



APPLICATION FOR MORTGAGE ADVANCE

Notes for completion

- 1 Please complete all sections as fully and as accurately as you are aware.
- 2 Please ✓ or enter N/A as appropriate.
- 3 Where there are more than two applicants, please complete an additional form.
- 4 **Please ensure you have been provided with a Key Fact Illustration (KFI) either direct from Century Building Society or your mortgage intermediary before completing this application.**

PERSONAL DETAILS

Applicant 1

Applicant 2 / Guarantor

Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/>
	Other	Other
Surname	.....	.....
Forename(s)	.....	.....

Sex	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Marital status	.....	.....
Nationality	.....	.....
Date of Birth	.....	.....
Address	.....	.....

No. of years at this address	.....	.....
Previous Address (if less than 3 years at current address)	.....	.....

Telephone - Daytime	.....	.....
Telephone - Evening	.....	.....
Email	.....	.....
No. of dependent children	.....	.....
National Insurance No.	.....	.....

EMPLOYMENT DETAILS

Applicant 1

**Applicant 2 /
Guarantor**

Occupation	.....	.....
Are you	Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/>	Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/>
	Other	Other
Employer's/Business Name	.....	.....
Employer's/Business Address	.....	.....

No. of years in this occupation	.....	.....
Previous occupation (if less than 2 years in current occupation)	.....	.....
Previous Employer/ Business Name and Address (if less than 2 years in current occupation)	.....	.....

Annual Salary	.....	.....
Where self-employed, please submit most recent accounts.		
Other Income (please supply details and amounts)	.....	.....

CREDIT HISTORY

Applicant 1

**Applicant 2 /
Guarantor**

Do you have a mortgage at present, or if not, have you had one in the last 3 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, Lender's Name and address	.....	.....

Lender's reference no.	.....	.....

HOUSEHOLD MONTHLY BUDGET ANALYSIS

Income

Net Salary/Wages	£
Business Drawings	£
Investment Income	£
Other (please specify)	£
Other (please specify)	£
TOTAL INCOME	£

Expenditure

Current mortgage repayments or Rent	£
Endowment/Pension Contributions	£
Insurance	£
Council Tax	£
Car Loan Repayments	£
Gas and Electricity	£
Telephone	£
Credit Card Payments	£
Maintenance Payments	£
Car Running Costs	£
Food Expenditure	£
Other (please specify)	£
Other (please specify)	£
Other (please specify)	£
Other (please specify)	£
TOTAL EXPENDITURE	£
INCOME MINUS EXPENDITURE	£

PROPERTY DETAILS

Please state the full address of property on which you require a mortgage

.....
.....

Please give a brief description of the property and accommodation

.....
.....

Will you or your dependants use the property wholly for residential purposes? Yes No

If NO, will you occupy at least 40% of the property for residential purposes? Yes No

And, for what purpose do you intend using the remaining part of the property

.....

Please provide names and dates of birth of anyone aged 17 or over (other than the applicants) who will live in the property:

.....
.....

MORTGAGE DETAILS

House Purchase only:

Purchase Price £
Deposit £
Loan Required £

Is any of the deposit to be raised from any source other than your own? Yes No

If yes please give details:

Are you receiving any incentives/discount from the purchase price? Yes No

If yes please give details:

Remortgage (i.e. where you are transferring your existing mortgage to this Society) only:

Amount required to repay existing mortgage £
Additional funds to be borrowed (see below) £
Loan Required £

CONFIRMATION OF IDENTIFICATION AND RESIDENCE

(Please Note – this section is NOT required if you are being introduced to the Society by a mortgage intermediary, and you have provided him/her with the appropriate confirmation)

In common with all other Banks and Building Societies we require to confirm identification and residence of all new members. For each applicant, please provide one form of documentary evidence of identity, and one form of documentary evidence of residence. Please tick to indicate which item is provided.

Applicant 1 Applicant 2

Documentary evidence of identity:

- | | | |
|---------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| a) Current full passport. | <input type="checkbox"/> | <input type="checkbox"/> |
| b) Current full UK or EEA driving licence. | <input type="checkbox"/> | <input type="checkbox"/> |
| c) EEA member state identity card. | <input type="checkbox"/> | <input type="checkbox"/> |
| d) Northern Ireland Voter's Card. | <input type="checkbox"/> | <input type="checkbox"/> |
| e) Residence permit issued by the Home Office to EU Nationals on sight of their own country passport. | <input type="checkbox"/> | <input type="checkbox"/> |
| f) Benefit book or original notification letter from relevant benefits agency confirming benefits or state pension. | <input type="checkbox"/> | <input type="checkbox"/> |
| g) Self-Employed in the Construction Industry photographic registration cards. | <input type="checkbox"/> | <input type="checkbox"/> |
| h) Inland Revenue tax notifications e.g. tax assessment, statement of account, notice of coding. | <input type="checkbox"/> | <input type="checkbox"/> |
| i) Shotgun or firearms certificate. | <input type="checkbox"/> | <input type="checkbox"/> |

Documentary evidence of address:

- | | | |
|---------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| a) Electoral register search confirming applicant lives at stated address. | <input type="checkbox"/> | <input type="checkbox"/> |
| b) Recent utility bill or statement. | <input type="checkbox"/> | <input type="checkbox"/> |
| c) Local authority tax bill for current year. | <input type="checkbox"/> | <input type="checkbox"/> |
| d) Current full UK or EEA driving licence (see below). | <input type="checkbox"/> | <input type="checkbox"/> |
| e) EEA member state identity card (see below). | <input type="checkbox"/> | <input type="checkbox"/> |
| f) Local council rent card or tenancy agreement. | <input type="checkbox"/> | <input type="checkbox"/> |
| g) Benefit book or original notification letter from relevant benefits agency confirming benefits or state pension (see below). | <input type="checkbox"/> | <input type="checkbox"/> |
| h) Inland Revenue correspondence (see below). | <input type="checkbox"/> | <input type="checkbox"/> |

Note that items d, e g and h may only be accepted as evidence of address if the same method has not been used as evidence of identity.

In the case of personal identity documents, **please do not send originals in the post**. Certified copies will be acceptable where they are countersigned by a regulated or professional person covered by money laundering regulations, such as a solicitor, bank official etc, or working for a government department. Contact details for the countersignatory must also be provided, should it become necessary to contact them.

In the case of **passports**, in order to comply with guidance issued by HMSO, photocopies of the personal details page of a UK passport may be made for the purposes of record keeping by the following persons:

- the holder/owner of the passport.
- notaries, solicitors, banks, UK government departments.
- any person or institution subject to the requirement of the Money Laundering Regulations for the purpose of certifying that the identification checks required under those Regulations have been made.

DECLARATION and SIGNATURES

SPECIFIC TERMS AND CONDITIONS

(in addition to the general Rules of the Society which are available on request)

In applying for a mortgage from Century Building Society I/we understand that you will make searches about me/us at credit reference agencies and also obtain information from the Electoral Register for the purpose of verifying my/our identity. I further authorise you to take up references from my/our existing or previous employers, lenders, landlords, accountants, bankers, Inland Revenue and any other relevant institution in connection with this application.

I/We confirm that I/we have never had a mortgage where the property has been taken into possession or given up by way of voluntary possession.

I/We understand that it may be a criminal offence to make a false statement.

I/We accept that should the Society make me/us an advance, the Society is in no way guaranteeing the integrity of the secured property, or making any implication as to the reasonableness of the purchase price or valuation.

Declaration:

I/We, in signing this application, confirm that we have read and accepted the above Specific Terms and Conditions, and have completed the application form to the best of our knowledge.

Applicant 1

Applicant 2 /
Guarantor

Signature(s)

Date

CONTACT DETAILS

Century Building Society
21 Albany Street
Edinburgh
EH1 3QW

Telephone 0131 556 1711
Fax 0131 556 2463
Email mail@century-bs.co.uk
Website www.century-bs.co.uk

Members of the **Building Societies Association**
Participants in the **Financial Services Compensation Scheme***
and the **Financial Ombudsman Service*** (to which complaints we cannot settle may be referred)
The Society is authorised and regulated by the **Financial Services Authority**

*Further Details on request

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

INTERMEDIARY'S DECLARATION
(To be completed by mortgage intermediary if applicable)

Name

Company Name

Address

.....

.....

Telephone Number

Fax Number

FRN (FSA Register Number)

Do you hold the requisite authority and approval of the FSA for the purposes of submitting this application? Yes No

Have you satisfied the requirements of Money Laundering Regulations in respect of confirmation of identification and residence? Yes No

Have you provided the applicant(s) with a KFI? Yes No

Did you advise the applicant(s)? Yes No

In your opinion, is the application form completed fully, and the information given reasonable? Yes No

Do you recommend the applicant(s) for a mortgage with Century Building Society? Yes No

Please provide details of all fees chargeable by you to the applicant(s)
.....
.....

Signature of intermediary

Date

ADDITIONAL INFORMATION

Please use this space to provide any additional information which may help support your mortgage application:

FOR OFFICE USE:

Initial Interest Rate (%)

Monthly Repayment

APR (%)

Commission to Intermediary

Contingency Fee