

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

Mortgages

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

# Intermediary Mortgage Application

**Leeds**  
Building Society

## Submission Requirements

Please submit the following information with your application form for a speedier processing service:-

✓	All Applications
	Proof of Identity/Address
	Latest Bank Statement showing salary credit
	Valuation Fee
	Application Fee

✓	Applications Below 80% LTV
	Last Payslip <i>[if employed]</i>
	Accountants Certificate (we provide) <i>[if self-employed]</i>
	Proof of Occupancy if not on Electoral Register (24 months)
	Latest Mortgage Statement

✓	Applications Above 80% LTV
	Latest P60 & 3 Months Payslips <i>[if employed]</i>
	Last 3 years Accounts and Projection (Certified or Chartered Accountant) <i>[if self-employed]</i>
	Proof of Occupancy if not on Electoral Register (24 months)
	Last 12 months Proof of Mortgage or Rent Payments

To enable us to process this application more EFFICIENTLY please confirm the following:

- Is this a fully packaged application (with valuation)? Yes  No
- Is there a guarantor acting (guarantor application form completed)? Yes  No
- Are there more than 2 applicants (additional application form completed)? Yes  No

## Professional Introducer Details

Company name			
Company address	Postcode		
Contact			
Telephone no	STD (       )	Fax no	STD (       )
Email Address			
Mobile no			
Please indicate Mortgage Club/Network to be used			

**THIS PAGE MUST BE COMPLETED BY THE PROFESSIONAL INTRODUCER – INCOMPLETE INFORMATION WILL RESULT IN A DELAY IN PROCESSING THIS APPLICATION.**

**Product Chosen**

Product Interest Rate	%	<b>Type of Mortgage</b> <input type="checkbox"/> Standard <input type="checkbox"/> Buy to Let <input type="checkbox"/> Shared Ownership <input type="checkbox"/> Self-Certified <input type="checkbox"/> Offset <input type="checkbox"/> Sub-Prime <input type="checkbox"/> Shared Equity <input type="checkbox"/> Homestake	<b>Type of Product</b> <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Discounted Rate <input type="checkbox"/> Tracker Rate <input type="checkbox"/> Capped Rate <input type="checkbox"/> Variable Rate	<b>Product Term*</b> <input type="text"/> Yrs <input type="text"/> Yrs <input type="text"/> Yrs <input type="text"/> Yrs <input type="text"/> Yrs
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\*NOT MORTGAGE TERM. E.G. FOR A 5 YEAR FIXED RATE INSERT '5'

**Information Required to Process a Regulated Mortgage Application**

Are you authorised by the FSA:

For Mortgages?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
For General Insurance?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No

**If yes, please confirm:**

Your FSA registration number:

Whether you are:

Directly Authorised

An Appointed Representative

If so who is the Principal

Principal's FSA 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 FSA number)

Name  FSA Number

Only dealing with Buy-to-Let mortgage business

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

What level of advice you provided:  Advised  Non Advised

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:  £

Do you have a refund policy?  Yes  No

If yes, how much will be refunded?  £

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):

<input style="width: 60px;" type="text"/> £	Application Fee	<input style="width: 60px;" type="text"/> £	Valuation Fee
<input style="width: 60px;" type="text"/> £	Other Fee(s) - Please Specify .....		

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

**Insurance Arrangements**

I am arranging the following buildings insurance/contents cover:

Company  Sum Insured (if known)  £

I am arranging the following payment protection insurance cover:

Accident  Sickness  Unemployment  Through (Name of Company)

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

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

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

1. <span style="float:right">...../...../.....</span>	2. <span style="float:right">...../...../.....</span>
-------------------------------------------------------	-------------------------------------------------------

Current address (1st Applicant)

Previous address if changed in last 3 months

Current address (2nd Applicant)

Previous address if changed in last 3 months

## 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

- (a) the information set out under sections 1 and 2 above was supplied to me/us by the applicant(s).
- (b) 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).
- (c) 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.
- (d) The person signing the form below has seen the applicant(s) identification and is authorised by the firm to complete this document.
- (e) 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 bore a good likeness to the applicants(s).

Name

Position

Signed

Date

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## 4. Details of firm

Full name of regulated firm

FSA reference number

### Explanatory notes

- 1 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.
- 2 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.
- 3 This confirmation must carry an original signature, or an electronic equivalent.

## **Notes**

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

**(A) Primary Identification:** One of the following original documents is required to confirm customer identity:

- Current signed UK/EU passport
- Current UK/EU driving licence with photo (full or provisional)
- EEA member state identity card (Swiss cards also acceptable)
- Northern Ireland Voter's Card
- Blue Disabled Driver's Pass
- Shotgun licence or firearms certificate
- HMRC tax notification (tax assessment, statement of account or notice of coding; not P45 or P60)
- Most recent notification from Department of Works & Pensions confirming rights to benefits or state pension (or benefit book)

**OR Secondary Identification:** If customer has no primary ID, two of the following original documents may be used: (These should show the customers full name and either the residential address or date of birth.)

- Current UK driving licence showing current address (non-photo version)
- A grant letter or student loan agreement from a Local Education Authority
- Bank, building society or credit card statement (issued within the last 3 months) (not acceptable if printed from the Internet)
- A cheque guarantee card, credit card or debit card with inlaid holograph
- Marriage /civil partnership certificate
- Deed poll documentation
- Police warrant card

## **Address**

Proof of address is required if the customer is not on the electoral roll. These items must show the full current residential address of the customer. Proof of address is required for the last 3 years.

- Current UK driving licence with photo or non photo version showing current address
- Council Local Authority tax bill (valid for current year)
- HMRC tax notification (tax assessment, statement of account or notice of coding; not P45 or P60)
- A utility bill or prepayment certificate issued within the last 3 months (not acceptable if printed from the Internet)
- A mortgage statement from a recognised lender (issued within the last 12 months)
- A grant letter or student loan agreement from a Local Education Authority
- Local Council rent card or tenancy agreement (documentation from a private landlord is not acceptable)
- Bank, building society or credit card statement (issued within the last 3 months) (not acceptable if printed from the Internet)
- Most recent notification from Department of Works & Pensions confirming rights to benefits or state pension (or benefit book)

In respect of joint accounts, ID evidence should be obtained for all account holders. **NOTE:** No single document can be used to verify identification and address.

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) £   
 Capital raising (please note this may not be used for business purposes) £   
 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 £  or as a concessionary purchase?

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   
 If NO, do you have indefinite leave to remain in the UK? Yes  No  Yes  No

11. Number of dependants (e.g. children who are financially dependent on you)

12. What is your expected retirement age?

13. Present address    
 Postcode

14. How long have you lived at your present address?  Years  Months  Years  Months

15. 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)

16. If you have lived at your present address for less than 3 years, please tell us your previous address    
 Postcode

17. How long were you at your previous address?  Years  Months  Years  Months

18. Were you previously (delete as appropriate) Owner Occupier/Tenant/Living with relatives/Living with friends/Other (please specify)..... Owner Occupier/Tenant/Living with relatives/Living with friends/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 8.

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

4. Income Details		1st Applicant	2nd Applicant
1. Are you currently	<i>(delete as appropriate)</i>	Employed/Self Employed/Retired/Unemployed/Other (please specify).....	Employed/Self Employed/Retired/Unemployed/Other (please specify).....
2. (a) Are you	<i>(delete as appropriate)</i>	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?		<input type="text"/>	<input type="text"/>
(c) What is your job title?		<input type="text"/>	<input type="text"/>
3. Are you a member of a company pension scheme or superannuation scheme?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
4. (a) If self-employed, state annual net profit for the last three years and go to Section 6	Year Ending	<input type="text"/>	<input type="text"/>
	Amount	£ <input type="text"/>	£ <input type="text"/>
(b) If employed, state			
Basic Annual Salary and/or Pension		£ <input type="text"/>	£ <input type="text"/>
Guaranteed Annual Overtime/Bonus		£ <input type="text"/>	£ <input type="text"/>
Guaranteed Annual Commission		£ <input type="text"/>	£ <input type="text"/>
Regular Annual Commission		£ <input type="text"/>	£ <input type="text"/>
Regular Annual Overtime/Bonus		£ <input type="text"/>	£ <input type="text"/>
(c) Other (e.g. annual band enhancements/annual dividends)		£ <input type="text"/>	£ <input type="text"/>
5. What date did you start your current employment?		<input type="text"/>	<input type="text"/>
If you are on a fixed term contract, please state the start and end dates of the contract(s)		Current <input type="text"/> Start <input type="text"/> End <input type="text"/>	Current <input type="text"/> Start <input type="text"/> End <input type="text"/>
		Previous <input type="text"/> Start <input type="text"/> End <input type="text"/>	Previous <input type="text"/> Start <input type="text"/> End <input type="text"/>
<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 8 - 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)		£ <input type="text"/>	£ <input type="text"/>
Source		<input type="text"/>	<input type="text"/>
(b) Amount (gross)		£ <input type="text"/>	£ <input type="text"/>
Source		<input type="text"/>	<input type="text"/>

5. Employed/Retired Applicants		1st Applicant	2nd Applicant
1. National Insurance Number		<input type="text"/>	<input type="text"/>
2. Name of your Tax Office		<input type="text"/>	<input type="text"/>
3. Tax reference (not your tax code)		<input type="text"/>	<input type="text"/>
4. Employee number and/or pension reference		<input type="text"/>	<input type="text"/>
5. Employer and/or pension company name and address		<input type="text"/>	<input type="text"/>
		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. Financial Details - continued**

9. 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	Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<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	No	Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other significant outgoings (e.g. school fees):

App 1	App 2	Description	Monthly payment	End Date
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input 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?	<input type="text"/>	<input type="text"/>
2. Name and address of the lender	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Tel No.	<input type="text"/>	<input type="text"/>
Fax No.	<input type="text"/>	<input type="text"/>
3. What is the address of the property?	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
(a) Date mortgage opened	<input type="text"/>	<input type="text"/>
(b) Date repaid (if applicable)	<input type="text"/>	<input type="text"/>
(c) Balance outstanding (if applicable)	£ <input type="text"/>	£ <input type="text"/>
(d) Monthly mortgage payment (if applicable)	£ <input type="text"/>	£ <input type="text"/>
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?	£ <input type="text"/>	£ <input type="text"/>

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 8

**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	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Tel No.	<input type="text"/>	<input type="text"/>
Fax No.	<input type="text"/>	<input type="text"/>
(b) The date your tenancy began	<input type="text"/>	<input type="text"/>
(c) Your monthly rental payment	£ <input type="text"/>	£ <input type="text"/>

2. Have all your rent payments been paid on time? Yes  No  Yes  No

If NO, please provide details in the extra space on page 8

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 8.

**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)   
The Society does not normally lend on Studio Flats or Freehold Flats  Postcode

**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  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 interest rate and description) <small>Note: If you would like to have more than one product, or if you are an existing borrower wishing to use portability, please confirm the amount required on each product</small>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	Y M <input type="text"/>
	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	Y M <input type="text"/>
	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	Y M <input type="text"/>

	Repayment Vehicle	Amount	Repayment Vehicle	Amount
2. For the amount in the Interest Only box above, please state proposed repayment vehicle e.g. Endowment, Pension, ISA	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>

3. Do you want to add the following fees to your loan amount (if applicable)?  
 Higher Lending Charge  Product Arrangement Fee  CHAPS 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

12.

**Valuation and Solicitor Details - continued**

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
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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

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(b) how much you are borrowing and how much you will be repaying each month

£		(Amount borrowed)		£		(Monthly repayment)
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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

5. If the property is under construction, do you wish the mortgage to be released in instalments?

Yes  No  If YES, please provide a correspondence address in the additional comments box below

13(B).

**Remortgage Only**

Original Purchase Price

£
---

Original Purchase Date

/	/	/
---	---	---

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

Debt Consolidation

Other, please specify

14.

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

15. **Important Information**

This section only applies in respect of insurance arranged by Leeds Building Society.  
Leeds Building Society, 105 Albion Street, Leeds LS1 5AS is authorised and regulated by the Financial Services Authority. Our FSA Register number is 164992.  
Leeds Building Society's permitted business includes arranging and advising on mortgages and general insurance.  
You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk](http://www.fsa.gov.uk) or by contacting the FSA on 0845 606 1234.  
Please read the relevant Policy Summary document (which contains essential information as prescribed by the Financial Services Authority) carefully before taking any insurance product. Details of the policy are contained within the Policy Summary document.  
Leeds Building Society's arrangements with its insurers for building and contents insurance do not require you to complete detailed insurance proposal forms. However a contract of insurance does require disclosure of all facts that an insurer would consider likely to influence the acceptance and assessment of an insurance proposal.  
If you are in any doubt about whether a fact is considered material, you should disclose it. Failure to do so may affect the settlement of a claim or make the policy invalid.  
We will arrange cover on the basis of the information provided by you or on your behalf. Please tell us immediately of any changes that affect what you have told us e.g. the use of the property has changed or you add an extension or install double-glazing or central heating.  
Please read the household insurance paragraph in the section entitled "Use of Personal Information".

16. **Payment Protection**

The Society can arrange Payment Protection Insurance.  
If you require further details and a personal quotation, please tick this box and we will arrange for someone to contact you.

**Insuring the Property**

It is a condition of the mortgage that the property is insured for its full reinstatement value. If the property is a leasehold flat or maisonette, responsibility for insuring the building will usually rest with the freeholder, otherwise the Society will be pleased to arrange cover.

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

We have a range of insurance plans, designed to be suitable for the majority of customers, which are listed below. Your advisor will identify and assess your insurance needs, to ensure that any policy they recommend meets your requirements.

We will renew your policy for you each year until notified otherwise.

Please tick in the appropriate box(es) to indicate which cover you require.

<b>Home Insurance</b>	
<b>Buildings Only</b> <input type="checkbox"/>	<ul style="list-style-type: none"> <li>• Can insure your buildings, contents and personal possessions under one policy.</li> <li>• Contents can be insured for up to £55,000 including £12,500 for valuables in the home.</li> <li>• Accidental loss or damage can be added.</li> <li>• Where a Building &amp; Contents policy is taken, Home Assistance Service for emergencies in the home is included.</li> <li>• Where a Buildings &amp; Contents policy is taken, free annual worldwide insurance is included, covering the first named mortgage holder their partner and any dependent children.</li> <li>• Standard claims excess of £100.</li> <li>• If contents cover is selected, cover is provided for contents temporarily removed from the home (up to £5,000)</li> </ul>
<b>Buildings plus Accidental Damage</b> <input type="checkbox"/>	
<b>Contents only</b> <input type="checkbox"/>	
<b>Contents plus Accidental Damage</b> <input type="checkbox"/>	
<b>Buildings &amp; Contents</b> <input type="checkbox"/>	
<b>Buildings &amp; Contents plus Accidental Damage</b> <input type="checkbox"/>	This is just a brief outline of the cover available under the Society's Home Insurance. Further details are contained in the Home Insurance brochure, containing the Policy Summary, which is available from your Mortgage Advisor.
<b>Additional Options</b>	
<b>Personal Belongings</b> <input type="checkbox"/> (only available where a combined buildings & contents or contents policy is taken)	Cover for your personal belongings outside the home is available in units of £2,000. Please indicate which level of cover you require: £2,000 <input type="checkbox"/> £4,000 <input type="checkbox"/> £6,000 <input type="checkbox"/> £8,000 <input type="checkbox"/>
<b>Family Legal Protection</b> <input type="checkbox"/>	Family Legal Protection is offered as an additional option on the Society's Home Insurance. This protection enables you and your family to recover legal costs and expenses incurred in pursuing or defending your rights as a consumer or householder, and in seeking compensation from another person for death or injuries which they have caused to you or your family.
<b>Discounts</b> (only available where a combined buildings & contents or contents policy is taken)	Our Home Insurance offers a range of premium discounts. To take advantage of any of these, please tick the appropriate box(es) <input type="checkbox"/> Age Discount (for persons aged 30 years or over) <input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Approved Locks Only <input type="checkbox"/> Approved Locks & Neighbourhood Watch <input type="checkbox"/> Approved Locks & Alarm <input type="checkbox"/> Approved Locks, Neighbourhood Watch & Alarm <input type="checkbox"/> Neighbourhood Watch Only <input type="checkbox"/> No Approved Security
If our Home Insurance options do not meet your requirements, the Society can arrange a tailor made policy to meet your individual requirements through Leeds Building Society Insurance. Your advisor can arrange for a quotation to be provided or you can telephone 0113 216 7317 for a quotation.	
<b>Making your own insurance arrangements</b> <input type="checkbox"/>	Arrangement of your own buildings and/or contents insurance may affect the interest rate charged on your mortgage, please check product details. An administration fee will be charged where you make your own arrangements to insure your buildings. Details of fees and charges can be found in the Society's leaflet 'Important information to help you budget for your move'.  If you prefer to make your own arrangements for insurance of the buildings, we will require a copy of the policy schedule with the Society's interest noted.

Unless otherwise agreed, contracts of insurance arranged by us will be governed by the laws of England and Wales, Scotland or Northern Ireland, depending upon which jurisdiction the property is in. Properties outside the United Kingdom will be governed by English law.

Will the property be left unoccupied for any reason for more than one month at any time?  Yes  No If yes, please provide details

Have you or any other person normally resident with you:

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

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

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

Date of claim

Amount of claim £

Insurance Company

Reason for claim

Paid in full  Yes  No

18. **Use of Personal Information**

We may monitor and/or record your telephone conversations with us to ensure consistent service levels (including staff training). You have the right, on payment of a fee, to receive a copy of the information we hold about you if you apply to us in writing.

**Your Mortgage Application and Management of Your Account**

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

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

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

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

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

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

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

We may use the Experian credit reference agency for our identity checks. Experian may check the details supplied against any database (public or otherwise) to which they have access.

They may also use the details in the future to assist other companies for verification purposes. A record of the search will be retained, but it will not affect future credit.

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

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

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

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

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

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

Please contact us on freephone 0500 225777 if you want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

You have the right on payment of a fee to receive a copy of the information we hold about you if you apply in writing to the Compliance Department, Leeds Building Society, 105 Albion Street, Leeds, LS1 5AS.

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

**Leeds Building Society Group Marketing Programme**

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

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

You can ask us for a list of such companies.

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

**Household Insurance Uses**

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

19. **Mortgage Declaration**

1. I/We agree to become bound and abide by the Rules of the Society.
2. I/We declare that I am/we are aged 18 or over and that the information given by me/us is true and shall form the basis of the loan agreement between the Society and myself/ourselves. If any such information is incorrect I/we will make good any loss the Society may suffer by acting in reliance on that information.
3. I/We agree that the Society will not make an offer of advance and will not return any fees if the property or references are unsatisfactory. I/We agree that the payment of fees will not bind the Society to grant any advance.
4. I/We give permission to the Society to discuss with HMRC information which I/we have supplied in relation to my current tax reference, national insurance number and employment details together with earnings from the previous tax year.
5. The valuer's report is only for the use of the Society to enable it to decide whether the property is a suitable security for any advance made and does not imply that the price paid is reasonable, nor that the property is constructed of sound materials. I/We agree that the valuer's report is not a structural survey and that if a structural survey is required it must be obtained independently at my/our expense.
6. If, for the purposes of this mortgage application, I/we have provided benefit details, I/we agree that the Society may confirm these, and only these details with the Benefits Agency. This consent applies for the duration of the mortgage application.
7. I/We agree that the Society may, without notice, transfer or assign, either in whole or in part any loan, mortgage or security for the repayment of any loan or mortgage made in connection with this application to its successors and assigns which include without limitation this legal and equitable assigns whether by way of absolute assignment or by way of security only and those deriving title under it or them. If the lender is a building society I/we agree that such a transfer will lead to the termination of my/our borrowing membership of the Society and the loss of any rights associated with such membership. If the lender is a building society I/we agree to be bound by the rules of the Society.
8. Leeds Building Society is authorised and regulated by the Financial Services Authority and our registration number is 164992. The Society's Head Office address is 105 Albion Street, Leeds LS1 5AS. The Society's permitted business is arranging and advising on mortgages and general insurance. You can check this by visiting the FSA website at www.fsa.gov.uk or by contacting the FSA on 0845 606 1234. We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels (including staff training).
9. Buildings and contents insurance and payment protection products arranged by Leeds Building Society are underwritten by Aviva Insurance Limited. Registered in Scotland, number 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised and regulated by the Financial Services Authority. FSA Registration No. 202153. Aviva Insurance Limited may decline to quote in some circumstances.

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

**CONSENT**

It is important that you read the section entitled **Use of Personal Information** (including the information regarding **credit reference and fraud prevention agencies**) set out above in this application form. By signing this application, you agree that we can use your Personal Information in this way.

I also consent to receive marketing information as detailed in the "Use of Personal Information" Section unless I tick this box.

Signature(s)

Date

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

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 in 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.

**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

### 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



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



105 Albion Street, Leeds LS1 5AS

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

Originator's Identification Number

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

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

**Remortgage Authority Form (Remortgages only)**

Your current lender

Your mortgage account number

Sort Code\*

\*(only applicable if your current lender is a bank)

Are you locked in with your current lender?

Yes  No

Date when lock-in ends

Would you like your remortgage to the Society to take place after this lock-in ends? Yes  No

We irrevocably authorise Leeds Building Society Remortgage Team and any external Solicitors appointed by Leeds Building Society to obtain a redemption statement from my/our current lender for all my/our mortgage accounts and any additional information they may require to complete the remortgage.

I/We further request you to debit any Deeds handling fee incurred to my/our current mortgage account.  
(Usually included in the redemption figure.)

**IMPORTANT - All applicants/owners of the property must read and sign this form of authorisation.**

Applicant 1 Signature

Print Name

Date

Applicant 2 Signature

Print Name

Date

**Leasehold properties only**

If you pay a Service Charge or Ground Rent in respect of your property, please give full details to whom payments are made.

Name

Address

Telephone

Reference

**Note to existing lender**

Please retain this form as it provides you with the authorisation required for releasing redemption statements, information on the account and the Title Deeds and documents to the Leeds Building Society Remortgage Team.