

Mortgages

# Transfer of Ownership Application Form

**YOUR MORTGAGE ACCOUNT NUMBER**

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**Applicant 1**

**Applicant 2**

**Personal Details**

Title	Mr/Mrs/Miss/Other	<input type="text"/>	Mr/Mrs/Miss/Other	<input type="text"/>
Surname	<input type="text"/>		<input type="text"/>	
Forename(s)	<input type="text"/>		<input type="text"/>	
Date of Birth	<input type="text"/>		<input type="text"/>	
Property Address	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	Postcode		Postcode	

Daytime Telephone Number	STD	<input type="text"/>	STD	<input type="text"/>
Evening Telephone Number	STD	<input type="text"/>	STD	<input type="text"/>
Mobile Telephone Number	<input type="text"/>			

Correspondence Address (if different from above)

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
	Postcode

How long have you lived at your present address?

<input type="text"/>	years	<input type="text"/>	months
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Previous address if resident at property address less than 3 years

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
	Postcode

Number of Dependents

<input type="text"/>	Ages	<input type="text"/>
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Have you ever been made bankrupt, insolvent, or made arrangements with creditors, or had a property repossessed?

<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Have you ever had a court judgment/decree recorded against you for non-payment?

<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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**If YES please give details on a separate sheet**

Do you have any investment accounts with Leeds Building Society?

<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Account Numbers

<input type="text"/>	<input type="text"/>
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Are you a UK taxpayer?

<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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**Use of Property**

Will you use the property wholly for residential purposes?

<input type="checkbox"/> Yes <input type="checkbox"/> No	IF "NO" PLEASE PROVIDE DETAILS
	<input type="text"/>

Is any part of the property to be let?

<input type="checkbox"/> Yes <input type="checkbox"/> No	IF "YES" PLEASE PROVIDE DETAILS
	<input type="text"/>

Is any part of the property to be used for business purposes?

<input type="checkbox"/> Yes <input type="checkbox"/> No	IF "YES" PLEASE PROVIDE DETAILS
	<input type="text"/>

Please give full details of any person over the age of 17 other than the applicant(s) who will occupy the property:

Name	Date of Birth	Relationship to applicant(s)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Please state the reason for the transfer of ownership?

<input type="text"/>
<input type="text"/>

**Solicitor's details - Details must be provided for the transfer to proceed**

Please give full details of your solicitor

Name of Solicitor	<input type="text"/>	Address	<input type="text"/>
Firm Name	<input type="text"/>		<input type="text"/>
Telephone No.	<input type="text"/>		<input type="text"/>
Fax No.	<input type="text"/>		<input type="text"/>
DX No.	<input type="text"/>		<input type="text"/>
Email Address	<input type="text"/>		Postcode
			<input type="text"/>

## Applicant 1

## Applicant 2

### Income Details

Gross Annual Salary	<input style="width: 90%;" type="text" value="£"/>	<input style="width: 90%;" type="text" value="£"/>
Guaranteed Annual Overtime/Bonus	<input style="width: 90%;" type="text" value="£"/>	<input style="width: 90%;" type="text" value="£"/>
Guaranteed Annual Commission	<input style="width: 90%;" type="text" value="£"/>	<input style="width: 90%;" type="text" value="£"/>
Regular Annual Commission	<input style="width: 90%;" type="text" value="£"/>	<input style="width: 90%;" type="text" value="£"/>
Regular Annual Overtime/Bonus	<input style="width: 90%;" type="text" value="£"/>	<input style="width: 90%;" type="text" value="£"/>
<b>If Self-Employed please state</b>		
(a) Share of Profit/Projection Current Financial Year	<input style="width: 90%;" type="text" value="£"/>	<input style="width: 90%;" type="text" value="£"/>
(b) Share of Profit last Financial Year	<input style="width: 90%;" type="text" value="£"/>	<input style="width: 90%;" type="text" value="£"/>
(c) Share of Profit previous Financial Year	<input style="width: 90%;" type="text" value="£"/>	<input style="width: 90%;" type="text" value="£"/>
(d) If more than 33% Share Holding of a Limited Company please state dividend income	<input style="width: 90%;" type="text" value="£"/>	<input style="width: 90%;" type="text" value="£"/>
<b>Other Annual Income</b>	<input style="width: 90%;" type="text" value="£"/>	<input style="width: 90%;" type="text" value="£"/>
(please state e.g. DSS/Investment)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Total Income	<input style="width: 90%;" type="text" value="£"/>	<input style="width: 90%;" type="text" value="£"/>
Is your sole form of income a Private or Company Pension?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Employment Details

**Tax Details** – all applicants please complete

Name of your Tax Office	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Tax Office Reference Number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
National Insurance Number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Employer's Name or your Business Name if you are Self-Employed	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Employer's Address or your Business Address if you are Self-Employed	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 90%;" type="text" value="Postcode"/>	<input style="width: 90%;" type="text" value="Postcode"/>
Contact Name for Reference	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Nature of Business	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Your Position	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Telephone Number	<input style="width: 15%;" type="text" value="STD"/> <input style="width: 80%;" type="text"/>	<input style="width: 15%;" type="text" value="STD"/> <input style="width: 80%;" type="text"/>
Fax Number	<input style="width: 15%;" type="text" value="STD"/> <input style="width: 80%;" type="text"/>	<input style="width: 15%;" type="text" value="STD"/> <input style="width: 80%;" type="text"/>

**Previous Employment**

If you have been in current employment for less than six months please complete the section below.

Previous Employer's Name or your Business Name if you were Self-Employed	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Nature of Business	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Employer's or Business Address	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 90%;" type="text" value="Postcode"/>	<input style="width: 90%;" type="text" value="Postcode"/>
Contact Name for Reference	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Your Position	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Telephone Number	<input style="width: 15%;" type="text" value="STD"/> <input style="width: 80%;" type="text"/>	<input style="width: 15%;" type="text" value="STD"/> <input style="width: 80%;" type="text"/>
Fax Number	<input style="width: 15%;" type="text" value="STD"/> <input style="width: 80%;" type="text"/>	<input style="width: 15%;" type="text" value="STD"/> <input style="width: 80%;" type="text"/>
Date you left this employment	<input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/>	<input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/>

**Self-Employed Applicants** – please complete this Section

Name and Address of Accountants (Accountants must be chartered or certified by qualification)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 90%;" type="text" value="Postcode"/>	<input style="width: 90%;" type="text" value="Postcode"/>
Telephone Number	<input style="width: 15%;" type="text" value="STD"/> <input style="width: 80%;" type="text"/>	<input style="width: 15%;" type="text" value="STD"/> <input style="width: 80%;" type="text"/>
Fax Number	<input style="width: 15%;" type="text" value="STD"/> <input style="width: 80%;" type="text"/>	<input style="width: 15%;" type="text" value="STD"/> <input style="width: 80%;" type="text"/>

### Commitment Details

#### Loans/Hire Purchase/Other Mortgages

Loan Holder(s)	Type (Bank/Car Loan/HP etc)	Start Date of Loan	Monthly Payment	Remaining Term Yrs    Mths	Paid off at Completion?
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	£ <input style="width: 80%;" type="text"/>	<input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	£ <input style="width: 80%;" type="text"/>	<input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	£ <input style="width: 80%;" type="text"/>	<input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No

#### Maintenance

Payee	Monthly Payment	End Date
<input style="width: 95%;" type="text"/>	£ <input style="width: 80%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	£ <input style="width: 80%;" type="text"/>	<input style="width: 95%;" type="text"/>

#### Credit

Card Holder(s)	Company (Visa etc)	Balance Outstanding	Paid off Monthly	Paid off at Completion?
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	£ <input style="width: 80%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	£ <input style="width: 80%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	£ <input style="width: 80%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Protecting your Property

The following section should be completed by any applicant who is not already a party to the mortgage if the property or its contents are insured with the Society.

Have you or any other person normally resident with you:

(a) ever been convicted of, or is any prosecution pending, for any criminal offence other than a driving offence?     Yes    No    If yes, please provide details

(b) had any home or personal insurance declined, cancelled or had special terms imposed?     Yes    No    If yes, please provide details

(c) had any property or possessions stolen, lost or damaged, or had any claims made against you in the last 3 years     Yes    No    If yes, please provide details

Date of claim   

Amount of claim    £

Insurance Company   

Reason for claim        Paid in full    Yes    No

### Homecover and Payment Protection Insurance

If you do not already have home and contents insurance, the Society offers a simple solution for insuring your home, your contents and personal possessions under a single policy that can be paid with your mortgage on an interest-free basis. The Society has a range of standard policies designed to meet the requirements of the vast majority of its customers. The Society can also arrange Payment Protection Insurance and can provide further information if required.

Please indicate if you would like an adviser to contact you to discuss your buildings/contents insurance requirements.    Yes  No

Please indicate if you would like an adviser to contact you to discuss Payment Protection Insurance.    Yes  No

Alternatively, you can contact your local branch or ring our customer helpline on 0113 225 7777 for further details.

### Important Information

Leeds Building Society, 105 Albion Street, Leeds LS1 5AS is authorised and regulated by the Financial Services Authority. Our FSA Registered Number is 164992.

Leeds Building Society's permitted business is arranging and advising on mortgages and general insurance.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk](http://www.fsa.gov.uk) or by contacting the FSA on 0845 606 1234.

Please read the relevant Policy Summary document (which contains essential information as prescribed by the Financial Services Authority) carefully before taking any insurance product. Details of the policy are contained within the Policy Summary document.

Leeds Building Society's arrangements with its insurers for building and contents insurance do not require you to complete detailed insurance proposal forms. However a contract of insurance does require disclosure of all facts that an insurer would consider likely to influence the acceptance and assessment of an insurance proposal.

If you are in any doubt about whether a fact is considered material, you should disclose it. Failure to do so may affect the settlement of a claim or make the policy invalid.

We will arrange cover on the basis of the information provided by you or on your behalf. Please tell us immediately of any changes that affect what you have told us, e.g. the use of the property has changed or you add an extension or install double-glazing or central heating.

Please read the household insurance paragraph in the section entitled "Use of Personal Information".



## 'Use of Personal Information'

We may monitor and/or record your telephone conversations with us to ensure consistent service levels (including staff training).

You have the right, on payment of a fee, to receive a copy of the information we hold about you if you apply to us in writing.

### Your Mortgage Application and Management of Your Account

In considering your mortgage application, we will search your record at credit reference agencies who will supply us with information, including information from the Electoral Register. The agencies will record this search whether or not this application proceeds. We may use automated 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 us and other companies if credit decisions are made about you, or other members of your household. Information held about you by the credit reference agencies may be linked to records relating to one or more of those with whom you are or have been financially linked or associated. For the purposes of this application you may be treated as financially linked or associated and your application will be assessed with reference to any 'associated' records.

By stating a financial association with another party, you are declaring that you are entitled to disclose information about your joint applicant and/or anyone else referred to by you and you authorise us to search, link, and/or record information at credit reference agencies about you and/or anyone else referred to by you. An 'association' between joint applicants and/or any individual identified as your financial partner, will be created and credit reference agencies will link your financial records. You and anyone else with whom you have a link should understand that each other's financial information will be taken into account in all future applications by either or both of you. This link will continue until one of you successfully files a 'disassociation' at the credit reference agency/ies.

The credit reference agencies will add to your record details of our search and your application. We will also add to this record details of your account. If you do not repay in full and in time, we may tell the agencies who will record the outstanding debt.

Information which you provide or which we obtain through your dealings with us will be held on the Society's computers and in other records. We may pass on such information as follows:

- To subsidiary and associated companies of the Society who may use it for marketing purposes as mentioned below. You can ask for a list of such companies.
- To anyone whom we transfer our rights and duties under our agreement with you.
- If we have a duty to do so or if the law allows us to do so.
- If you are not an existing customer for whom we already hold sufficient identification details, we will use electronic means to validate your identity

We may also disclose information about your financial standing and the mortgage you have applied for (including information contained in this application form) in order that joint applicants or any guarantor can obtain independent legal advice regarding this application.

We may undertake a search with a credit reference agency for the purposes of verifying your identity and the details submitted, in line with regulatory requirements.

We may use the Experian credit reference agency for our identity checks. Experian may check the details supplied against any database (public or otherwise) to which they have access. They may also use the details in the future to assist other companies for verification purposes. A record of the search will be retained, but it will not affect future credit.

You have the right to apply directly to Experian (at the address below) for details of information, which they hold about you – this is subject to payment of a fee. You should ensure that your letter includes:

- Your full name: title, forename, 2nd initial, surname (and maiden name if appropriate).
- Details of all addresses you have lived at over the last 6 years – including town, county, postcode and date you moved in.
- A cheque or postal order, payable to 'Experian' for the fee, currently £2.00.
- The date and your signature to authorise the Credit File request.

Consumer Help Services, Experian, PO Box 8000, Nottingham NG1 5GX www.experian.com

By proceeding with this application you are agreeing to a search being undertaken in this way.

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 this information to prevent fraud and money laundering, for example when:

- Checking details on application forms for credit and credit related or other facilities.
- Managing credit and credit related accounts or facilities.
- Recovering debt.
- Checking details on proposals and claims for all types of insurance.
- Checking details of job applicants and employees.

Please contact us on freephone 0500 225777 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.

You have the right on payment of a fee to receive a copy of the information we hold about you if you apply in writing to the Compliance Department, Leeds Building Society, 105 Albion Street, Leeds, LS1 5AS. We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels (including staff training).

### Leeds Building Society Group Marketing Programme

We may use and share your customer records, including your contact details, details about this application and any of the services we provide to you, with:

- companies within Leeds Building Society Group (including in particular Leeds Financial Services Limited) and;
- companies which form part of its strategic partnerships.

You can ask us for a list of such companies.

This is so that we or they may contact you by mail, telephone, fax or email with Society news, and to inform you about our or their financial services including mortgages, savings and investments, life products, loans and credit cards, general insurance and financial planning services and of competitions and offers which may be of interest to you. By submitting this application you agree to being contacted as described unless you have ticked the box in the consent section.

### Household Insurance Uses

This paragraph applies in relation to any household insurance which you may apply for as part of your application, information, including information about criminal convictions, provided in this form, may be passed to the insurer and used to assess your application for insurance, the terms of the insurance and claims which may arise under any resulting cover. Where you provide information about other persons interested in the property, their information, including criminal convictions, may be used in the same way. You should therefore show this notice to them. By submitting this application you are declaring that you are entitled to disclose their information and you authorise its use as indicated. Insurers and their agents pass information to the Claims and Underwriting Exchange Register, operated by Insurance Database Services Limited ("IDS") to enable them to check information provided and to prevent fraudulent claims. When you tell us or the insurer about an incident (such as fire, water damage or theft) they will pass this information to the Register even if a claim is not made, and make it available to other insurers. When a search is made about this application, IDS may make available information from other insurers about incidents involving anyone insured under the policy. You can ask the insurers for more information about this.

## Mortgage Declaration

1. I/We agree to become bound and abide by the Rules of the Society.
2. I/We declare that I am/we are aged 18 or over and that the information given by me/us is true and shall form the basis of the loan agreement between the Society and myself/ourselves. If any such information is incorrect I/we will make good any loss the Society may suffer by acting in reliance on that information.
3. I/We agree that the Society will not make an offer of advance and will not return any fees if the property or references are unsatisfactory. I/We agree that the payment of fees will not bind the Society to grant any advance.
4. I/We give permission to the Society to discuss with HMRC information which I/we have supplied in relation to my current tax reference, national insurance number and employment details together with earnings from the previous tax year.
5. The valuer's report is only for the use of the Society to enable it to decide whether the property is suitable security for any advance made and does not imply that the price paid is reasonable, nor that the property is constructed of sound materials. I/We agree that the valuer's report is not a structural survey and that if a structural survey is required it must be obtained independently at my/our expense.
6. If, for the purposes of this mortgage application, I/we have provided benefit details, I/we agree that the Society may confirm these, and only these details with the Benefits Agency. This consent applies for the duration of the mortgage application.
7. I/We agree that the Society may, without notice, transfer or assign, either in whole or in part, any loan, mortgage or security for the repayment of any loan or mortgage made in connection with this application to its successors and assigns which include without limitation this legal and equitable assigns whether by way of absolute assignment or by way of security only and those deriving title under it or them. If the lender is a building society I/we understand that such a transfer will lead to the termination of my/our borrowing membership of the Society and the loss of any rights associated with such membership. If the lender is a building society I/we agree to be bound by the rules of the Society.
8. Leeds Building Society is authorised and regulated by the Financial Services Authority and our registration number is 164992. The Society's Head Office address is 105 Albion Street, Leeds LS1 5AS. The Society's permitted business is arranging and advising on mortgages and general insurance. You can check this by visiting the FSA website at www.fsa.gov.uk or by contacting the FSA on 0845 606 1234.

We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels (including staff training).

Buildings and contents insurance and payment protection products arranged by Leeds Building Society are underwritten by Aviva Insurance Limited. Registered in Scotland, number 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised and regulated by the Financial Services Authority. FSA Registration No. 202153.

Aviva Insurance Limited may decline to quote in some circumstances.

I can confirm that this application has been completed with correct and full details and hereby apply for the mortgage loan stated.

### CONSENT

It is important that you read the section entitled **Use of Personal Information** (including the information regarding **credit reference and fraud prevention agencies**) set out above in this application form. By signing this application, you agree that we can use your Personal Information in this way. I also consent to receive marketing information as detailed in the "Use of Personal Information" Section unless I tick this box.

Signature(s)

X

X

Date

□ □ □ □ □ □ □ □

□ □ □ □ □ □ □ □

The Society adopts a policy of equal opportunity and no person(s) applying for a mortgage from the Society will be treated less favourably than any other person(s) because of sex, race, colour, ethnic or national origin.

[www.leedsbuildingsociety.co.uk](http://www.leedsbuildingsociety.co.uk)  
105 Albion Street, Leeds LS1 5AS  
Tel: 0113 225 7777