyancer will be required to advise on the transaction generally and the extent of your liability and the risks involved. The legal representative advising you must hold a current practising certificate. You will be responsible for all of their fees and disbursements.

NAME OF FIRM:		CONTACT NAME:	
REFERENCE NO:		DX TOWN AND NO:	
ADDRESS:		POSTCODE:	
TELEPHONE:		FAX:	

PROPERTY AS SECURITY APPLICATION FORM

YOUR HOME VALUATION

ESTIMATED CURRENT VALUE OF YOUR PROPERTY? £

Our valuers will provide us with a Drive By Valuation to confirm your estimate of the value of your house. The fee for this is £75 and you can pay by either cheque or by debit card. Your cheque should be made payable to "Family Building Society" and crossed "A / C Payee".

If you prefer to pay the valuation fee by debit card, we will send you a link to our secure online payment page by email, when we receive your application form. Please give the email address we should use for this below:

CARDHOLDER NAME:
(as printed on the card)

CARDHOLDER'S EMAIL
ADDRESS:

SECTION 4

ADDITIONAL INFORMATION

Please use this space to provide any additional information and continue on a separate sheet if necessary.

SECTION 5

This section explains how we will use the information you provide to us and which we obtain from third parties. It should be read in conjunction with our leaflet "How We Use Personal Information" which accompanies this form.

USE OF PERSONAL INFORMATION

1. We may contact third parties (including any past / present lender bank or other financial institution, employer, pension provider, accountant, landlord, HM Revenue & Customs or the Department for Work and Pensions) for reference purposes or to obtain information to confirm any payments made. You give your permission to such third parties to supply the references and to answer the enquiries.
2. To check your credit status and to verify your identity we will make searches about you at a credit reference agency who will supply us with credit and other information, as well as information from the Electoral Register. The agency will record details of the search type (credit or identification) whether or not this application proceeds. Credit searches and other information which is provided to us and / or the credit reference agency, about you and those with whom you are linked financially may be used by the 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.
3. We may ask you to supply one or more original documents as confirmation of your identity, address or both which we will use together with any electronic checks we may make using the services of a credit reference agency. Any documents provided to us will be recorded and copied as part of our Anti-Money Laundering requirements.
4. To prevent or detect fraud, or to assist in verifying your identity, we may make searches of Group records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. Providing accurate information is essential. If you give us false or inaccurate information or we have reason to suspect you of fraud or money laundering, we will record this. The Society, members of the Group and other companies, may use this information if decisions are made about you or others at your 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.
5. An "association" between joint chargor of additional security 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 future applications by either or both of you. This linking will continue until one of you successfully files a "disassociation" at the credit reference agencies. Information held about you by credit reference agencies may already be linked to records relating to one or more of your partners. For the purposes of this application, you may be treated as financially linked and your application will be assessed with reference to any "associated" records.
6. By stating a financial association with another party, you are also declaring that you are entitled to: (i) disclose information about your joint chargor of additional security and / or anyone else referred to by you; and (ii) authorise us to search, link and / or record information at credit reference agencies about you and / or anyone else referred to by you.
7. We may disclose any information relating to this application or the mortgage to:
 - your legal adviser and / or financial adviser and you authorise them to give us any information relevant to our decision to lend. To this extent, you agree to waive any claim to legal privilege to that information,
 - any occupier(s) or other person who is required to postpone rights in favour of the Society, to enable them to consider their position and / or to obtain independent legal advice,
 - any potential new borrower(s) (or their legal advisers) in connection with a transfer of equity,
 - regulatory authorities (including regulators of voluntary Codes of Practice) and any other person / corporate body having a legal right to the information or if the law allows us to do so,
 - our professional advisers, auditors, the insurer of the property and any individual or organisation that we contract or employ to provide goods or services to us,
 - a third party to whom we transfer or may transfer our rights and duties under the mortgage contract, or their advisers, to assist such a third party in deciding whether to proceed,
 - the Family Mortgage Borrower(s) supported by this application, other providers of property as security, Family Offset Account holders and / or Family Security Account holders (where applicable) who are also assisting the Family Mortgage Borrower(s) (or their legal advisers).
8. If we require an indemnity from an insurance company in relation to the advance, we may disclose to such company any information contained in this form relating to this application or the mortgage.
9. We may pass the information on this form and details of any claim you may make to Insurance Database Services Limited (IDS Ltd) who may pass this information to other insurers. IDS Ltd may also pass to us information it has received from other insurers about claims involving anyone insured under the policy.
10. We may monitor or record any communications you have with us in the interests of staff training, customer service and security.
11. Any personal information which you or others provide to us will be held on computer and in other manual and electronic forms and will be kept after the borrower's mortgage account is closed. The information may be used in the following ways:
 - to assist us in assessing the application and, if it is accepted, to assist us in providing the account or service for which you have applied,
 - to assist us in making credit decisions and establishing identity, where necessary,
 - for fraud prevention and detection and / or to prevent money laundering,
 - to assist the insurers in risk assessment and dealing with claims,
 - disclosure to third parties acting as our agent so long as they keep the information confidential,
 - marketing, market research, statistical analysis and general business purposes,
 - to help develop and improve the products and services offered to you and other customers. The Society may also share information with other companies within the National Counties Group to help provide you with a high standard of service (for example administrative purposes),
 - if the law permits it or it is in the public interest.

PROPERTY AS SECURITY APPLICATION FORM

DECLARATIONS AND CONSENTS

For your own protection and benefit, please carefully read the declarations and consents below before signing in the space provided. If you do not understand any point please ask for further information.

GENERAL

1. I / We acknowledge that for the purposes of these Declarations and Consents, the "Society" includes its successors in title and assigns.
- 1.2. I / We declare that I / we am / are at least 18 years of age.
- 1.3. I / We confirm that the information on this form is true to the best of my / our knowledge and belief and that I / we will notify the Society promptly if any of the information on this form changes before the mortgage is completed. I / We will make good any loss which the Society may suffer by acting in reliance on any such information.
- 1.4. I / We understand that the Society will require independent legal advice to be taken by any co-owner / adult co-habitee of the property or guarantor who will not receive a financial benefit from all or part of the loan.
- 1.5. I / We confirm that we will not enter into any further borrowing secured on the property prior to or after completion of the mortgage without first advising the Society and obtaining the Society's consent in writing.
- 1.6. I / We understand and acknowledge that the Society has the right to decline the application without giving any reasons and without giving any refund of fees or related costs. However, where the application is rejected due to information obtained from a credit reference agency the Society will notify me / us of the result of the credit search and the credit reference agency consulted. I / We understand that valuation fees that have been paid will be refunded if a valuation is cancelled prior to the valuer's visit to the property. In all other cases the valuation fee will not be refunded, save in exceptional circumstances and at the Society's sole discretion.
- 1.7. I / We agree that I / we will pay to the Society all sums due in respect of application fees, reservation fees, product fees, arrangement fees and legal expenses arising out of this application, whether or not any mortgage offer is either issued or completed. I / We understand that the payment of any such fees shall not bind the Society to make any loan.

Transfer of Mortgage

- 2.1. I / We agree that the Society may at any time transfer its interest in some or all of its rights under the mortgage to another financial institution without seeking my / our specific consent.
- 2.2. I / We understand that whilst the transferee of the mortgage would be the person legally entitled to receive payments under any mortgage, such transfer will not affect the policies in relation to the setting of the interest rate and conduct of arrears.
- 2.3. I / We agree that my / our acceptance of any mortgage offer will constitute my / our general consent to the future transfer of the mortgage on the foregoing terms and as may be more particularly set out in the terms and conditions applying to the mortgage.

Marketing

- 3.1. We would like to contact you to tell you about financial products, services, promotions, offers and events (including those of our Group*, selected companies** offering relevant products and other carefully chosen organisations) which may be of interest to you.

We would also like to pass your contact details and information about the types of products we have provided you with to our Group and our selected companies. By returning this application you are agreeing to the use of your information in this way.

We, and our selected companies, would like to be able to contact you by telephone, post or e-mail using the contact details which you provide in this form, or which you supply or we obtain in our dealings with you.

If you do not wish to be contacted for marketing purposes, please tick this box

If you decide not to tick the box now, but later decide that you wish us to stop this use you can at any time ask us to do so by writing to us at the Family Building Society, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL or calling us on 03330 140146.

* The National Counties Group comprises the Family Building Society, National Counties Building Society, National Counties Financial Services Limited and Counties Home Loan Management Limited.

**The selected companies to whom we introduce customers are currently:

- Cavendish Online for life assurance, life and critical illness protection and other protection products
- APS for Cash Cards
- Bridgefast Managed Property Services
- ingenie for Car Insurance
- Chase de Vere for Independent Financial Advice
- Key Retirement for Equity Release
- Kings Court Trust for Wills, Estate Administration and Powers of Attorney

None of these companies are part of the National Counties Group.

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DATA PROTECTION ACT 1998

It is important that you carefully read the section entitled USE OF PERSONAL INFORMATION. By signing this application, you agree that we can use your personal information as explained in this form and in our leaflet "How We Use Personal Information" which accompanies this application form. If you do not understand any point, please ask for further information.

You have a right of access under the Act to your personal records held by the Society, subject to the payment of a fee, and to ask for any inaccurate details to be amended. If you have any questions about the Data Protection Act or your rights under it, please write to the Family Building Society, FREEPOST, Ebbisham House, 30 Church Street, Epsom, Surrey, KT17 4BR.

DECLARATIONS AND CONSENTS

By signing this application form you are making the declarations and giving the consents set out in Section 5.

NAME OF FIRST OWNER	SIGNED:		DATE:	DD	MM	YYYY
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NAME OF SECOND OWNER	SIGNED:		DATE:	DD	MM	YYYY
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FAMILY BUILDING SOCIETY IS A TRADING NAME OF NATIONAL COUNTIES BUILDING SOCIETY.