

Loan Application

(Please use BLOCK CAPITALS and complete in ink)

Broker name _____
FISA/FSA No. _____ CCL No. _____
Address _____
Name of Lender _____

Loan Details

Loan Amount £ _____ Term of loan _____
Purpose of Loan _____

Personal Details

Full Name of Applicant _____
Please include Title (Mr/Mrs/Ms/Miss etc.) and all forenames _____
Date of Birth _____

Single Married Widowed Separated Divorced

Full Name of Joint Applicant. *Please include Title (Mr/Mrs/Ms/Miss etc.) and all forenames* _____
Date of Birth _____

Single Married Widowed Separated Divorced

Present Address _____
Postcode _____
Tel _____ Mobile _____
How long have you lived at this address?
Years _____ Months _____

Previous Address (if less than 3 years at current address) _____
Postcode _____
How long have you lived at this address? Yrs _____ Mths _____

No. of Children _____ Ages _____

Employment Details

Self Certification? Yes / No

Name and Address of Employer for Principal Applicant _____
Tel _____

Occupation _____
Years Employed _____ Annual Income £ _____

Name and Address of Employer for Second Applicant _____
Tel _____

Occupation _____
Years Employed _____ Annual Income £ _____

If less than 3 years please provide details overleaf
Details of other income (Overtime/bonus etc) £ _____
(Please enclose 3 latest original payslips for each applicant) £ _____

Self Employment Details

Name of business _____
Nature of business _____
Full trading address of business _____
Tel _____ Postcode _____
Annual income £ _____
How long has the business been established? _____
How long have you been self employed? _____

Name, address and telephone number of accountant _____
Tel _____ Postcode _____
Fax _____

Accountant's qualification (chartered / certified etc) _____

Bank Details

Name and Address of Bank _____
Years Held _____
Account No. _____ Sort Code _____

Payment Protection Insurance

Payment protection insurance provides payment cover in the event of accident, sickness or unemployment. Please refer to the Payment Protection Leaflet for full information on the benefits available (subject to insurer approval and policy terms).

Please tick relevant box

App 1	App 2	Single Life	Joint Life	C/Care Single	C/Care Joint	No Cover
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Your Property Details

Date of purchase _____ Price paid £ _____
Age _____ Current value £ _____

Has this property ever been owned by the Council? Yes No

Amount of discount £ _____

Is this a housing association property? Yes No

Freehold Leasehold if Leasehold, unexpired term _____

Is the property Detached Semi Terraced Maisonette Flat

If Maisonette or Flat, is it a conversion? Yes No

If Flat, how many floors? _____ Is any part let? Yes No

If House, no. of bedrooms _____ Is any part let? Yes No

Who else (other than the applicants) resides in the property? If applicable, what is the relationship of anyone over 18 to the applicants?

Existing Mortgage

(please complete in full)
Name and Full Address of Building Society or Other Lender _____
Postcode _____

Account No. _____ Amount Borrowed £ _____

Approx. Amount Outstanding £ _____ Monthly Installments £ _____

Current Arrears* £ _____ Highest Arrears in Last 12 Months £ _____

*Please provide written explanation overleaf. Continue on a separate piece of paper if necessary.

Mortgage start date _____

Previous Mortgage/Landlord (if existing is less than 12 mths)

Name and Full Address of Building Society or Other Lender _____
Postcode _____

Account No. _____ Highest Arrears in last 12 months £ _____

Existing Loans/Credit Cards

(incl. hire purchase / mail order)

Lender	Balance	Monthly Payment	To be repaid?	Missed Payments?

Credit History (please provide any further information overleaf)

Have you ever been declared bankrupt Yes No (Please tick relevant box)

If yes, when were you discharged _____

Have you any County Court Judgements/Defaults Yes No

Additional Information

Use this space if required.
Continue on a separate sheet if necessary
(to be completed by Applicants)

Buildings Insurance Details

Previous Employment History

Insurers:
Policy Number:
Renewal dates:
Amount of Cover:

Applicant 1

Applicant 2

Please confirm whom cheques to be made payable to:

Applicant 1

Applicant 2

Both

Data Protection Act

1) I/we authorise High Street Home Loans to provide the information contained in this Loan Application to the Lender or potential lenders to use my/our information as set out below in order for them to assess my/our loan application.

2) I/We understand that the Data Protection Act 1998 requires that information can be used only for the purposes registered under the Act. I/We acknowledge that I/we may request in writing, upon payment of a fee, details which are held about me/us and the name and address of any organisations to which the Lender or its agents has disclosed my/our information. I/We understand that if there are any inaccuracies in my/our information, I/we have the right to ask the Lender or its agents to correct this.

3) The Lender or its agents has notified me that it processes "sensitive data" regarding criminal convictions about applicants as part of risk profiling applications and for insurance purposes. I am/We are informed that this information is only used for assessing risk, my/our eligibility for a loan and for any contract of insurance. I/We consent to the Lender or its agents processing sensitive data held about me in this manner and to the Lender or its agents holding securely any medical health data about me.

4) I/We authorise the Lender or its agents to use my/our information for the purposes of considering my/our application and administering the loan, if granted, which information may be passed on to other lenders, transferors, successors in title and legal and equitable assigns for the purposes specified in this declaration.

5) Where my/our information is passed to companies located outside the European Economic Area, the Lender or its agents will ensure that it has an agreement in place, in which those companies give equivalent assurances relating to the processing of information as found in the Data Protection Act 1998. I/We consent to the Lender or its agents disclosing my/our personal information in this way.

6) I/We understand that the Lender or its agents will make searches about me/us at credit reference agencies who will supply credit information as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. I/We understand that where a period of 90 days elapses from the date of the original search, and the loan has not yet completed, it may be necessary for the Lender or its agents to carry out a further search. I/We understand that each search will be registered on my/our credit file(s) individually, and that a large number of searches within a short period may impact on my/our ability to obtain credit. I/We understand that the Lender or its agents may use credit-scoring methods to assess this application and to verify my/our identity. Credit searches and other information which is provided to the Lender or its agents and the credit reference agencies about me/us and those with whom I am/we are linked financially, may be used by the Lender or its agents and other companies if credit decisions are made about me/us, or other members of my/our household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of my/our account. Information held about me/us by credit reference agencies may already be linked to records relating to one or more parties. For the purposes of this application, I/we understand that I/we may be treated as financially linked and my/our application may be assessed with reference to any "associated records".

By stating a financial association with another party, you are also declaring that you are entitled to:

- disclose information about your joint applicant and/or anyone else referred to by you; and
- authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you.

I/We understand that to prevent or detect fraud, or to assist in verifying my/our identity, the Lender or its agents may make searches of Group records and at fraud prevention agencies who will supply the Lender or its agents with information. The Lender or its agents may also pass information to financial and other organisations involved in fraud prevention to protect itself and its customers from theft and fraud. I/We understand that if I/we give false or inaccurate information and the Lender or its agents suspects fraud, the Lender or its agents will record this. I/We understand that the Lender or its agents, members of its Group and other companies may use this information if decisions are made about me/us or others at my/our address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing, debt recovery, statistical analysis and claims assessment.

Where I/we borrow, or may borrow, from the Lender or its agents, I/we understand that the Lender or its agents may give details of my/our account and how I/we manage it to credit reference agencies. If I/we borrow and do not repay in full and on time, I/we understand that the Lender or its agents may tell credit reference agencies who will record the outstanding debt.

I/We understand that I/we have the right of access to my/our personal records held by credit agencies and understand that the Lender or its agents will provide their names and addresses upon request.

I/We understand that if I/we want to receive details of those fraud prevention agencies from whom the Lender or its agents obtains and with whom the Lender or its agents records information, the Lender or its agents will provide their names and addresses upon request.

7) I/We understand any telephone calls to do with my/our application or loan may be recorded and monitored for security, quality and/or training purposes.

8) I/We consent to my/our personal information being used by the Lender or its agents now and in the future for the purposes of market research, telemarketing and/or training purposes.

9) I/We authorise the Lender or its agents when making its enquiries to use appropriate statistical techniques including credit scoring for assessing my/our application, for profiling and for carrying out the Lender or its agents's rights and obligations in any agreement with me/us and that my/our information may be processed automatically.

The Lender or its agents may write to you from time to time about other products or services which may be of interest. However, if you do not wish to receive direct marketing information by any means from the Lender or its agents, please tick this box.

Broker Checklist

- Proof of Income _____
- Status 1 years Accounts _____
- 3 months Payslips _____
- Self Certified - Income Details Complete _____
- Proof of Residence _____
- Bank Statements (if required) _____
- Consolidation Details _____
- Proof of I.D. (Originals of Certified Copies) _____
- RTB Papers _____
- Direct Debit Mandate _____

All Borrowers should sign this application and the authorities below.

Borrowers Declaration

I/we declare that the statements and particulars in this application form are true and accurate to the best of my/our knowledge and belief and shall form part of any subsequent agreement. I/we agree that such information may be relied upon by all third parties to whom High Street Home Loans is authorised to disclose the same as if such third parties had received the information directly.

Signature

Date

X APPLICANT

Signature

Date

X JOINT APPLICANT

AUTHORITY TO EXISTING LENDER(S)

I/We the undersigned hereby authorise and request you to provide any information that the lender or High Street Home Loans may require now or at any time in the future concerning my/our property and mortgage account held with you.

Authority to first mortgagee

Signature

X APPLICANT

Signature

X JOINT APPLICANT

Date

I/We the undersigned hereby authorise and request you to provide any information that the lender or High Street Home Loans may require now or at any time in the future concerning my/our property and mortgage account held with you.

Authority to second mortgagee

Signature

X APPLICANT

Signature

X JOINT APPLICANT

Date

The above declaration sets out why the Lender or its agents requires information about you and how such information will be processed. By signing this declaration you will be stating that you have read and understood the information contained in this declaration and will be giving your consent to the use of your personal information for all the purposes referred to above.

I/We confirm that I/we have read and understood the contents of this declaration, in particular, the information relating to credit reference and fraud prevention agencies. By signing this application, I/we agree that the Lender or its agents can use my/our information in this way.