

IF YOU HAVE ALREADY RECEIVED OUR AGREEMENT IN  
PRINCIPLE FOR THIS APPLICATION AND HAVE AN  
APPLICATION NUMBER, PLEASE QUOTE IT IN THIS BOX:

# Mortgages

# Intermediary Mortgage Application



**Leeds  
Building  
Society**

## Submission Requirements

It is the responsibility of the mortgage intermediary to ensure all legislation including the Financial Conduct Authority rules (including MCOB and the Mortgage Credit Directive Order 2015) on mortgage sales are complied with in full.

## Professional Introducer Details

Company name

Company address

Contact

Postcode

Telephone no

Fax no

STD (                      )

Email Address

STD (                      )

Mobile no

Please indicate  
Mortgage Club/

Network to be used

### Information Required to Process an Application

Are you authorised by the FCA ☐ Yes ☐ No  
 For Regulated Mortgages? ☐ Yes ☐ No  
 For Consumer Buy-to-Let Mortgages? ☐ Yes ☐ No

**If yes, please confirm:**

Your FCA registration number:

Whether you are:

- ☐ Directly Authorised  
☐ An Appointed Representative

If so who is the Principal

Principal's FCA No.

By signing below I/we confirm that I/we am/are not submitting this application on behalf of another unauthorised firm.

**If no, please confirm**

Whether you are: ☐ A Packager with no client contact

(In this case please provide the name of the firm/individual who sold this mortgage together with their FCA number)

Name  FCA Number

- ☐ Only dealing with Buy-to-Let mortgage business

**Please also confirm, for all applications:**

What level of advice you provided: ☐ Advised ☐ Execution only (only applicable for Buy-to-Let applications)  
 Have you charged the applicant(s) a fee for this advice or for arranging this mortgage? ☐ Yes ☐ No  
 If yes, please confirm the cash equivalent of this fee: £   
 If yes, when is the fee payable? ☐ Application ☐ Offer ☐ Completion  
 Do you have a refund policy? ☐ Yes ☐ No  
 If yes, how much will be refunded? £

I/we acknowledge that it is my/our responsibility to ensure that all legislation including the Financial Conduct Authority rules regarding advised mortgage sales (including MCOB) or the Mortgage Credit Directive Order (as applicable) are complied with in full (except business Buy-to-Let applications) including (without limitation) applicant(s) taking a Right-to-Buy mortgage.

**I/we have read and printed the Fair Processing Notice and Terms of Business, copies of which are available at [www.leedsbuildingsociety.co.uk/\\_resources/pdfs/intermediaries-pdfs/intermediaries-forms-pdfs/Fair-Processing-Notice.pdf](http://www.leedsbuildingsociety.co.uk/_resources/pdfs/intermediaries-pdfs/intermediaries-forms-pdfs/Fair-Processing-Notice.pdf) and I/we would like to proceed with this application.**

Signed (by Introducer):

Date:

### Introduction Certificate

I certify that all documents supplied with this application are true copies of original documents seen by myself (please sign and add your company stamp to each separate document).

Signed (by Introducer):

Date:

### Fees Payable

If submitting fees with this application please specify the amounts below (this is particularly important where more than one fee is paid by a single payment):

£  Product Fee £  Application Fee £  Valuation Fee £  Funds Transfer Fee  
 £  Other Fee(s) – Please Specify .....

**Please note that cheques must be made payable to Leeds Building Society, followed by the applicant's name(s). We can no longer accept cheques payable to Leeds Building Society only. Failure to do this will delay the application.**

# CONFIRMATION OF VERIFICATION OF IDENTITY INTRODUCTION BY AN FCA REGULATED FIRM

## 1. Details of individuals (see explanatory note 1 below)

Full name of applicant(s) and date(s) of birth

1. .... / .... / .....	2. .... / .... / .....
------------------------	------------------------

Current address (1st Applicant)

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Previous address if changed in last 3 months

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Current address (2nd Applicant)

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Previous address if changed in last 3 months

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## 2. Identification reference (see list of acceptable documents shown on page 4)

Face to face ☐ Non-face to face ☐ Postal ☐ Telephone ☐ (please tick as appropriate)

If this is a Non-Face To Face application, please provide details of a 3rd piece of ID for each applicant in the section below\*

	1st applicant	2nd applicant
Document type		
Document reference		
Issuing office/organisation		
Date of issue/expiry		

	1st applicant	2nd applicant
Document type		
Document reference		
Issuing office/organisation		
Date of issue/expiry		

*For non face to face transactions	1st applicant	2nd applicant
Document type		
Document reference		
Issuing office/organisation		
Date of issue/expiry		

## 3. Confirmation

I/We confirm that

- the information set out under sections 1 and 2 above was supplied to me/us by the applicant(s).
- the evidence I/we have obtained to verify the identity of the applicant(s) (tick one only):
  - ☐ Meets the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG; or
  - ☐ Exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).
- We confirm that I/we are unaware of any activities on the part of the above applicant(s) which lead us to suspect that the applicant(s) is/are involved in criminal conduct or money laundering.
- The person signing the form below has seen the applicant(s) identification and is authorised by the firm to complete this document.
- The identity of the applicant(s) has been verified and i) the original documents have been seen ii) any documents requiring a signature were pre-signed and iii) for face to face applications any document with a photograph is a true likeness to the applicant(s).

Name

--

Position

--

Signed

--

Date

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

## 4. Details of firm

Full name of regulated firm

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FCA reference number

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### Explanatory notes

- A separate confirmation must be completed for each applicant (e.g. joint holders). Where a third party is involved, e.g. a payer of contributions who is different from the applicant, the identity of that person must also be verified, and a confirmation provided.
- This form cannot be used to verify the identity of any applicant that falls into one of the following categories:
  - \* those who are exempt from verification as being an existing client of the introducing firm prior to the introduction of the requirement for such verification
  - \* those whose identity has not been verified by virtue of the application of a permitted exemption under the Money Laundering Regulations, or
  - \* those whose identity has been verified using the source of funds as evidence.
- This confirmation must carry an original signature, or an electronic equivalent.

## **Notes**

The following documentation is deemed acceptable for use within section 2:

### **Primary**

Documents must show the customer's full name and photograph and either their current residential address or date of birth. All of these documents will bear a photograph.

- Current UK, EEA Passport (Swiss Passport also accepted)
- Current UK (full or provisional) driving licence bearing an up to date photograph\*
- Valid Shotgun Licence or Firearms Certificate issued by your local police force
- Valid EU or EEA Member State Identity Card (Swiss Member Card also accepted)
- Identity Card issued by the Electoral Office for Northern Ireland (i.e. current Northern Ireland Voter's Card)
- Valid Blue Disabled Driver's Pass issued by a UK Local Authority (Council)
- Biometric Residence Cards (for permanent residence) issued by HM Government. \*\*

\*N.B. It should be noted that as well as a general expiry date for UK Driving Licences, the photograph has a separate expiry date (10 years from first issue). Northern Ireland Driving Licences have a single expiry date, which is 10 years from date of issue.

\*\*N.B. Only the Biometric Residence Cards are accepted – the Biometric Residence Permits (aka 'Short Stay' cards) are not accepted.

### **Secondary**

Documents must show the customer's full name (i.e. Not initials) and either their current residential address or date of birth. These documents will not bear a photograph.

- UK (full only) driving licence bearing current address (paper version issued pre 1998)
- UK issued Birth Certificate (for under 18s only and in respect of savings applications only)
- Benefits Agency letter of notification confirming rights to state benefits (including DWP, Job Centre Plus, State Pension, Local Authority Housing)
- HMRC Tax Notification correspondence (including tax assessment; PAYE coding) please note a P45 or P60 is not acceptable
- A Credit/Debit Card/Savings/Mortgage Statement from a regulated financial sector firm in the UK or EU
- A UK Local Authority Council Tax bill
- A utility bill or prepayment certificate
- Instrument of a UK Court Appointment
- Initial deposit by personal cheque (drawn on a regulated UK bank account in the customer's name)
- Solicitor written confirmation of house move

In respect of joint accounts, ID evidence should be obtained for all account holders.

Leeds Building Society reserves the right to seek additional information where it deems necessary, including both income confirmation and identity documentation.

In the event of any enquiry from the law enforcement agencies or regulators in the UK, copies of the relevant customer records referred to above shall be made available under court order or relevant mutual assistance procedure.

**NB. Where a document appears in more than one list above, it can only be used once i.e. no single document can be used to verify both identity and address.**

1.

## Loan Details

1. Loan Type ☐ Purchase ☐ Remortgage ☐ Shared Ownership ☐  
☐ Second Property ☐ Right-to-Buy ☐ \*Buy-to-Let ☐ \*Let-to-Buy ☐
2. Purchase price (house purchase only) or approximate value of property (if remortgaging) £  What is the current valuation amount of the property? £
3. Total loan required and over what term £  Term  Years  Months
4. If remortgaging, how much of the loan is for: Repayment of existing mortgage(s) £  Please ensure you complete the remortgage authority form at the end of this application form.  
 Capital raising £  for   
 Home improvement (please specify, e.g. central heating, bathroom, kitchen) £  for   
 Other (please specify, e.g. purchase of land, transfer of property subject to mortgage) £  for
- Is the property registered in the same names as this application? ☐ Yes ☐ No
5. Will the advance be for the financial benefit of all applicants? If No, please give details in the Additional Comments Box ☐ Yes ☐ No
6. Are you purchasing under the "Right-to-Buy" scheme ☐ Yes ☐ No If Yes, please state concessionary purchase price £
7. If shared ownership, please indicate Rent Amount £

**Buy-to-Let Mortgages** \*If you have indicated a Loan Type of Buy-to-Let or Let-to-Buy:

1. Please state anticipated monthly rental income, this will be used to assess your application. We will require confirmation from an independent source.
2. If you currently have other Buy-to-Let properties, please indicate the number of properties owned, either with or without mortgages.  
 Number  With mortgage:  Without mortgage:  Approx value of mortgages £
3. Please confirm the monthly income/expenditure on these properties:  
 Total Monthly Rental Income £  Total Monthly Mortgage Payments £  Net Monthly BTL Income £

2.

## Personal Details

## 1st Applicant

## 2nd Applicant

1. Are you an Existing LBS Mortgage Customer? ☐ Yes ☐ No A/c No  ☐ Yes ☐ No A/c No   
 Are you an Existing LBS Investor? ☐ Yes ☐ No A/c No  ☐ Yes ☐ No A/c No   
 If no, where did your hear about LBS Mortgages?
2. Title (Mr, Mrs, etc.)
3. Forename(s)
4. Surname
5. Date of birth
6. Nationality
7. Marital status (delete as appropriate) Married/Single/Widowed/Divorced/Separated Married/Single/Widowed/Divorced/Separated
8. Sex (delete as appropriate) Male/Female Male/Female
9. Maiden/previous surname
10. Are you a UK citizen or do you hold a European Community passport? ☐ Yes ☐ No ☐ Yes ☐ No  
 If NO, do you have indefinite leave to remain in the UK? ☐ Yes ☐ No ☐ Yes ☐ No
11. Are you classed as resident in the UK? ☐ Yes ☐ No ☐ Yes ☐ No  
 (Answer 'Yes' if you are a UK resident who: 1. has their main residence in England, Northern Ireland, Scotland or Wales; 2. has the right to remain in the UK indefinitely; and 3. paytaxes in the UK and is registered in the UK for tax purposes.)
12. Number of dependants    
 (e.g. children who are financially dependent on you)
13. What is your expected retirement age?
14. Will the income or the assets to be used to pay the monthly mortgage payment or repay the mortgage at the end of the term be solely in £'s (GBP)? ☐ Yes ☐ No ☐ Yes ☐ No  
 (Answer 'No' if any part of the income declared or any asset being used to repay the mortgage balance at the end of the term is paid in a currency other than £GBP, or is held overseas (outside the UK). An 'asset' includes any property(ies) and/or other investment(s) that are owned and 'income' includes any salary (whether from employment or otherwise) and/or any income from any investment(s).)

2. Continued	1st Applicant	2nd Applicant
15. Present address	<div>Postcode</div>	<div>Postcode</div>
16. How long have you lived at your present address?	<div>Years</div> <div>Months</div>	<div>Years</div> <div>Months</div>
17. Are you currently (delete as appropriate)	Owner Occupier/Tenant/Living with relatives/Living with friends/Other (please specify below)	Owner Occupier/Tenant/Living with relatives/Living with friends/Other (please specify below)
18. If you have lived at your present address for less than 3 years, please tell us your previous address	<div>Postcode</div>	<div>Postcode</div>
19. How long were you at your previous address?	<div>Years</div> <div>Months</div>	<div>Years</div> <div>Months</div>
20. Were you previously (delete as appropriate)	Owner Occupier/Tenant/Living with relatives/Living Other (please specify)	Owner Occupier/Tenant/Living with relatives/Living Other (please specify)

If you have more than one previous address during the last 3 years, please give us the above details for each address, in the additional comments box on page 11.

3. Contact Details	1st Applicant	2nd Applicant
1. Email address	<div></div>	<div></div>
2. Home telephone number	<div></div>	<div></div>
3. Work telephone number (including extension number)	<div></div>	<div></div>
4. Mobile number	<div></div>	<div></div>
5. Preferred contact (delete as appropriate)	Post/Mobile/Home/Work	Post/Mobile/Home/Work
6. Preferred time (delete as appropriate)	Morning/Afternoon/Evening	Morning/Afternoon/Evening

4. Income Details	1st Applicant	2nd Applicant
1. Are you currently (delete as appropriate)	Employed/Self Employed/Retired/Unemployed/ Other (please specify).....	Employed/Self Employed/Retired/Unemployed Other (please specify).....
2. (a) Are you (delete as appropriate)	Permanent Employee/Fixed Term Contract/ Salaried Director/Non-Salaried Director	Permanent Employee/Fixed Term Contract/ Salaried Director/Non-Salaried Director
(b) What is your company's/employer's trade/profession?	<div></div>	<div></div>
(c) What is your job title?	<div></div>	<div></div>
3. Are you a member of a company pension scheme or superannuation scheme?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. (a) If self-employed, state earnings for the last three years and go to	Year Ending <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>
Section 6 Amount.	£ <div></div> £ <div></div> £ <div></div>	£ <div></div> £ <div></div> £ <div></div>
(b) If employed, state		
Basic Annual Salary and/or Pension	£ <div></div>	£ <div></div>
Guaranteed Annual Overtime/Bonus	£ <div></div>	£ <div></div>
Guaranteed Annual Commission	£ <div></div>	£ <div></div>
Regular Annual Commission	£ <div></div>	£ <div></div>
Regular Annual Overtime/Bonus	£ <div></div>	£ <div></div>
(c) Other (e.g. annual band enhancements/annual dividends)	£ <div></div>	£ <div></div>
5. What date did you start your current employment?	<div></div>	<div></div>
If you are on a fixed term contract, please state	Current <div>Start</div> <div>End</div>	Current <div>Start</div> <div>End</div>
the start and end dates of the contract(s)	Previous <div>Start</div> <div>End</div>	Previous <div>Start</div> <div>End</div>
<b>If you have been with your current employer for less than 3 months, please give us details of where you previously worked in the last 12 months in the additional comments box on page 11 - including start and end dates for each employment.</b>		
6. Please give details of any other income you may have (e.g. pay you get from a second job, share dividends, maintenance payments, rental from investment properties)		
(a) Amount (gross)	<div></div>	<div></div>
Source	<div></div>	<div></div>
(b) Amount (gross)	<div></div>	<div></div>
Source	<div></div>	<div></div>

4. Continued	1st Applicant	2nd Applicant
Please give details of anything that you are aware of that will, or is likely to, change your income or expenditure during the term of the mortgage (e.g. retirement, redundancy that you are aware of, any other loan that will become due during the term of the mortgage, starting or extending your family, current dependents no longer requiring financial assistance, and/or guaranteed promotion and/or wage increase)	If additional space is required please see page 11	If additional space is required please see page 11

5. Employed/Retired Applicants	1st Applicant	2nd Applicant
1. National Insurance Number		
2. Name of your Tax Office		
3. Tax reference (not your tax code)		
4. Employee number and/or pension reference		
5. Employer and/or pension company name and address		
	Postcode	Postcode
6. Name and contact details of the individual who can provide us with confirmation of your income	Name Telephone No. Fax No.	Name Telephone No. Fax No.
7. How are you paid? <i>(delete as appropriate)</i>	Cash/Cheque/Direct to Bank/ Other (please specify).....	Cash/Cheque/Direct to Bank/ Other (please specify).....
8. How often? <i>(delete as appropriate)</i>	Weekly/Monthly/4 Weekly/ Other (please specify).....	Weekly/Monthly/4 Weekly/ Other (please specify).....

If you are about to leave your current employment, please give details of any future employment in the additional comments box on page 11.  
If you receive income from more than one pension or have more than one employer, please give us details in the additional comments box on page 11.

6 Self-Employed Applicants and Shareholding Directors	1st Applicant	2nd Applicant
1. (a) Name and address of your business		
	Postcode	Postcode
(b) How long has the business been established?	Years Months	Years Months
(c) How long have you been connected with the business?	Years Months	Years Months
(d) Are you a?	<input type="checkbox"/> Director <input type="checkbox"/> Partner <input type="checkbox"/> Sole Trader	<input type="checkbox"/> Director <input type="checkbox"/> Partner <input type="checkbox"/> Sole Trader
2. Do you produce accounts?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Name and address of your accountant		
	Postcode	Postcode
Contact Name		
Tel No.		
Fax No.		
4. What qualifications does your accountant hold? (e.g. FCA. ACA)		
5. If you are a company director, what is your % shareholding?	%	%

7. Financial Details	1st Applicant	2nd Applicant
1. Are you a first time buyer?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Following completion of this mortgage, will you be party to any other mortgage(s)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If YES, state the balance outstanding (if you are in the process of applying for a mortgage with another lender you should tell us about this too in the additional comments box on page 11)	£	£



7. **Continued** **1st Applicant** **2nd Applicant**

3. Do you have a current account with a bank or building society? ☐ Yes ☐ No ☐ Yes ☐ No

If YES, state how long you have had it (if you have more than one, please state the one you have had the longest)

Years	Months	Years	Months
-------	--------	-------	--------

4. How many credit cards do you hold?

5. Do you have a savings account? ☐ Yes ☐ No ☐ Yes ☐ No

6. Have you ever been, or are you currently, behind with any financial commitments or had court proceedings against you for debt (including County Court judgments or Court decrees)? ☐ Yes ☐ No ☐ Yes ☐ No

7. Have you ever been insolvent, declared bankrupt or had a property repossessed? ☐ Yes ☐ No ☐ Yes ☐ No

**If you have answered YES to either Question 6 or Question 7, please give details including the date of occurrence, maximum number of months in arrears and any supporting information, using the additional comments box on page 11.**

8. Secured or unsecured Loans/Hire Purchase/Maintenance (please specify which applicant if more than one)

App 1	App 2	Loan Holder(s)	Type (Bank/Car Loan/HP etc)	Monthly Payment	Final Payment Date		Paid off at Completion of Mortgage?
					Month	Year	
<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 150px;" type="text"/>	<input style="width: 150px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 150px;" type="text"/>	<input style="width: 150px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 150px;" type="text"/>	<input style="width: 150px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

App 1	App 2	Credit Card Holder(s)	Company (Visa etc)	Balance Outstanding	Paid off Monthly	Paid off at Completion of Mortgage?
					Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 150px;" type="text"/>	<input style="width: 150px;" type="text"/>	<input style="width: 50px;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 150px;" type="text"/>	<input style="width: 150px;" type="text"/>	<input style="width: 50px;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 150px;" type="text"/>	<input style="width: 150px;" type="text"/>	<input style="width: 50px;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Other significant outgoings (e.g. school fees, childminding, interest only repayment strategies or other significant outgoings):

App 1	App 2	Description	Monthly payment	End Date
<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 150px;" type="text"/>	<input style="width: 150px;" type="text"/>	<input style="width: 100px;" type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 150px;" type="text"/>	<input style="width: 150px;" type="text"/>	<input style="width: 100px;" type="text"/>

8. **Current/Previous Mortgages** **1st Applicant** **2nd Applicant**

Please answer the following questions relating to your most recent mortgage

1. What is the mortgage account number?

2. Name and address of the lender

	Postcode	Postcode
Tel No.	<input style="width: 250px;" type="text"/>	<input style="width: 250px;" type="text"/>
Fax No.	<input style="width: 250px;" type="text"/>	<input style="width: 250px;" type="text"/>

3. What is the address of the property?

	Postcode	Postcode
--	----------	----------

(a) Date mortgage opened

(b) Date repaid (if applicable)

(c) Balance outstanding (if applicable) £

(d) Monthly mortgage payment (if applicable) £

4. If this mortgage will still be outstanding when your new mortgage completes, will you:

Repay the mortgage at the time of completion	<input type="checkbox"/>	Repay the mortgage at the time of completion	<input type="checkbox"/>
Be released from the mortgage	<input type="checkbox"/>	Be released from the mortgage	<input type="checkbox"/>
Retain the mortgage	<input type="checkbox"/>	Retain the mortgage	<input type="checkbox"/>

5. If applicable, what is the selling price of your property? £

If you have had more than one mortgage in the last 12 months, please answer questions 1-5 above for each mortgage held in the additional comments box on page 11.

9.

Current/Previous Rental Details

1st Applicant

2nd Applicant

1. If you are currently renting the property that you are living in, please tell us:

(a) The name and address of your current landlord

Postcode

Tel No.

Fax No.

(b) The date your tenancy began

(c) Your monthly rental payment

Have all your rent payments been paid on time?

Yes

No

If NO, please provide details in the extra space on page 11

If you have rented more than one property in the last 12 months, please provide full details for each tenancy in the additional comments box on page 11.

10.

Property Information

1. Approximate year that the property was built

DATE OF ENTRY (SCOTLAND ONLY)

2. Will the loan advance be released in instalments (e.g. for self-build mortgages)?

Yes No

3. Full address (if it is a new property, and yet to be numbered, please tell us the plot number)

Postcode

The Society does not normally lend on Studio Flats or Freehold Flats

**IMPORTANT – TO ENABLE US TO CARRY OUT OUR APPLICATION CHECKS WE REQUIRE THE FULL POSTCODE OF THE PROPERTY. WHERE THIS IS A PLOT NO. WE WILL REQUIRE THE POSTCODE OF THE NEAREST PROPERTY/STREET. PLEASE NOTE THAT THE APPLICATION CANNOT PROCEED WITHOUT THIS INFORMATION.**

4. Property Type

Detached

Semi Detached

Terrace

Flat

Other (please state)

5. If you have ticked FLAT, please tell us

Which floor in block

No. of floors in block

Purpose built

Converted house

Above/below shop premises

SqM Floor Area

6. Accommodation - please indicate the number of:

Reception rooms

Kitchens

Bedrooms

Bathrooms

Inside WCs (if separate)

7. Tenure of the property

Feudal (Scotland only)

Freehold

Leasehold

Commonhold (Per Annum)

Unexpired term of lease

years and Ground Rent

£

8. Number of Occupants:

Adults (over 17)

Children

9. Please give the full names and relationship of anyone over the age of 17 who will be living with you in the mortgaged property

10. Please provide no. of occupiers of proposed property

Adults (over 17)

Children

11. Do you intend to run a business from or let any part of the property?

Yes

No

If YES, please give details

11.

Mortgage Requirements

	Product	Capital & Interest	Interest Only	Total	Term	
1. Which Mortgage products are you applying for? (Please quote product code if known, or interest rate and description)  Note: Please ensure that you include the product and amount being ported as well as any additional top up borrowing amount required		£	£	£	Y	M
		£	£	£	Y	M
		£	£	£	Y	M

9

## 11. Continued

- |  | Repayment Strategy   | Amount                 | Repayment Strategy   | Amount                 |
|--|----------------------|------------------------|----------------------|------------------------|
| 2. For the amount in the Interest Only box above, please state proposed repayment strategy e.g. savings or investment products, a pension policy, the sale of the mortgaged property | <input type="text"/> | £ <input type="text"/> | <input type="text"/> | £ <input type="text"/> |
3. If applicable, is the property to be sold your main residence? ☐ Yes ☐ No
4. If main residence, does the sale of your property have the potential to provide sufficient funds to repay the mortgage capital and any interest accrued on it? ☐ Yes ☐ No
5. If main residence, does the sale of your property have the potential to allow you to purchase a cheaper property to reside in? ☐ Yes ☐ No
6. Do you want to add the following fees to your loan amount (if applicable)?

Please note that if you choose to add any fee to the sum advanced under the mortgage you will pay interest on this fee for the term of the mortgage and your monthly repayment will be greater than if you paid this fee as part of the application process. Alternatively you can pay this fee in advance as part of your application. These fees will be refunded to you if your mortgage does not complete.

Product Fee ☐ Funds Transfer Fee ☐

## 12. Valuation and Solicitor Details

A mortgage valuation is solely for our purposes and benefit so that we can be satisfied that the property provides sufficient security for us to lend.

1. What type of valuation do you require? Mortgage valuation ☐ Home buyer survey & valuation ☐ Building survey ☐
2. Who can the valuer obtain keys from?  
(Please confirm contact name, address and daytime telephone number)
- |          |           |
|----------|-----------|
|          |           |
| Postcode | Telephone |
3. Contact Name of Your Solicitor
- Firm Name and Address
- |          |  |
|----------|--|
|          |  |
| Postcode |  |
- Telephone Number STD
- Fax Number STD
- DX Number
- Email Address

The Solicitor you appoint will need to act on behalf of the Society also. To be able to undertake work on behalf of the Society, the Solicitor's firm must be a member of the Society's panel.

## 13(A). House Purchase Only

1. Name and address of person selling  
(Please confirm contact name, address and daytime telephone number)
- |          |           |
|----------|-----------|
|          |           |
| Postcode | Telephone |
2. Please confirm source of deposit
3. If you are borrowing the difference between the purchase price and the amount of loan you are applying for, please tell us:
- (a) from where, and the date when you must repay it
- (b) how much you are borrowing and how much you will be repaying each month £  (Amount borrowed) £  (Monthly repayment)
4. Are you receiving any cashbacks, discounts, allowances or other incentives in connection with this purchase from any source? ☐ Yes ☐ No
- If YES, please give details

## 13(B). Remortgage Only

- Original Purchase Price £
- Start Date of Current Mortgage  /  /
- Have you had any Further Advances? ☐ Yes ☐ No
- If Yes, Confirm Amount of Further Advances £

Confirm Purpose of Further Advances ☐ Home Improvements  
☐ Other, please specify

Please remember to quote the relevant section and question number next to your answer

If you require additional space, please attach a separate sheet and tick if applicable ☐

Insuring the property

It is a condition of the mortgage that the property is insured for its full reinstatement value. If the property is leasehold, responsibility for insuring the building may rest with the freeholder and you should check who is responsible for arranging the buildings insurance before putting this in place.

Please indicate who is responsible for insuring the property: You ☐, Freeholder ☐, Housing Association ☐, Other ☐ (please specify) -

If you are responsible for insuring the property, the Society can arrange buildings and/or contents insurance for you through our chosen partner, Aviva Insurance Limited.

If you require further assistance or more information regarding buildings or contents insurance, please speak to your mortgage advisor or contact Aviva on 0345 030 7028.

**If you are making your own Insurance arrangements please tick here** ☐ If you prefer to make your own arrangements for insurance of the building, we will require the Society's interest is noted in the policy schedule.



### Joint Applications

If you are making a joint application or tell us that you have a spouse or partner, we and credit reference agencies will link information held about you with records relating to 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.

### Credit Reference Agencies

In considering your mortgage application, we will carry out a credit search at credit reference agencies who will supply us with information regarding your finances, including information from the Electoral Register.

We reserve the right to repeat this search should we deem it necessary during your mortgage application. The agencies will record this search whether or not this application proceeds. 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.

If you do not repay in full and on time, we may also tell the agencies who will record this on your credit file.

### Fraud Prevention Agencies

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. We and other organisations may also access and use this information to prevent crime, fraud and money laundering, for example when:

- Checking details provided on applications for credit and credit related or other facilities.
- Managing credit and credit related accounts or facilities.
- Cross checking details provided on proposals and claims for all types of insurance.
- Checking details on applications for jobs or when checked as part of employment.

We and other organisations may also access and use information recorded by fraud prevention agencies in other countries.

### How we use your personal information?

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 will use your information to (as applicable):

- Assess this mortgage application
- Verify your identity and the identity of your spouse or partner
- Trace your whereabouts and recover debts that you owe
- Use automated scoring methods to assess this application and to verify your identity
- Manage your account with us
- Undertake periodic statistical analysis and system testing.

We may also use and/or share your information with certain third parties, for example:

- your employer to confirm your employment/income
- your mortgage intermediary/broker/Independent Financial Advisor/Government Right to Buy agent (or similar organisation) where you have used one
- your legal representative acting on behalf of you, the Society or both including any Mortgage Panel administrator for the purposes of instructing conveyancers to act for us in the registration of our Mortgage
- third party Chartered Surveyors (for property valuations)
- letting agents or landlords
- debt counselling or other specialist service providers, should you fall into payment difficulties
- a guarantor of your mortgage or their legal advisor
- any Benefits Agency where you have provided details of any benefits you receive
- HMRC regarding your tax affairs, national insurance number and/or employment details (as applicable)
- buyers and their professional representatives as part of any restructuring or sale of our business or assets

For further information as to how your personal information is used by us, credit reference and fraud prevention agencies, please read our "[Customer Privacy Policy](#)".

Alternatively, you can request a copy by telephoning us on 03450 50 50 75.

## 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 to the best of my/our knowledge and belief 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 understand and agree that the Society will consult at least one database to determine whether I/we can afford the proposed mortgage. In order for the Society to properly assess whether I/we can afford the proposed mortgage I/we understand that I/we will be asked to provide certain information and evidence during the mortgage application process. I/we understand and agree that I/we must ensure that all of the information and evidence that I/we supply is accurate and complete. If the Society is unable to carry out an assessment of whether I/we can afford the mortgage because I/we have chosen not to provide the information and evidence it has requested, then the Society will be unable to provide me/us with any proposed mortgage.
4. I/We agree that the Society will not be obliged to make an offer of advance and will not be obliged to 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. I/We acknowledge that the Society is not required to justify declined applications.
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. I/We agree that the Society may at any time in its discretion and without obtaining my/our consent or the consent of anyone else, transfer to any other person all or any of its rights and obligations in relation to all or any part of the whole debt, the mortgage and any related security.  
I/We acknowledge that any such transfer will be on the basis that the person to whom the transfer is made will agree with the Society in advance a policy for the exercise of the transferred rights which the Society reasonably thinks is no less favourable to me/us than the policy it was following immediately before the transfer. I/We acknowledge that such a transferee may or may not be a building society or a company associated with a building society. I/We acknowledge that I/we will be bound to any such transferee in respect of the transferred obligations to the same extent as I/we were originally bound to the Society and I/we agree that the Society may release to any such transferee any information it holds about me/us, the conduct of my/our account and any related securities.
7. I/We irrevocably authorise my/our solicitor/licensed conveyancer to send their entire file relating to the whole transaction (not just the loan) to the Society at the Society's request.

Leeds Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our registration number is 164992. The Society's Head Office address is 26 Sovereign Street, Leeds LS1 4BJ. The Society's main business is the provision of savings products, mortgages and general insurance. You can check this on the Financial Services Register by visiting the FCA website at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by calling 0800 111 6768.

Buy to Let mortgages which are for business purposes are exempt from FCA Rules.

We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels and for colleague training purposes.

Buildings and contents insurance arranged by Leeds Building Society is underwritten by Aviva Insurance Limited. Registered in Scotland, number 2116.

Registered Office: Pitheavlis, Perth PH2 0NH. Authorised and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Registration No.202153.

Aviva Insurance Limited may decline to quote in some circumstances.

**Reference Authority** Please sign the forms of authority below to enable the Society to obtain references.

**Authority to Obtain Reference**

I give permission to Leeds Building Society to make enquiries of, or obtain reference from, any employer/accountant/bank/landlord/mortgagee or credit reference agency and authorise any of these to supply a reference to the Society.

First Applicant Signature ☒ \_\_\_\_\_ Date

Second Applicant Signature ☒ \_\_\_\_\_ Date



**Leeds Building Society**

26 Sovereign Street, Leeds LS1 4BJ

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



Please fill in the form and send to Leeds Building Society  
Name and full postal address of your Bank or Building Society

To The Manager	Bank/Building Society
Address	
Postcode	

Name(s) of Account Holder(s)


Bank/Building Society account number

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

Branch Sort Code

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

Reference Number

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

Service User Number

8	3	0	2	2	0
---	---	---	---	---	---

FOR LEEDS BUILDING SOCIETY OFFICIAL USE ONLY.  
THIS IS NOT PART OF THE INSTRUCTION TO YOUR BANK OR  
BUILDING SOCIETY

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Instruction to your Bank or Building Society.

Please pay Leeds Building Society Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Leeds Building Society and, if so, details will be passed electronically to my bank/building society.

Signature(s) ☒

Date

Signature(s) ☒

Date

Bank and building societies may not accept Direct Debit Instructions for some types of account

This Guarantee should be detached and retained by the Payer.

**The Direct Debit Guarantee**



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Leeds Building Society will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Leeds Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Leeds Building Society or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
  - If you receive a refund you are not entitled to, you must pay it back when Leeds Building Society asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



## Your Agreement

It is important that you read the sections:

- How we use your **Personal Information** (including the information regarding credit reference and fraud prevention agencies); and
- **Mortgage Declaration** set out above in this application form.

For your own benefit and protection you should read these sections carefully before continuing with your application. By submitting your application and continuing with it you agree to the Mortgage Declarations and confirm you have read our Customer Privacy Policy which sets out how we use your personal information. If you do not understand anything in the Mortgage Declarations or our Customer Privacy Policy please contact us to seek clarification before you continue.

Signature(s):

Date:

