

Mortgage application form

For owner-occupied private residences

Your home may be repossessed if you do not keep up repayments on your mortgage

Darlington
Building Society



Application details

All questions must be answered in full to avoid any delay in processing your application.

This form must be completed in **block capitals** and in **black ink**. If a question is not applicable please write N/A.

On completion of the advance you will become a member of Darlington Building Society. Where the application is in more than one name, we will address any voting papers to the first named person only and you should therefore carefully consider the order in which you wish the names to appear in our records.

Your surname(s)	<input type="text"/>		
	<input type="text"/>		
Mortgage product	<input type="text"/>	Rate	<input type="text"/>

Additional requirements

- Individual proof of identification e.g. Current Passport
Full Driving Licence
- Last 3 months bank statements
- Cheque for Valuation/Reservation Fee (if required under the terms of your product)
- Latest payslip

Source of application

Existing borrower	<input type="checkbox"/>				
Direct	face to face <input type="checkbox"/>	postal <input type="checkbox"/>	telephone <input type="checkbox"/>	internet <input type="checkbox"/>	
Introduced	face to face <input type="checkbox"/>	postal <input type="checkbox"/>	telephone <input type="checkbox"/>	internet <input type="checkbox"/>	

Where your mortgage is introduced to us we may pay a fee to the Intermediary. Details will be shown on the Key Facts Illustration (KFI) which you will be provided with. Payment of any such fee should not be taken as suggesting that the Intermediary is an agent of ours.

To be completed by intermediary

Individual's FCA Registration Number	<input type="text"/>		
FCA Registration Number of network	<input type="text"/>		
Contact name	<input type="text"/>	Signature	<input type="text"/>
Company name and address	<input type="text"/> <input type="text"/> <input type="text"/>	Network name and address	<input type="text"/> <input type="text"/> <input type="text"/>
Telephone number (including area code)	<input type="text"/>	Fax number (including area code)	<input type="text"/>
Mobile number	<input type="text"/>	Email	<input type="text"/>
What level of service have you provided?	Advice & recommendation <input type="checkbox"/>	Information on mortgage products to enable customer to choose	<input type="checkbox"/>
Fee charged for providing the service	£ <input type="text"/>	Is any part of this fee refundable?	Yes <input type="checkbox"/> No <input type="checkbox"/>

Section 1

Personal details

Applicant 1

Applicant 2

Title & surname	<input type="text"/>	<input type="text"/>
Forename(s)	<input type="text"/>	<input type="text"/>
Previous name (if applicable)	<input type="text"/>	<input type="text"/>

Date of birth	<input type="text"/>	<input type="text"/>
---------------	----------------------	----------------------

Marital status	<input type="text"/>	<input type="text"/>
----------------	----------------------	----------------------

Home telephone number (including area code)	<input type="text"/>	<input type="text"/>
Business telephone number (including area code)	<input type="text"/>	<input type="text"/>
Mobile telephone number	<input type="text"/>	<input type="text"/>
Preferred telephone contact number	<input type="text"/>	<input type="text"/>
Email	<input type="text"/>	<input type="text"/>

Darlington Building Society Investment/mortgage account numbers	<input type="text"/>	<input type="text"/>
National Insurance Number	<input type="text"/>	<input type="text"/>

Will you be living in the property? YES NO If no, please give details

Current address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Time at this address	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months

Previous address(es) (if less than 3 years at your current address)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Time at each address	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months

Existing property

Applicant 1

Applicant 2

Current accommodation	Owned <input type="checkbox"/>	Rented <input type="checkbox"/>	Owned <input type="checkbox"/>	Rented <input type="checkbox"/>
	Living with parents/relatives/friends <input type="checkbox"/>		Living with parents/relatives/friends <input type="checkbox"/>	
Name and address of lender/landlord	<input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/>	
Telephone number (including area code)	<input type="text"/>		<input type="text"/>	
Fax number (including area code)	<input type="text"/>		<input type="text"/>	
Mortgage account number	<input type="text"/>		<input type="text"/>	
Mortgage balance outstanding	£ <input type="text"/>		£ <input type="text"/>	
Amount of any early repayment charge	£ <input type="text"/>		£ <input type="text"/>	
Amount of any mortgage exit fee	£ <input type="text"/>		£ <input type="text"/>	
Monthly mortgage/rent	£ <input type="text"/>	Start date of mortgage <input type="text"/>	£ <input type="text"/>	Start date of mortgage <input type="text"/>
Will this mortgage be redeemed?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Previous property (if less than 3 years at present address)

Accommodation	Owned <input type="checkbox"/>	Rented <input type="checkbox"/>	Owned <input type="checkbox"/>	Rented <input type="checkbox"/>
	Living with parents/relatives/friends <input type="checkbox"/>		Living with parents/relatives/friends <input type="checkbox"/>	
Monthly mortgage/rent	£ <input type="text"/>	Start date of mortgage <input type="text"/>	£ <input type="text"/>	Start date of mortgage <input type="text"/>
Name and address of lender/landlord	<input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/>	
Telephone number (including area code)	<input type="text"/>		<input type="text"/>	
Mortgage account number	<input type="text"/>		<input type="text"/>	

Additional information

Are you party to another mortgage on any other property including a buy to let, a business or as a guarantor?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If Yes, please give details of the lender, their address, amount outstanding and your monthly payment	<input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/>	

Additional information (continued)

Have you been convicted, charged or have any prosecution pending for any criminal offence other than a driving offence? If yes, please give details	Yes	No	Yes	No
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Employment details

(if you are self-employed please complete the section 'For self-employed' on the next page)

Applicant 1

Applicant 2

Name and address of employer/source of main income	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
We may want to confirm your employment details. Please give the name and address of the person who can confirm your income	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Telephone number (including area code)	<input type="text"/>	<input type="text"/>
Fax number (including area code)	<input type="text"/>	<input type="text"/>
Email	<input type="text"/>	<input type="text"/>

Type of business	<input type="text"/>	<input type="text"/>
Present job title	<input type="text"/>	<input type="text"/>
Is the employment	Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Fixed term contract <input type="checkbox"/> Probationary <input type="checkbox"/> Other <input type="checkbox"/> (please specify)	Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Fixed term contract <input type="checkbox"/> Probationary <input type="checkbox"/> Other <input type="checkbox"/> (please specify)
Department/Works number	<input type="text"/>	<input type="text"/>
Basic gross income	£ <input type="text"/> p.a. YES <input type="checkbox"/> NO <input type="checkbox"/> Guaranteed	£ <input type="text"/> p.a. YES <input type="checkbox"/> NO <input type="checkbox"/> Guaranteed
Regular overtime	£ <input type="text"/> p.a. YES <input type="checkbox"/> NO <input type="checkbox"/>	£ <input type="text"/> p.a. YES <input type="checkbox"/> NO <input type="checkbox"/>
Regular bonus/commission	£ <input type="text"/> p.a. YES <input type="checkbox"/> NO <input type="checkbox"/>	£ <input type="text"/> p.a. YES <input type="checkbox"/> NO <input type="checkbox"/>
Length of service	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months

Previous employment

(to be completed if you have been in your current job for less than 12 months)

Name and address of employer for reference	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Telephone number (including area code)	<input type="text"/> Ext.	<input type="text"/> Ext.
Fax number (including area code)	<input type="text"/>	<input type="text"/>
E-mail	<input type="text"/>	

Former job title	<input type="text"/>	<input type="text"/>
When did you start?	<input type="text"/>	<input type="text"/>
When did you leave?	<input type="text"/>	<input type="text"/>
Reason for leaving	<input type="text"/>	<input type="text"/>
Was the employment	Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Fixed term contract <input type="checkbox"/> Probationary <input type="checkbox"/> Other (please specify) <input type="checkbox"/>	Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Fixed term contract <input type="checkbox"/> Probationary <input type="checkbox"/> Other (please specify) <input type="checkbox"/>
Department/Works number	<input type="text"/>	<input type="text"/>
Basic gross income	£ <input type="text"/> per annum	£ <input type="text"/> per annum
Overtime/bonus/commission	£ <input type="text"/> per annum	£ <input type="text"/> per annum

For self-employed

Applicant 1

Applicant 2

Is your business	Sole Trader <input type="checkbox"/> Partnership <input type="checkbox"/> Director of Ltd Co. <input type="checkbox"/> % Shareholding <input type="text"/>	Sole Trader <input type="checkbox"/> Partnership <input type="checkbox"/> Director of Ltd Co. <input type="checkbox"/> % Shareholding <input type="text"/>
Name of company	<input type="text"/>	<input type="text"/>
Type of business	<input type="text"/>	<input type="text"/>
Date business was set up?	<input type="text"/>	<input type="text"/>

For self-employed (continued)

Applicant 1

Applicant 2

Registered business address		
Postcode		
Telephone number (including area code)		
Company Registration number (if applicable)		
Last 3 years Net Profit/Income received from the business	£..... Year ended.....	£..... Year ended.....
	£..... Year ended.....	£..... Year ended.....
	£..... Year ended.....	£..... Year ended.....
Name and address of accountant		
Postcode		
Telephone number (including area code)		
Fax number (including area code)		
Email		

Additional/other income

Applicant 1

Applicant 2

Please list all sources of other income i.e. tax credits, state benefits, pension, income from investment property, child maintenance etc.	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Name and address of the person(s) who can confirm your other income	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Where relevant we may ask you to provide copies of any papers you might have to confirm this other income.		
Total amount of other income	£ <input type="text"/> per annum	£ <input type="text"/> per annum

Retirement details

Applicant 1

Applicant 2

What is your planned retirement date?	<input type="text"/>	<input type="text"/>
If this is before the end of your mortgage term, please provide the following details.		
Source of income in retirement	<input type="text"/>	<input type="text"/>
Estimated annual amount	£ <input type="text"/>	£ <input type="text"/>
We may ask you to provide evidence to confirm this income and that the mortgage you are requesting remains affordable in retirement.		

Section 3

Financial commitments

Expenditure

Applicant 1

Applicant 2

Committed Expenditure	Monthly Payment	O/S Balance		Monthly Payment	O/S Balance
Loan 1	£	£	Loan 1	£	£
Loan 2	£	£	Loan 2	£	£
Loan 3	£	£	Loan 3	£	£
Hire purchase (HP)	£	£	Hire purchase (HP)	£	£
Credit cards	£	£	Credit cards	£	£
Store cards/Mail order	£	£	Store cards/Mail order	£	£
Other mortgages	£	£	Other mortgages	£	£
Interest only repayment strategy	£		Interest only repayment strategy	£	
Child maintenance	£		Child maintenance	£	
Other (memberships etc.)	£		Other (memberships etc.)	£	
Total committed expenditure	£		Total committed expenditure	£	

Basic Essential Expenditure	Monthly Payment	Basic Quality of Living Expenditure	Monthly Payment
Council tax	£	Childcare	£
Buildings & contents insurance	£	TV subscriptions (Sky, Virgin etc.)	£
TV licence	£	Clothing	£
Life/payment protection	£	Leisure/Recreational Activities	£
Utilities (gas, electric, water)	£	Savings	£
Telephone/mobile/internet	£	Additional pension/AVC contributions	£
Ground rent/service charges	£	Other	£
Travel/petrol	£		
Car insurance/tax/maintenance	£		
Housekeeping	£		
Total basic essential expenditure	£	Total basic quality of living expenditure	£

TOTAL EXPENDITURE (excluding mortgage payment)

£

Are you aware of any future changes to your income and expenditure that are likely to affect your ability to meet your mortgage repayments?

YES

NO

If yes, what changes?

Will there be any second mortgages or charge(s) over the property?

YES

NO

Amount

£

Lender

Will the second mortgage(s) or charge(s) be repaid on completion?

YES

NO

Section 4

Other occupiers/credit history

Other occupiers

Are there any other people who will live in the property with you? YES NO

Please provide details.

Title	Forename(s)	Surname	Date of Birth	Will they provide money towards the purchase of the property?
				YES <input type="checkbox"/> NO <input type="checkbox"/>
				YES <input type="checkbox"/> NO <input type="checkbox"/>
				YES <input type="checkbox"/> NO <input type="checkbox"/>

(If Yes, they will need to be joined into the purchase and mortgage)

Credit history (failure to disclose relevant information may result in your application being declined)

Applicant 1

Applicant 2

Are you currently applying for a mortgage or any additional borrowing with another lender?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	If YES please give details in the box below*	YES <input type="checkbox"/>	NO <input type="checkbox"/>	If YES please give details in the box below*
			<input type="text"/>			<input type="text"/>
Have you ever had a request for a mortgage/loan/tenancy turned down?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	If YES please give details in the box below*	YES <input type="checkbox"/>	NO <input type="checkbox"/>	If YES please give details in the box below*
			<input type="text"/>			<input type="text"/>
Have you ever been in arrears (missed payments) on a mortgage/loan/rental agreement?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	If YES please give details in the box below*	YES <input type="checkbox"/>	NO <input type="checkbox"/>	If YES please give details in the box below*
			<input type="text"/>			<input type="text"/>
Have you ever been in default with a credit card/store card/utility company/mobile phone company?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	If YES please give details in the box below*	YES <input type="checkbox"/>	NO <input type="checkbox"/>	If YES please give details in the box below*
			<input type="text"/>			<input type="text"/>
Have you ever had a Court Order for non-payment of debt made against you?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	If YES please give details in the box below*	YES <input type="checkbox"/>	NO <input type="checkbox"/>	If YES please give details in the box below*
			<input type="text"/>			<input type="text"/>
Have you ever had a property which you owned repossessed by the lender?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	If YES please give details in the box below*	YES <input type="checkbox"/>	NO <input type="checkbox"/>	If YES please give details in the box below*
			<input type="text"/>			<input type="text"/>
Have you ever been bankrupt/insolvent/subject to an IVA or come to an arrangement with your creditors, or gone into voluntary liquidation?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	If YES please give details in the box below*	YES <input type="checkbox"/>	NO <input type="checkbox"/>	If YES please give details in the box below*
			<input type="text"/>			<input type="text"/>

Section 5

Mortgage requirements

Amount of loan required £ Term of years (normal maximum 25 years)

Which type of loan do you require?

Interest only

Amount £

Repayment

Amount £

If interest only, it is your responsibility to ensure that you have adequate resources to repay the loan at the end of the term.

What arrangements have you made to repay the loan. Please tick those that apply and provide the additional information requested. We may ask you to provide evidence to confirm these arrangements.

Endowment/Life Assurance (please give name of insurance company(s), policy number(s), maturity date(s), current premiums and amount you currently expect to receive at maturity)

ISA (please give name of provider(s), maturity date(s), current premiums and amount you currently expect to receive at maturity)

Pension (please give name of pension provider(s), policy number(s), maturity date(s), current contributions and amount you currently expect to receive on retirement including lump sum and regular payments)

Sale of property (please give address(es), estimated current value(s), current mortgage(s) outstanding (if any) and current occupancy basis i.e. family, tenant, etc)

Other (please provide details of how you intend to repay the capital on your mortgage at the end of the term)

Are you a first time buyer?

YES

NO

Are you buying under a Right To Buy Scheme?

YES

NO

OR

A Shared Ownership Scheme?

YES

NO

if so what percentage are you buying?

Are you buying a property or remortgaging? (please complete the relevant section below)

Address of property to be mortgaged

Postcode

House purchase

Purchase price

Where is the deposit coming from? (We may ask you to provide evidence to confirm the details)

Are you being offered any incentives by the builder or person selling the property?

YES

NO

If yes please give details

Is all of the loan to be used to purchase the property?

YES

NO

If no, what are you using the extra money for? (estimates to be provided for home improvements)

Remortgage

Current mortgage outstanding

£

Extra borrowing

£

What are you using the extra money for? (estimates to be provided for home improvements)

Date of original purchase

Original

purchase price

£

Original mortgage advance

£

If you had a further loan in the past please provide the following details:

Purpose

Amount

£

Have you altered, improved or extended the property since purchase?

YES

NO

If yes, please give details

If you originally bought your property under a shared ownership or equity share scheme, please give the following information:

Type of scheme

Percentage share now owned

If the loan you need is more than 80% of the value of the property you may have to pay a Higher Lending Charge (see Mortgage Guide for further details)

Where mortgage fees, including any higher lending charge apply, do you wish to pay these

on completion

over the term of the loan

How do you wish to make your monthly payments?

Direct Debit (please complete a separate form)

Standing Order

From another DBS account

Other

Section 6

Valuation and property details

Property information

Type of valuation required (please see important information in our Mortgage Guide)

Mortgage Valuation

Home Buyers

Building Survey

Please note that in the case of a remortgage our valuer may not choose to visit the property to carry out the valuation. In these circumstances you will not receive a copy of the report.

Name, address and telephone number of the current owner(s) of the property

Selling Agents name, address and telephone number

Estimated valuation

£

New property information (please complete this section if the property is under 10 years old)

Is the property still being built?

YES

NO

Is the property, or will the property be covered by, one of the following:

NHBC, Premier, LABC, Build Zone or Castle 10 building cover?

YES

NO

If YES please give details of cover in place or if NO, please explain the reason for this.

Is the property or will the property be covered by an Architect's or building professional's certificate?

YES

NO

If YES please give name, professional qualification, address of supervising architect, building professional or surveyor.

Please submit details of the supervising architect, building professional's or surveyor's professional indemnity cover with your mortgage application.

If the property is being built or to be built:

Who is building the property?

Self

Firm of builders

Name of builders

Site Office Tel No.

When will the work be finished?

Month

Year

Stage of construction

Self build properties

Will you require stage payments?

YES

NO

If YES, unless we advise you otherwise these can typically be considered at the following stages: First Floor Joists; Plastered; Roofed-in; Completion. All stage payments will typically be up to 25% of the total loan and will be subject to satisfactory valuations being obtained from the valuer. A re-inspection fee may be charged in respect of valuations for stage payments.

Description of property (to be completed in all cases)

Description of property:

House

Bungalow

Flat (Purpose built)

Flat (Conversion)

If a flat – how many flats in the block?

How many storeys? (maximum of 4)

Which floor is the property on?

Detached

Semi-Detached

Terraced

Double glazing

Conservatory

Central heating

Fuel type

Number of:

Bedrooms

Bathrooms

Kitchen

Living Rooms

Attic

Garage

Garage Space

Toilets

Basement

Outbuildings

If any land representing more than a domestic garden is included, what will this be used for?

Type of property:

Private

Other (please state)

Amount of annual council tax:

£

Is this an ex-local authority property?

YES

NO

If YES, we will normally restrict the loan to a maximum of 75% of the valuation or purchase price whichever is lower.

Intended use of property:

Wholly owner occupied

Business use

Partially let (copy of lease required)

Is the property?:

Freehold

Leasehold

Commonhold

Feuhold (Scotland)

If leasehold length of lease remaining

Annual Ground Rent £

Annual Service / Maintenance Charge £

Age of property:

New (just built)

Under construction

Existing

If existing year of construction

Has the property or any building nearby been damaged by subsidence, heave or landslip or does it show any signs of cracking or bulging of walls?

Yes

No

If yes, please give details

Are you aware of any restrictions which may apply to the ownership or occupation of the property?

Yes

No

If yes, please give details

Does the property have Solar Panels (Photovoltaic Cells) installed under the Government's Microgeneration Scheme?

Yes

No

Solicitor

Solicitor's name and address (not a Sole Practitioner)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Solicitor's contact name	<input type="text"/>
DX number	<input type="text"/>
Telephone number (including area code)	<input type="text"/>
Fax number (including area code)	<input type="text"/>
Email	<input type="text"/>

Property insurance

It is a condition of your mortgage that your property is adequately insured for the full cost of rebuilding it. This must be done on or before completion of your mortgage.

If you want us to arrange your property insurance

Protecting your property and its contents is an important decision and we feel that you should be able to select the level and extent of cover that best meets your own needs.

We can meet these needs by offering you Darlington Home Insurance, a buildings and contents insurance policy that will give you the level of cover you want at a competitive price. This insurance is provided by Uinsure Limited and is an annual household insurance contract underwritten by a select panel of leading UK insurers. The insurer for your policy will be clearly indicated on your policy schedule.

All panel insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Summary of features and benefits

Darlington Home Insurance will provide you with the following features and benefits:

- Flexibility – to allow you to choose the level of cover you need.
- Competitive rates – we operate a panel of insurers (subscribing to a single policy wording), who compete to provide you with the most competitive premium.
- Interest free payment options available (depending upon insurer selected from the panel).
- Peace of mind – your policy comes with a 24 hour claims helpline.
- Optional extras – you can extend your cover to include Family Legal Expenses and/or Home Emergency Cover.

We will contact you to discuss your insurance needs more fully and provide you with a free no-obligation quotation

If you want to arrange your own property insurance

It is possible to arrange your own home insurance however if you do this you must make sure that our interest is noted on the policy. Any policy you arrange to insure your property must provide cover that is sufficient to cover the full cost of rebuilding it.

If you would like to arrange you own insurance, please tick this box

Which insurance company will you be using?

What is the start / renewal date of the policy?

Life Assurance

It is important, particularly when you are applying for a mortgage in joint names, that you are able to continue making your monthly mortgage payments or pay off the loan completely should one of you die.

Please give details in the box below of the arrangements you currently have in place including, where relevant, details of the policy(s) and value of the protection they provide. We may ask you to provide evidence to confirm the details.

If you have not yet made any arrangements you are strongly recommended to consider doing so in order to protect your mortgage and family in the future. You can do this by choosing a suitable life assurance policy selected from a list of established insurance firms. Our policies are not compulsory and will not affect our lending decision.

I would like more information on life assurance.
Please contact me to discuss the features and benefits of this policy.

Signed

Signed

I have been given the opportunity to discuss life assurance but have declined.
I understand that in the event of my death, mortgage repayments will need to be made until the loan is fully repaid.

Signed

Signed

Payment protection

It is important that you are able to continue making your monthly mortgage payments even if you are not able to work following an accident, through sickness or if you became unemployed.

If you have not made any arrangements you are strongly recommended to consider doing so in order to protect your mortgage payments in the future.

Please provide details in the box below of your current protection arrangements and/or how you would ensure your monthly mortgage payments would be paid in the event of accident, sickness or unemployment. We may ask you to provide evidence to confirm the details.

Declarations

Data protection declarations and consents

Please tick the appropriate box which is relevant to your application.

a *To be used on joint applications where only one party is present or for sole facilities when declaring a financial association with another party, e.g. when stating the name of your partner.*

I declare that I am entitled to disclose information about my joint application and/or anyone else referred to by me and to authorise you to search and/or record information at credit reference agencies about us.

By signing this application I consent to the above

b *To be used when the applicant wishes to be assessed independently.*

I understand that information held about me by the credit reference agencies may be linked to records relating to my partner.

For the purposes of this application my partner and I are financially independent and I request that my application be assessed without reference to any 'associated' records, although I recognise that this may adversely affect the outcome of my application. I believe that there is no information relating to my partner that is likely to affect your willingness to offer financial services to me. I authorise you to check the validity of this declaration with credit reference agencies and if you discover any associated records, which would affect the accuracy of this declaration you may decide not to proceed with the application on this basis.

By signing this application I consent to the above

c *To be used on all joint accounts.*

We understand that you will record details of this application, at credit reference agencies, whether or not this application proceeds.

An 'association' will therefore be created at credit reference agencies which will link our financial records. We understand that our associates information will be taken into account unless we instruct otherwise. If either of us applies for access to information held at credit reference agencies, the applicant will receive only information relating to him/herself and the name(s) of any associate(s).

By signing this application we consent to the above

d *To be used for sole applicants.*

I authorise you to search and/or record information at credit reference agencies about me.

By signing this application we consent to the above

Data Protection Act 1998

If you require details as to the information we hold in our records concerning you, write to the Secretary, Darlington Building Society, Sentinel House, Morton Road, Darlington, Co Durham, DL1 4PT.

Your details may also be used for statistical, research and analysis purposes. As a result of your Mortgage Application, enquiries may be made with a Credit Reference Agency. In addition, information may be supplied to a Credit Reference Agency where

- Payments have not been received on the due date and are outstanding; *AND*
- The amount owed is not in dispute; *AND*
- Satisfactory proposals for the repayment of the debt have not been made by you; *AND*
- You have been given at least 28 days notice of our intention to disclose.

The Credit Reference Agencies will retain a record of our enquiries and any information supplied. This information may be used by other lenders/organisations. No other information about you will be forwarded to Credit Reference Agencies without your prior consent.

Credit reference agencies

We will search the files of one or more Credit Reference Agencies when assessing your application for a loan. Whether or not the loan is agreed, a record of the search will be recorded against your file by the agencies concerned. If your loan is agreed, details may be passed on by us to one or more credit reference agencies as to how you have met your obligation under the mortgage. (The names of such Credit Reference Agencies can be supplied by us). This information may be searched by other lenders/organisations and used in assessing your future banking, loan or hire facilities and for debt collection purposes.

Fraud prevention

It is important that you give us accurate information. To prevent or detect fraud, we may make searches at fraud prevention agencies.

They will record the details of the application you make with us and supply us with information about any other mortgage or credit applications which have been provided to them by other organisations. This information may be used by us and other organisations if a mortgage or credit decision is made about you. If we suspect fraud, we may share further information about your application with other mortgage and credit lenders. Please contact our compliance department at our head office if you would like details of those fraud prevention agencies from whom we obtain and record information about you. You have a right upon applying to us in writing and on payment of a fee, to receive a copy of the information we hold about you.

Declarations (continued)

Use of information

We would like to tell you about our financial products, services and promotions, such as; mortgages, insurances and new investment products which may be of interest to you.

We would like to be able to contact you by telephone (including mobile), fax, post or email using the contact details which you have provided us with. By signing this form you are agreeing to the use of your information in this way.

You can choose whether or not to be contacted for marketing purposes, so if you **do not** wish this, please indicate your preference by ticking the relevant boxes below. If you decide not to tick the box now, but later decide that you wish us to stop this use, you can ask us at any time to do this by writing to us at Sentinel House, Morton Road, Darlington Co Durham DL1 4PT.

I **do not** wish to receive marketing information by the following methods: Email Phone (including mobile) Post Fax

I **do not** wish my information to be used in the following ways: By the Society to market its products or services

Notes for applicants

Before signing this application you should be aware of the following areas which should have been discussed with you during the course of your mortgage interview.

Please ensure that you are happy that you understand the following areas before signing the application.

If you are unclear about any of the areas listed below or any of the questions we have asked on this form, please ask at any of our branches, where more details will be given.

- 1 The repayment method and repayment period.
- 2 If you have an interest only mortgage, the problems you may face if you do not have an adequate repayment strategy in place to repay the loan. It is your responsibility to put this in place and ensure that it remains in place.
- 3 The consequences of repaying your mortgage early in respect of early repayment charges and changing personal circumstances.
- 4 The types of mortgage products and interest rates available.
- 5 The insurance services available.
- 6 When any insurance services are a condition of the mortgage, who is responsible for putting the policies in place.
- 7 The costs and fees which may be payable during the life of the mortgage (a list of current administration fees is available upon request and will be provided with your offer of mortgage).
- 8 Whether the terms of your selected mortgage product can be continued if you move house.
- 9 When details about your mortgage may be passed to credit reference agencies.
- 10 How your mortgage payments may change when the terms of your selected mortgage product end.
- 11 Where a higher lending charge applies – what this means to you.
- 12 The way we assess your ability to repay the loan.
- 13 How we calculate interest on your loan.
- 14 Ensure you have received a copy of our Mortgage Guide.
- 15 The benefits of paying by direct debit. Ensure you have completed a form if you wish to pay by this method.
- 16 Be sure you understand that this declaration, together with the information you have given, will form the basis of the contract between us.

Declarations (continued)

Declaration

I CONFIRM THAT

- On completion the Society will change my address in all of its records to the property address stated in this application form.
- I will not let the property without the Society's written consent.
- A Mortgage Valuation may be arranged by the Society. I understand that this report is intended solely for the purpose of the Society to help it consider this application and is not intended to be a detailed survey of the property.
- Neither the Society nor its Valuer will confirm that the condition of the property or the price I am paying for it is reasonable. I will make sure the condition and price I am paying are reasonable. If I feel it is necessary, I understand the Society can carry out a Home Buyers' Report or introduce me to firms of Chartered Surveyors who I can instruct to carry out either a Home Buyers' Report or a full Building Survey. Information on a Home Buyers' Report and Valuation is included in the Society's Mortgage Guide which I have received.
- Whether or not a loan is made, if the terms of the product I am applying for require that I meet the cost of any valuation, I will make the necessary payment. If my application is cancelled and the valuation has not been carried out, the fee I have paid will be refunded.
- I will ensure that the property is fully insured until the loan is fully repaid.

- If the amount I am wanting to borrow is high in relation to the purchase price and valuation of the property the Society may want additional protection. This extra protection will apply if I fail to keep up with my monthly payments and after applying to the Courts my property is repossessed by the Society and then sold for an amount below that needed to repay the amount I owe.

The additional protection will not protect me and I will still be expected to repay all amounts that remain outstanding including arrears, interest and legal and administration fees.

If a claim is made by the Society, the insurance company who provided the protection will have the right to recover any amount they have paid to the Society from me.

This additional protection is obtained by way of a Higher Lending Charge. If required, the fee for this may be paid by me or added to the loan.

- I understand that there is a delay in payment of State Benefits in the event of accident, sickness or unemployment and I understand that mortgage payments have to be maintained from my own resources.
- Where the payment is made by one party to the loan, then that payment will be treated as being made for and on behalf of all parties.
- The Society or its agent may make any necessary enquiries in relation to this application, including asking questions of my employer, accountant, HM Revenue & Customs, banker, lender, landlord, insurer, broker, solicitor or other professional advisor. This may be to obtain additional information or to check the answers I have given.
- The Society may supply information given by me to
 - the Society's valuer, solicitors (specifically including a solicitor who is acting for a third party who has an interest in my home but who will not benefit directly from this loan), licensed conveyancer or the insurance company arranging any insurance,
 - the Financial Conduct Authority,
 - the Prudential Regulation Authority,
 - Credit Reference and Fraud Prevention Agencies,
 - any person having a legal right to this information.
- My solicitors may give Darlington Building Society any necessary information. I waive any right to claim solicitor/client confidentiality or legal privilege in respect of such information.
- The information on this form is correct to the best of my knowledge and will be held by the Society in its computer records.
- I am over 18 years of age.

I apply for a loan to be made on the security of the property according to the Rules of the Society* and where applicable enclose the Valuation Fee of £ and/or a non refundable Reservation Fee of £

*If you want to see the Rules of the Society, please ask us and we will let you have a copy.

Signature(s) of applicant(s)

This application forms part of our standard customer agreement on which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point, please ask for further information.

Applicant 1	<input type="text"/>	Date	<input type="text"/>
Applicant 2	<input type="text"/>	Date	<input type="text"/>



Head office: Sentinel House, Morton Road, Darlington, Co Durham DL1 4PT

Phone: 01325 366366 Fax: 01325 741000 DX 712851 Darlington 6

www.darlington.co.uk

We are authorised and regulated by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration number 205895