

This form can be completed electronically, saved and printed.  
If completing manually, please complete in black ink and BLOCK CAPITALS. Complete all boxes which apply.

Advisor name:  Email address:

Telephone number:

### ARRANGEMENT/ADVICE FEES

Fee description	Payable to	Amount	Payable on	Refundable
				<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No

Amount of procurement fee to be refunded to client (if any): £

### MORTGAGE PRODUCT RECOMMENDED

Which product number have you recommended

### INSURANCE

Please note that Buildings Insurance is compulsory for all successful mortgage applications and should be in place prior to completion.

Are you authorised for general insurance sales? (If yes, please complete the following)  Yes  No

### SOLICITOR CONVEYANCER

I confirm that I have discussed with my client(s) section 7 of the mortgage application form, explaining the two options available for appointing a solicitor / conveyancer and the potential legal costs for both.  Yes  No

### PAYMENT OF PROCURATION FEES

Please confirm how the Procurement Fee is split

Broker Company: <input type="checkbox"/>	Network: <input type="checkbox"/>	Mortgage Club: <input type="checkbox"/>	Packager: <input type="checkbox"/>
Percentage of fee: <input type="text"/>	Percentage of fee: <input type="text"/>	Percentage of fee: <input type="text"/>	Percentage of fee: <input type="text"/>

### DECLARATION

- I have verified the customer(s) identity and will retain suitable records of the evidence seen to satisfy identity verification requirements under the Money Laundering Regulations 2007 and the Financial Services and Markets Act 2000. I will make these records available, on request, to Chorley & District Building Society or the Financial Conduct Authority.
- I have advised the customer on the types of valuations and surveys available, the other costs payable and credit searches.
- The registration number for the Financial Conduct Authority (FCA) completed above is correct;
- I have complied with the FCA rules in giving advice to the customer(s);
- I have provided the applicant(s) with an accurate ESIS prior to application;
- I am duly authorised to submit this application and am not doing so on behalf of an unauthorised person or firm.

Intermediary signature:  Date:

The applicant information should be completed in the same order as the submitted DIP form.

## 1. Applicant Details

If you proceed with a mortgage with the Society after receiving an illustration, the first applicant will be the person named first in the Society's records in respect of the mortgage. Only the first names will be entitled to voting rights in respect of the mortgage subject to being a borrowing member.

	1st Applicant	2nd Applicant
Existing Account Numbers (if applicable)	<input type="text"/>	<input type="text"/>
Customer ID Number (if applicable)	<input type="text"/>	<input type="text"/>
Enquiry type	<input type="text"/>	<input type="text"/>
Customer Name	<input type="text"/>	<input type="text"/>
NI Number	<input type="text"/>	<input type="text"/>
Marital Status	<input type="text"/>	<input type="text"/>
Home telephone number	<input type="text"/>	<input type="text"/>
Work telephone number	<input type="text"/>	<input type="text"/>
Mobile telephone number	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>
I am happy to receive communication via email from the Society and understand it is not a completely secure method of communication	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the loan amount changed since the Decision in Principle <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what is the new loan amount?	<input type="text"/>	<input type="text"/>
I/We confirm there have been no other changes to the information provided in the Request for a Decision in Principle	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you currently, or have you ever held a senior position of public trust in the UK or elsewhere (i.e. as a politician, councillor, or judge whether full or part time, paid or unpaid) or are/were you closely connected to anyone that does or did hold one of these positions? If yes, please enter full details in the additional comments section.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

## 2. Employed Applicant Details

	1st Applicant	2nd Applicant
Current employer name	<input type="text"/>	<input type="text"/>
Current employer business/sector type	<input type="text"/>	<input type="text"/>
Current employer address	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Current employer telephone number	<input type="text"/>	<input type="text"/>
Current employer fax number	<input type="text"/>	<input type="text"/>
Time with your current employer	From Month <input type="text"/> Year <input type="text"/>	From Month <input type="text"/> Year <input type="text"/>
How long have you been in your current role	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
Previous employer name	<input type="text"/>	<input type="text"/>
Previous employer address	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Previous employer telephone number	<input type="text"/>	<input type="text"/>
Previous employer fax number	<input type="text"/>	<input type="text"/>
Time with your previous employer	From <input type="text"/> <input type="text"/> To <input type="text"/> <input type="text"/>	From <input type="text"/> <input type="text"/> To <input type="text"/> <input type="text"/>

Are you aware of any impending changes to your employment conditions:  
 If yes, provide details in the additional comments section.

Yes  No

Yes  No

Are you in a probationary period:  
 If yes, provide details in the additional comments section.

Yes  No

Yes  No

Is your current employment permanent:  
 If no, provide details in the additional comments section.

Yes  No

Yes  No

Is this a family business?  
 If yes, provide company accountant details in section 3.

Yes  No

Yes  No

Do you hold shares in this or any other company:  
 If yes, provide details in the additional comments section with % shareholding.

Yes  No

Yes  No

### 3. Self-Employed Applicant Details

	1st Applicant	2nd Applicant
Company Trading Address	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Company telephone number	<input type="text"/>	<input type="text"/>
Company fax number	<input type="text"/>	<input type="text"/>
Name of your accountant	<input type="text"/>	<input type="text"/>
Accountants address	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Accountants telephone number	<input type="text"/>	<input type="text"/>
Accountants fax number	<input type="text"/>	<input type="text"/>
Accountants qualification	<input type="text"/>	<input type="text"/>

## 4. DETAILS OF PROPERTY TO BE MORTGAGED

Address of Property to be mortgaged

Postcode

Property type

Property style

Year property built

Construction type

If the plot is large, approximate number of acres

Purchase price (or estimated value if remortgage)

Tenure of property

Source of Deposit (if purchasing)

Term of lease remaining (if applicable)

Service charge (if applicable)

Ground rent (if applicable)

Name of vendor / estate agent / builder

Who should the valuer contact to gain access to the property

Name

Telephone number

Type of report required

Is there any incentive or discount being offered by the builder / vendor (If yes, please provide details within the additional comments section)

Number of reception rooms  Number of bedrooms

Number of bathrooms  Number of kitchens  Garage

Will any occupier be a family member.  Yes  No If yes, please provide details including their relationship to you

**If the property is a flat:**

Number of floors in the building  Floor number of property   
*\*Ground floor is 0*

Is the building serviced by a lift?  Yes  No

## REMORTGAGES AND CAPITAL RAISING ON MORTGAGE FREE PROPERTY

Current Lender

Outstanding balance on mortgage

How long have you had your current mortgage on this property? Years  Months

How long have you owned the property? We required applicants to have owned the property for over 6 months prior to completion of a new mortgage Years  Months

Is the property unencumbered  Yes  No

If yes, for how long? Years  Months

What was the original purchase price

How much of the loan is required for:

Home Improvements?  
(Please provide details in the additional comments section)

Repayment of Outstanding Mortgage(s)

Capital Raising  
(Please provide details in the additional comments section)

## 4a. To be completed for all types of mortgages

Will any of the proposed security be used for purposes other than your own residence?

Yes  No

If yes, will your Buy to Let use exceed 40% of the overall area of the property?

Please supply further details in the additional comments section, detailing the purpose for which the property will be used.

Yes  No  N/A

Are you aware of any planning restriction(s)?

Yes  No

Is vacant possession of the property being obtained on completion of the purchase and/or mortgage?

Yes  No  N/A

Will the property be let within 30 days of completion?

If no, please supply further details in the additional comments section.

Yes  No  N/A

Will you be providing all the monies required in addition to this loan to enable you to purchase the property?

Yes  No  N/A

Will any additional borrowing be secured against the property by a second charge?

Yes  No

Will the mortgage be for the direct financial benefit and advantage of all applicants?

If no, please supply further details in the additional comments section.

Yes  No

Have you ever, or do you ever intend to reside in the property at any time in the future?

If yes, please supply further details in the additional comments section.

Yes  No

Has any person related to you ever resided, or intend to reside in the property at any time in the future?

If yes, please supply further details in the additional comments section.

Yes  No

Are you purchasing the property with the intention to let it out as a business / investment proposition?

If no, please supply further details in the additional comments section.

Yes  No  N/A

Are you re-mortgaging the property for business / investment purposes?

If no, please supply further details in the additional comments section.

Yes  No  N/A

## 5. Insurances

In view of the financial commitment your mortgage represents, we recommend you undertake a review of your insurance provisions.

As part of your mortgage contract you must have adequate Buildings Insurance in place throughout the term of your mortgage for no less than the recommended insurance cover figure, quoted on your valuation report.

It is also important you review your contents, life assurance, critical illness cover and health insurance.

We work closely with PG Mutual, who provide Income Protection Insurance to cover income, if you found yourself unable to work due to illness or accident and unable to meet your financial commitments.

If you would like to be contacted by PG Mutual please tick here

We also work closely with Shepherds Friendly, who provide over 50's Life Insurance. This plan is designed to offer a fixed, tax-free lump sum when you die, to help with the cost of your funeral and other expenses that may be incurred.

If you would like to be contacted by Shepherds Friendly please tick here

Alternatively you can get quotations for cover via our website [www.chorleybs.co.uk/protection](http://www.chorleybs.co.uk/protection)

If you need further information about insurance, we suggest you visit [www.themoneyadvice.org.uk](http://www.themoneyadvice.org.uk) to get further information.

## 6. Solicitor / Conveyancer details

The Society operates an open solicitors' panel in collaboration with its legal services partner, Legal Marketing Services Ltd (LMS).

There are two conveyancing options:

**If a fee assisted product has been selected; whereby the Society contributes to the legal fees you must select Option 1.**

**Option 1)** The Society can appoint a solicitor on your behalf using LMS, to handle your conveyancing and act for the Society.

**Option 2)** You can appoint your own solicitor to handle your conveyancing and act for the Society. Firstly, check if they are on our panel at <https://www.chorleybs.co.uk/solicitorsearch.html>. If they are not on the panel, they can request to join if they meet our panel requirements, which are:

- Have 4 or more qualified partners;
- Be registered with the Law Society or Council of Licensed Conveyancers;
- Have minimum professional indemnity insurance cover of £2m.

In order to join the panel, please ask the solicitor to access [www.lms.com/lenderpanels](http://www.lms.com/lenderpanels)

If they do not meet the criteria to join our panel, and you still wish to use them, we will instruct a solicitor from our panel to undertake the legal work for the Society. The costs of this will be charged to you.

Please tick the box if you wish the Society to instruct a solicitor on your behalf (Option 1)

Please tick the box if you do not wish the Society to instruct a solicitor on your behalf (Option 2)

**If you wish to use your own Solicitor/Conveyancer, then please complete the following information.**

Name of Solicitor Firm

Address

Postcode

Name of person acting

Telephone Number

Email Address:

## 7. Valuation report

The Society will instruct an external surveyor to prepare a valuation report on the property to be mortgaged. The scope of the report is limited; it is not a Homebuyers Report or a Building Survey. The valuation report is prepared for the Society's purposes only. If the Society releases a copy of the report to me I acknowledge this is for information only and that I have no agreement with the valuer.

Neither the Society nor the valuer will warrant, represent or give any assurance to me that the statements, conclusions and opinions expressed or implied in the report will be accurate and valid. I acknowledge neither the Society nor the valuer have any responsibility to me (if I base my decisions on the report) even if the valuer has been negligent.

**8. Additional Comments**

## 9. Your Personal Information and what we do with it

We are a data controller of your personal information. The way that we process your personal information is described in our Privacy Notice. This information is also available on our website [www.chorleybs.co.uk/privacy](http://www.chorleybs.co.uk/privacy)

## 10. General & Membership Declarations

I apply for a loan, which I understand will be secured on my property based on the information I have supplied.

If I am an individual I apply to be a Borrowing Member according to the Rules of the Society, copies of which are available from the Society's Principal Office or any branch. If this is a joint application by individuals I understand that the First Applicant will be the person named first in the Society's records in respect of the mortgage and will be the Representative Joint Borrower according to the Rules (provided that individual is a Borrowing Member).

I understand that if I am a Body Corporate or am applying as a bare trustee for a Body Corporate, that a Body Corporate cannot be a Borrowing Member of the Society and so no person will enjoy voting rights in respect of the mortgage under the Rules.

I consent to the Society at any time transferring or otherwise disposing of the benefit of any loan, mortgage, or any other security for the loan to any third party, whether or not a building society or associated body of a building society, without any further reference to me.

If I am a Borrowing Member at that time I acknowledge that such a transfer will lead to the termination of my borrowing membership of the Society and the loss of my rights as a Borrowing Member of the Society.

### 10a. Personal Associations

Information held about me by the credit reference agencies may already be linked to records relating to one or more of my partners. For the purposes of this application we may be treated as financially linked and my application will be assessed with reference to any 'associated' records of my partners. By stating a financial association with another party, I also declare that the Society is entitled to disclose information about my joint applicant and/or anyone else referred to by me; also search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me;

An 'association' between joint applicants and/or any individual identified as my financial partner will be created at credit reference agencies which will link our financial records. I and anyone else with whom I have a financial link understand that each other's information will be considered in all future applications by either or both of us. This linking will continue until one of us successfully files a 'disassociation' at the credit reference agencies.

### 10b. Keeping you up to date with our Products and Services

From time to time the Society will send you information about other products and services we offer by post. We will only do this where we believe we have a legitimate interest to do so and it is not to the detriment of your interests, fundamental rights and freedoms. More information can be found in our privacy notice.

We also want to provide you with this information by Email and Telephone. If you do not wish to receive such material by these methods then please tick the appropriate boxes.

#### 1st Applicant

Email  Telephone

#### 2nd Applicant

Email  Telephone



## 11. Signature Authority

This is our standard mortgage application upon which we intend to rely. For your own benefit and protection you should read the declarations carefully before signing this application. If you do not understand any point please ask for further information.

- I have read and understood the Society's Privacy Notice, which describes the way my personal information will be processed.
- I confirm that I have reviewed all the information provided in the Decision in Principle form and confirm this is true and correct.
- I confirm that I have received, read and understood the European Standard Information Sheet (ESIS) for the mortgage I am applying for prior to completing this form.
- I confirm that I have read all answers including those completed in other than my own handwriting and confirm that all answers are correct and complete.
- To the best of my knowledge and belief the statements in this application and Decision in Principal form are true and correct. Any mortgage agreement made by Chorley Building Society will be based on these statements.
- I authorise you to take up references and check my identity in such ways that are deemed necessary.
- I understand a Tariff of Charges is available on request.
- I understand the arrangements for solicitor/conveyancer, and that I will be liable for the Society's costs in this respect.
- I authorise my chosen solicitor to speak directly with my intermediary
- If my application does not proceed to completion, my customer data may be held by the Society and be used for statistical analysis.
- Declarations to be signed by all applicants.

## Signature(s) of Applicant(s)

### 1st Applicant

Date

### 2nd Applicant

Date

Chorley and District Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered on the Financial Services Register under number 206023.  
 Registered Office: Key House, Foxhole Road, Chorley, Lancashire PR7 1NZ.

Chorley and District Building Society is a member of the Building Societies Association and a participant of the Financial Ombudsman Service and Financial Services Compensation Scheme.

Your telephone conversations with the Society may be recorded. This is to help the Society to improve customer service and to offer additional security. Calls and electronic communications may also be monitored for staff training.



## Certification of supporting documentation for a mortgage application

This form can be completed electronically, saved and printed.  
If completing manually, please complete in black ink and BLOCK CAPITALS. Complete all boxes that apply.

This form is to be submitted to confirm certification of documentation sent to support a Mortgage Application.  
By completing this certification sheet I am confirming that I have seen the original and the document submitted is a true copy.

Mortgage Application Reference	
1st Applicants Name	
2nd Applicants Name	
3rd Applicants Name	
4th Applicants Name	

Please tick below the supporting documents you are enclosing with your case. There is space in the other documents section for you to list any items you are enclosing which are not specifically listed below.

Please refer to your DIP decision email for details of the documents required to support your case.

Not all of the following documents are required for every case.

	Applicant 1	Applicant 2	Applicant 3	Applicant 4
<b>SIGNATURE VERIFICATION (One of the following)</b>				
Passport				
Photo-card driving licence				
UK full old-style paper driving licence				
UK Residence permit				
UK Blue Badge parking permit (if signed)				

	Applicant 1	Applicant 2	Applicant 3	Applicant 4
<b>PROOF OF IDENTIFICATION</b>				
Passport (UK or foreign)				
UK photo-card driving licence				
UK full old style paper driving licence				
UK Residence Permit				
UK Blue Badge parking permit				
DWP pension/state benefit entitlement -current year				
HM Revenue & Customs tax notification – current year				

	Applicant 1	Applicant 2	Applicant 3	Applicant 4
<b>PROOF OF ADDRESS</b>				
Utilities bill – less than 3 months old				
Council tax bill – current year				
UK photo-card driving licence				
UK Full old style paper driving licence				
Bank/Building Society statement -less than 3 months old				
Local council tenancy agreement				
Solicitors letter confirming recent house purchase				
DWP pension/state benefit entitlement letter -current year				

	Applicant 1	Applicant 2	Applicant 3	Applicant 4
<b>PROOF OF EMPLOYED INCOME</b>				
Last 3 months payslips				
P60 from most recent tax year end				

	Applicant 1	Applicant 2	Applicant 3	Applicant 4
<b>PROOF OF SELF-EMPLOYED INCOME</b>				
Last 2 years SA302's				
Last 2 years corresponding tax overview				
Latest 3 months Business Bank Statements				



## Certification of supporting documentation for a mortgage application

	Applicant 1	Applicant 2	Applicant 3	Applicant 4
<b>BANK STATEMENTS</b>				
Latest full month's personal bank statement				

	Applicant 1	Applicant 2	Applicant 3	Applicant 4
<b>PROOF OF DEPOSIT</b>				
Gifted Deposit Declaration				

	Applicant 1	Applicant 2	Applicant 3	Applicant 4
<b>OTHER DOCUMENTS (please list any not mentioned above)</b>				
Right to Buy Documents				
Help to Buy Documents				

### Broker Declaration

I confirm that I have seen the original document and that the document submitted is a true copy.

Broker Name	
Broker Signature	
Company Name	
Total number of pages (excluding this declaration)	
Date	

If possible, stamp with company stamp below

This document should be posted with your mortgage application to:

Chorley Building Society  
Key house  
Foxhole Road  
Chorley  
PR7 1NZ

Or emailed to:  
intermediaries@chorleybs.co.uk