



# Mortgage Application Form Residential

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When completing the mortgage application form please ensure that you:

- Complete the form in BLOCK CAPITALS using black ink
- Answer all questions, or tick the appropriate box, please include postcodes where possible
- If a question does not apply, write N/A or not applicable
- If there is insufficient space for any answer, use the additional space provided in section 11 of the form
- Ensure that the Declaration is signed by all mortgage applicants



## INTERMEDIARY SUBMISSION FORM

Mortgage Introducers must complete this form for all cases submitted to the Society to enable us to comply with the FCA's mortgage rules. Failure to do so will delay the application.

Advisor name			
Company name			
Company address			Postcode
Telephone number		Email address	
Company Status - <b>Independent</b>	<input type="checkbox"/>	Company FCA Registration number	
Mortgage club name (if applicable)			
Company Status - <b>Appointed Rep</b>	<input type="checkbox"/>	Company FCA registration number	
Network name		Network FCA Registration number	
Network address			Postcode

Level of service: Applications are only accepted where full advice has been provided.

Confirm verbal disclosures issued  Yes      Confirm illustration issued  Yes

Please provide exact details of all parties who will receive a share of the procurement fee payment made by Marsden Building Society. This information is required for inclusion with the Society's offer documents and must be provided.

Company name	
Company name	

Please provide contact details for any complaint. This information is required for inclusion with the Society's offer documents and must be provided.

Company name	
Company address	
	Postcode
Telephone	

Company name	
Company address	
	Postcode
Telephone	

Please list all fees to be charged to the customer. This information is required for inclusion with the Society's offer documents and must be provided. If none, please tick box

Type of fee	Payable to	Amount	Payable on	Refundable	
		£		Yes <input type="checkbox"/>	No <input type="checkbox"/>
		£		Yes <input type="checkbox"/>	No <input type="checkbox"/>
		£		Yes <input type="checkbox"/>	No <input type="checkbox"/>

## INTERMEDIARY MARKETING CONTENT

If you would like to be kept up to date with our product and criteria changes, please tick the box below. By confirming you would like to join our newsletter, you are consenting to receive a newsletter from Marsden Building Society via email. To enable us to send the newsletter, we will use your name, email address and FCA number. If you would like to opt out at any time, please use the unsubscribe link in any of our emails or contact 01282 440583\*. Our privacy policy is available on our website [www.themarsden.co.uk/intermediaries](http://www.themarsden.co.uk/intermediaries) should you need more information regarding our use of your data.

Yes, I would like to keep up to date with the Marsden's products and criteria via your email newsletter.



## WHAT TO SEND WITH YOUR MORTGAGE APPLICATION

In order to process the mortgage as quickly as possible please ensure the application form is fully completed and signed and all mandatory documentation is included.

### Fees

- Relevant booking/arrangement/valuation fee enclosed
- Previously paid by debit/credit card
- Telephone to collect fee

To help you, the documents required in support of the case are detailed below. Failure to enclose the required documents with the application will result in processing delays. Please ensure all documents are correct.

**Existing Members**  
Please note, if you are an existing member you do not need to provide ID. If we need further verification, we will get in touch.

- Application Form - FULLY completed and signed by ALL applicants.
- Proof of Identity - passport or driving licence
- Proof of Residency - recent utility bill
- Bank statements - 3 months showing income and outgoings as declared within the mortgage application form
- Evidence of deposit - if house purchase
- For a gifted deposit, please supply a letter from the donor confirming non-refundable gift, together with certified identification.
- For Shared Ownership - Memorandum of Sale or Memorandum of Sale Substitute form

### Employed Applicant:

3 months most recent payslips

**1st Applicant**

**2nd Applicant**

Latest P60

### Retired Applicant:

Latest pension statement(s)

### Self Employed Applicant:

3 years trading accounts

3 years tax compilations/SA302's

### Applicant with current mortgage:

Latest mortgage statement - only required if not available by credit search

### Applicant currently renting:

3 months bank statements showing evidence of rent payment

### Applicant with BTL properties:

Proof of 3 months rental income and mortgage payments on bank statements

Please refer to the Society's Residential Lending Criteria for full details of property restrictions, credit requirements, affordability details etc. See [www.themarsden.co.uk/intermediaries](http://www.themarsden.co.uk/intermediaries)

Please enter your email address here, by providing your email address you are confirming that you wish to communicate this way. Where possible all future communication will be sent by email to this address.

Please return completed form to:

**Lending Services, 6-20 Russell Street, Nelson, Lancashire BB9 7NJ**

## CUSTOMER CREDIT HISTORY

Have you personally, or as a company director, been bankrupt, insolvent or entered into any arrangement with your creditors?

**1st Applicant**

**2nd Applicant**

Yes  No

Yes  No

Have you or any member of your family or any person living with you ever been convicted or charged (but not yet tried) in respect of any criminal offence (excluding motoring convictions) or been given a police caution?

Yes  No

Yes  No

Have you ever been refused any credit including a mortgage or taken out any payday loans?

Yes  No

Yes  No

Have you ever had any property repossessed by a lender either voluntary or otherwise?

Yes  No

Yes  No

Have you ever had a Default or County Court Judgement registered against you or have you ever failed to keep up with payments?

Yes  No

Yes  No

Have you applied elsewhere for a loan on this property within the last 12 months?

Yes  No

Yes  No

If you have answered 'yes' to any of these questions, please provide additional information within section 11.

## 1) PERSONAL DETAILS

**1st Applicant**

**2nd Applicant**

Title

First name(s)

Surname

Date of birth (minimum age 21)

National Insurance Number

If you have ever been known by another name, please state name, method of change e.g. Deed Poll, Marriage (evidence to be provided if by Deed Poll)

Date changed

Nationality

Are you currently a UK resident? Yes  No

Yes  No

If you are a non EEA citizen do you have permanent leave to reside in the UK? Yes  No

Yes  No

Sex

Marital status

Dependants, enter age

Present address   
  
  
 Postcode

Postcode

Occupancy status  
Owner   
Tenant   
Living with family/friends

Owner   
Tenant   
Living with family/friends

Date you moved into this property (If less than 3 years please provide previous address history either below or within section 11)

Previous address   
  
 Postcode

Postcode

## 1) PERSONAL DETAILS (continued)

### 1st Applicant

Date of occupation

Previous occupancy status  
 Owner   
 Tenant   
 Living with family/friends

Daytime telephone number

Home telephone number

Mobile telephone number

Email address

Preferred contact method

Are you a first time buyer? Yes  No

Do you currently have a mortgage? Yes  No

If 'No', have you had a mortgage in the last 3 years? Yes  No

Name of current lender/landlord

Address of current lender/landlord

Postcode

Mortgage account number

Balance outstanding £

Account holders

Monthly repayment/rent £

Are you selling the property? Yes  No

If 'No', please confirm reason

Will re-mortgage to a BTL

Will consent to be obtained from your current lender

Will remain my main residence

Will retain as a second property

Selling price of property £

Expected sale date

### 2nd Applicant

Owner   
 Tenant   
 Living with family/friends

Yes  No

Yes  No

Yes  No

Postcode

£

£

Yes  No

Will re-mortgage to a BTL

Will consent to be obtained from your current lender

Will remain my main residence

Will retain as a second property

£

### Previous Lender/Landlord within the last three years

#### 1st Applicant

Name of previous lender/landlord

Address of previous lender/landlord

Postcode

Mortgage account number

Date started Month  Year

Monthly payment £

Date repaid Month  Year

Selling price £

#### 2nd Applicant

Postcode

Month  Year

£

Month  Year

£

## 2) INCOME - EMPLOYED If self-employed (shareholding is 25% or greater) please complete next page

### 1st Applicant

### 2nd Applicant

Employed status Permanent contract  Temporary/agency   
Renewable contract  Casual

Employed status Permanent contract  Temporary/agency   
Renewable contract  Casual

If contract worker, please state:

Contract start date

Length of contract remaining

Has this been renewed previously? Yes  No

Yes  No

Post held

Company name

Company address   
  
  
Postcode

Postcode

Payroll/Employee number

Company telephone number

Employed there since

HR email address

Are you under a probationary period? Yes  No

Yes  No

If 'Yes' when does your probation end

Are you under notice of termination or redundancy? Yes  No

Yes  No

If 'Yes', please provide details in section 11.

Are you contemplating securing alternative employment? If 'Yes', please provide details in section 11. Yes  No

Yes  No

### Income Details

Gross annual income earned £

£

Annual commission £

£

Annual bonus £

£

What is your average total monthly income less tax/NL £

£

What currency is your salary paid in?

If Sterling, is this pegged to a foreign currency? Yes  No

Yes  No

Please confirm currency

Are you employed by a relative? Yes  No

Yes  No

Relationship

If less than 6 months with employer, please state previous employer information

Company name

Company address   
  
  
Postcode

Postcode

Payroll/Employee number

Company telephone number

Employed dates

## 3) INCOME - SELF-EMPLOYED

For the purpose of this application you will be treated as self-employed if your shareholding is 25% or greater. Please note that if your annual turnover is £250,000 or over then your accountant must be chartered or certified.

	<b>1st Applicant</b>		<b>2nd Applicant</b>
Employment type	Limited company <input type="checkbox"/>		Limited company <input type="checkbox"/>
	Partnership <input type="checkbox"/>		Partnership <input type="checkbox"/>
	Sub-contract <input type="checkbox"/>		Sub-contract <input type="checkbox"/>
	Sole Trader <input type="checkbox"/>		Sole Trader <input type="checkbox"/>
	LLP <input type="checkbox"/>		LLP <input type="checkbox"/>
Trading name	<input type="text"/>		<input type="text"/>
Company address	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
	Postcode		Postcode
Business trading since	Month <input type="text"/> Year <input type="text"/>		Month <input type="text"/> Year <input type="text"/>
Nature of business	<input type="text"/>		<input type="text"/>
Percentage owned	<input type="text"/>		<input type="text"/>
How long has the business been established?	Month <input type="text"/> Year <input type="text"/>		Month <input type="text"/> Year <input type="text"/>
Company telephone number	<input type="text"/>		<input type="text"/>
Net profit before tax (last 3 years)	£ <input type="text"/> Year <input type="text"/>		£ <input type="text"/> Year <input type="text"/>
	£ <input type="text"/> Year <input type="text"/>		£ <input type="text"/> Year <input type="text"/>
	£ <input type="text"/> Year <input type="text"/>		£ <input type="text"/> Year <input type="text"/>
Net profit this year (estimated)	£ <input type="text"/>		£ <input type="text"/>
Salary/Dividend received (only applicable for a limited company)	£ <input type="text"/>		£ <input type="text"/>
Accountants name	<input type="text"/>		<input type="text"/>
Accountants address	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
	Postcode		Postcode
Qualification	Chartered <input type="checkbox"/> Certified <input type="checkbox"/>		Chartered <input type="checkbox"/> Certified <input type="checkbox"/>
	Other <input type="checkbox"/>		Other <input type="checkbox"/>
Accountants telephone number	<input type="text"/>		<input type="text"/>

## 4) OTHER INCOME

Details of any other income e.g. working/child tax credits

	<b>1st Applicant</b>		<b>2nd Applicant</b>
Source	<input type="text"/>		<input type="text"/>
Amount	£ <input type="text"/>		£ <input type="text"/>
Frequency (Annually, Monthly, Weekly)	<input type="text"/>		<input type="text"/>
Source	<input type="text"/>		<input type="text"/>
Amount	£ <input type="text"/>		£ <input type="text"/>
Frequency (Annually, Monthly, Weekly)	<input type="text"/>		<input type="text"/>



## 5) ABOUT FINANCES

This section must be completed in all instances (where purchasing a new home, the Society will use ONS Data for Council tax and utilities - please leave blank). For remortgage cases please provide bank statements showing payments for Council Tax and Utilities.

Council Tax	£
Utilities (Gas, Electric, Water)	£
Insurances (Buildings & Contents, Car, MPPI, Life Cover etc.)	£
Telephone/Mobiles	£
Pension	£
Rent (whilst working away from home)	£
Education & Childcare (school fees, university costs, nursery fees)	£
Service charges/Lease costs	£
Interest only repayment vehicle	£
BTL mortgage shortfall	£
Travel/Transport costs - connected with work (car park costs, rail card, petrol etc.)	£
Other - please detail	£

### Your Financial Commitments

Details of all secured and unsecured credit such as mortgages, loans, hire purchase, credit cards etc. (For credit cards use 3% of the balance for the monthly payment)

Applicant 1 Please tick	Applicant 2 Please tick	Lender/Recipient	Type (loan, hire purchase)	Balance outstanding	Monthly payment	Final payment date DD/MM/YY	Arrears (YES/NO)	Paid off at completion of mortgage (YES/NO)	Repaying with money from this mortgage (YES/NO)
				£	£				
				£	£				
				£	£				
				£	£				

### Overdrafts

Please provide amount(s) currently overdrawn:  
(Please note that on receipt of bank statements the Society will use 3% of the overdraft figure from the latest statement)

£	£
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### Maintenance Payments (if applicable)

To be evidenced by 12 months' bank statements

Payee	Date of final payment	Monthly payment
	£	£
	£	£

Please advise if this is paid by Court Order    Yes     No

Total outgoings for both applicants per month    £

**If you are aware of any changes to your income/expenditure and/or circumstances that is likely to affect your ability to meet your future mortgage payments, please give details in section 11.**

## 6) ABOUT THE MORTGAGE SECURITY

### Your property details

Full address of property to be mortgaged

Postcode

## 6) ABOUT THE MORTGAGE SECURITY (continued)

Year built  Garage Yes  No

What type of property is it?  Detached  Semi-detached  Terraced  Bungalow  Purpose built flat or maisonette

If flat, please state number of flats in block  Number of storeys  Is there a lift? Yes  No

Number of bedrooms  Number of habitable rooms (excluding bathrooms)

What is the tenure of the property?  Freehold  Commonhold  Leasehold  If leasehold, remaining term  years\*

Is the property a new build? Yes  No

If 'Yes', please indicate if:  NHBC certificate  Local Authority Building Control (LABC)  Premier Guarantee  Checkmate  Buildzone

Zurich  ICW (International Construction Warranties)  AHCI Ltd  Professional Consultants Certificate

Please note that the Society does not accept all new build warranties. If in doubt please refer.

Please provide the following details of any persons, other than the applicants, aged 17 or over who will be resident at the property

Title	Full name	Date	Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Is the adult occupier in receipt of salary/pension/benefit? Yes  No  If 'Yes', what is the annual income?

Title	Full name	Date	Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Is the adult occupier in receipt of salary/pension/benefit? Yes  No  If 'Yes', what is the annual income? £

Will the property be occupied by you immediately after purchase? Yes  No

Will the property be used by you or by your dependants wholly for residential purpose? Yes  No

Please give full details in Section 11 if you have answered 'No' to either of the above questions and if there is to be any business and/commercial use of the property please indicate which floors and/or sites are involved.

Is the property over or adjacent to commercial premises? Yes  No

Is the property subject to any Green Deal improvements where a charge is registered on household energy bills? Yes  No  Don't know

Is the property constructed using an external wall cladding system? Yes  No

Do you hold or require an EWS1 Fire Safety Assessment Certificate for the property? Yes  No

## 7) MORTGAGE NEEDS

Mortgage product

Purchase price/Approximate value of property £  Total loan required £

### Shared Ownership (please continue to next page if not applicable)

Are you purchasing under a Shared Ownership scheme? Yes  No

If yes, what percentage are you buying?

Housing association

Rent per annum  Service charge per annum

Please indicate which Model Lease is applicable  Pre 2010  Between 2010-2021  Model Lease 2021-2026

Does the lease allow you to buy the remaining shares in the property to 100% of the property's value? Yes  No

Is the lease the current Homes & Communications agency lease? Yes  No

Are there any restrictions in the lease relating to who can buy/live in the property? Yes  No

Do you live in a property that is part owned/part rented? Yes  No

Do you intend to run a business from any part of the property? Yes  No

Is the property being purchased from a relative? Yes  No

Is the property a self build? Yes  No

## 7) MORTGAGE NEEDS (continued)

Please complete for all mortgages (including Shared Ownership)

Term of loan  years

What is your expected age at retirement  years (Applicant 1)  years (Applicant 2)

Payment method required  Repayment  Interest Only\*

Part/Part\* (please state each amount) Interest £  Repayment £

\*Please note a suitable repayment vehicle is required and the Society may limit the amount of advance.

Please confirm how you intend to repay the capital and specify the type and value of any investments below:

Type  Value £  Maturity date

Type  Value £  Maturity date

If any investment/property is not a UK asset, please provide further details

Please provide details of any seller incentives i.e. cashback, discount, payment of stamp duty etc.

Please complete ONE of the following loan purpose options:

- a) House Purchase b) Remortgage c) Additional Borrowing

### a) House Purchase

Please confirm the source of your deposit:

Equity in current property £

Own savings £

Non refundable gift - only accepted from immediate family £

Capital raising on existing property £

Other - please provide details

### b) Remortgage

Purpose of remortgage:  Transfer of equity  Transfer from another lender  Mortgage free property

Original purchase price £

Date of purchase

Expiry date of current product

Present balance £

Amount of additional borrowing £

Total borrowing required £

Purpose of additional borrowing: (if home improvements please list works to be carried out)

Other secured lending (on the property to be mortgaged) - please detail if applicable

Name of Lender	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>
To be repaid	<input type="text"/>	<input type="text"/>
To be postponed	<input type="text"/>	<input type="text"/>

In a remortgage from another lender the Society will produce the offer of loan based on the figure in the application form. It is your responsibility to ensure that the mortgage balance with your existing lender has been reduced to below the offer amount before completion taking into account any early repayment charges, closure fees and daily interest charges. This avoids delay at the time of completion if the loan amount is not sufficient to cover redemption. Should a revised offer be required for an increased loan figure there will be a re-offer fee payable, please see Tariff of Charges for details of this cost. Any surplus monies will be returned to you upon completion.

In an existing Marsden borrower remortgage, the amount of loan will be adjusted at completion to replicate the amount used to redeem your existing mortgage.

## 7) MORTGAGE NEEDS (continued)

### c) Additional Borrowing

Amount of additional borrowing

Mortgage product required on additional borrowing

Purpose of additional borrowing: (if home improvements please list works to be carried out)

Other secured lending (on the property to be mortgaged) - please detail if applicable

Name of Lender

Account number

To be repaid

To be postponed

## 8) ADDED FEES

Is the fee below to be added to the loan on completion?

Arrangement fee  Yes  No

Please note: If the above fee is to be added to your loan, you should note that the interest on the fee will be payable from the date it is added to your loan. To avoid paying interest on this, you have the option of paying this in full. When applying for additional borrowing only, the additional borrowing fee has to be paid on application.

Please take care when adding fees that the loan to value does not go above your selected product rate loan to value.

## 9) YOUR SOLICITOR/LICENSED CONVEYANCER

Please provide contact name - this is only to be completed if using your own solicitor.

Contact name

Company name and address

Postcode

Telephone number

Email address

Where the offer will be sent to

## 10) ASSESSING THE PROPERTY

### House Purchase

We will instruct a surveyor to prepare a Property Assessment Report. This report is for our sole use for valuation purposes and we recommend that you arrange a comprehensive survey for your own protection. Please note that the provision of such a report will be at your expense.

Do you wish to arrange a more comprehensive survey? Yes  No

If yes, what type of survey do you require? Homebuyers report  Full buildings survey  (if a full building survey is required please contact the Society for further information)

Please give details of whom the surveyor should contact to access the property

Contact name

Telephone number

Selling agent details (if different from above)

Contact name

Company name and address

Postcode

### Remortgage

Contact name

Telephone number



## 13) MORTGAGE APPLICATION DECLARATION

### Use of Personal Information and Declaration to be signed by all applicants.

The information which you provide or which we obtain in respect of your account will be retained by the Society electronically and in other formats for the purpose of administration of the mortgage and as detailed below. For more information please see our Privacy Policy which is available online.

I/We declare:

1. That I/we are over 18 years of age and that the information given in this application is true and correct and shall form the basis of any contract between me/us and Marsden Building Society. I/We also declare that if anything on this form was written by another person he or she acted as my/our agent for this purpose. I/We declare that I/we shall notify Marsden Building Society of any changes to the information given in support of this application prior to the completion of the mortgage applied for.

2. The Society may:

a)

i) Make such enquiries as it considers necessary whether of a Credit Reference Agency who will supply the Society with credit information including information from the electoral register or from my/our employers or accountants.

(1) Search the files of a Credit Reference Agency which will keep a record of that search and my/our application, whether or not the application proceeds. If you do not repay in full and on time, the Society will inform Credit Reference Agencies who will record the outstanding debt. This will be seen by other organisations carrying out later searches. Details about me/us and of how I/we conduct the account may also be disclosed to the agency, including recording the outstanding debt and if I/we do not pay on time. Records remain on file for six years after they are closed, whether settled by me/us or defaulted. The Society may use automated methods to verify my/our identity.

Note: An 'association' between joint applicants 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 may 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.

ii) Contact HM Revenue & Customs, Department for Work & Pensions, relevant or current lender, landlord or employer/accountants to confirm any income received and payments made.

iii) If false or inaccurate information is provided and suspected fraud is identified, we will notify fraud prevention agencies accordingly, together with law enforcement agencies in the UK and other countries, who may access and use this information. The Society and other organisations including HMRC may also access and use any of this information to prevent fraud and money laundering for example when: checking details on applications for savings accounts and products, recovering debt, checking details on proposals and claims for all types of insurance and checking details of job applicants and employees. The Society and other organisations in the UK or other countries may access and use the information recorded by fraud prevention agencies.

You have a legal right to request details of those credit reference agencies and relevant fraud prevention agencies from whom we obtain and with whom we record information about you subject to payment of the relevant fee. The credit reference agencies that we currently use or may use in the future are as follows:

TransUnion UK - One Park Lane, Leeds, West Yorkshire, LS3 1EP

Experian - Landmark House, Experian Way, NG2 Business Park, Nottingham, NG80 1ZZ

Equifax - Capital House, 25 Chapel Street, London NW1 5DS

The identities of the Credit Reference Agencies, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the Credit Reference Agencies are explained in more detail at TransUnion - <https://www.transunion.co.uk/crain>; Equifax - <https://www.equifax.co.uk/> crain; Experian - <https://www.experian.co.uk/crain/>

For further information and to receive details as to how your data may be used please write to Principal Office, 6-20 Russell Street, Nelson BB9 7NJ or telephone us on 01282 440541\*.

b) The Society may also:

i) Disclose information to the Society's insurers or their authorised agents for the purpose of risk assessment

ii) Disclose information to Registered Social Landlords for the purpose of administering the mortgage account

iii) Use the information provided for the purposes of statistical analysis about credit, insurance and fraud

iv) Record and monitor all telephone calls between you and the Society to increase your security and for staff training purposes

3. a) The Society may obtain, use, process and disclose personal data about me/us (including any sensitive personal data) to enable it to administer and service the account and for other related purposes, including assessing my/our acceptability and that of the security offered, the arrangement and administration of any type of insurance and products regulated under the Financial Services and Markets Act 2000 (or alteration to, replacement for or re-enactment of it) provided by third parties, the arrangement by our carefully selected third party panel organisation of legal advice from a panel firm, the updating or enhancing of existing customer records, analysis for management purposes and statutory returns, in addition to those described in any other paragraph of these declarations or notified to the Information Commissioner under Data Protection Legislation. The Society may also disclose personal data (including sensitive personal data) to third parties for the purposes of crime prevention and legal and regulatory compliance.

## 13) MORTGAGE APPLICATION DECLARATION (continued)

- b) The Society may occasionally need to transfer the personal data to countries outside the European Economic Area (EEA) for any of the purposes described in this declaration. This will only be done under a contract that includes appropriate safeguards for the security and confidentiality of your personal data.
  - c) I/We have a right of access, under Data Protection Legislation to the personal data the Society holds about me/us no fee. Please write to Data Protection Officer, Marsden Building Society, Principal Office, 6-20 Russell Street, Nelson BB9 7NJ or telephone us on 01282 440541\* for further information.
  - d) For the purposes of the Data Protection Legislation, the 'Data Controller' in relation to any personal data supplied by me/us is Marsden Building Society.
- 4. I/We acknowledge that an assessment of the value of the property will be arranged by the Society which is intended solely for the purpose of the Society in considering this application and does not involve a detailed inspection of the property.
  - 5. Neither the Society, any person in its employment or its valuer warrants the purchase price of the property is reasonable or accepts responsibility for the workmanship, construction or condition of the property.
  - 6. I/We irrevocably authorise my/our conveyancer to send their entire file(s) relating to the purchase of the property intended to be secured by this loan and relating to the mortgage or remortgage transactions to the Society or its agent at the Society's /its agent's request. I/We expressly give up any right to assert legal privilege in relation to any part of the file(s). I/We also acknowledge that my/our giving up of this right and the right for the lender to receive the file(s) continues until the loan balance from time to time is repaid in full and remains in force in all other circumstances.
  - 7. I/We declare that to the best of my/our knowledge and belief the information given on this form is true in every aspect and that the insurance cover will be based on this information. If I/we build any extension or carry out improvements to my/our house, I/we will advise that cost to you for insurance purposes. I/We consent to the information on this form and on any claim I/we may make being supplied to Insurance Database Services Ltd so that it can be made available to other insurers.
  - 8. In signing this application I/we confirm that I/we will be responsible at all times for the buildings insurance on the mortgaged property and agree to the following conditions:
    - a. That the buildings sum insured will at all times represent the full reinstatement value of the property.
    - b. That I/we will be responsible for the future maintenance of adequacy of cover and payment of premiums
    - c. That I/we have obtained the written consent of any Freeholders and subsequent mortgagees (if any) to the insurance arrangements and that their respective interests will be noted on the policy
    - d. That in the event of a total/partial loss of the property, the outstanding mortgage debt will still be payable by me/us.
  - 9. If any advance is made to joint applicants the first named applicant will be the 'Representative Joint Borrower' in accordance with the Rules of the Society. The Representative Joint Borrower alone will have the voting rights (if any) of joint borrowers as borrowers and alone will be entitled to receive certain communications from the Society. I/We understand that the order which the borrowers are named on this advance will be the same as on the original Mortgage Deed (if applicable).
  - 10. The Society reserves the right to decline to proceed with the application at any time. If the Society declines to proceed with this application, any booking fee paid will not be refunded.
  - 11. The Society may at any time at its discretion and without obtaining your consent or the consent of anyone else, transfer to any other person any or all of its rights and obligations in relation to any part or the whole mortgage debt and any related security. This will not serve to reduce your rights and guarantees under the mortgage, however borrowing membership may cease. You will be bound to the transferee in respect of the transferred obligations to the same extent as you were originally bound to the Society and it may release any information it holds about you, your mortgage and any related security to any such transferee.
  - 12. As a member of the Marsden, we'd like to keep you up to date with our products, services and latest news. We'll always treat your personal data with care, to find out more about this, please visit our Privacy Policy which is available in branch or online. Please tick the boxes below to tell us all the ways you'd like to hear from us:

**A1 A2**

- Yes please,** I'd like to receive marketing communication by email
- Yes please,** I'd like to receive marketing communication by telephone
- Yes please,** I'd like to receive marketing communication by mobile (text message)
- Yes please,** I'd like to receive marketing communication by post

Where you have given us consent to process your information, you have the right to withdraw it at any point.

Signed

Date

Signed

Date

YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

**Remember to complete and sign the direct debit mandate over the page.**











 01282 440583\*  [intermediaries@themarsden.co.uk](mailto:intermediaries@themarsden.co.uk)  [www.themarsden.co.uk/intermediaries](http://www.themarsden.co.uk/intermediaries)

FOR INTERMEDIARIES ONLY. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Marsden Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under registration number 206050. Principal Office, 6-20 Russell Street, Nelson, Lancashire BB9 7NJ.

\*Calls will be recorded and may be monitored. FP192046-003