

Further Advance Application Form

(Release of equity from existing properties only.
One application per account/property)

Decisions in principle are not available. All fully completed application forms to be submitted by post. Please telephone 0345 605 40 40 if you have any queries or would like to discuss a new application with an underwriter. Credit scoring techniques may be used in assessing the application.

Thank you for choosing The Mortgage Works

Before you complete this form, please see 'How The Mortgage Works and Nationwide use your information' by visiting tmwdirect.co.uk/privacy. As you're a broker completing this form on behalf of the applicant, please make sure they have understood how their information will be used.

We aim to make the process of applying for a mortgage as simple as possible. To help, we have provided a handy checklist on the last page. Please complete the form in full and ensure that all the supporting documents are attached, otherwise delays may be experienced.

How to speed up your application:

- Please use **black ink** and **block capitals** throughout.
- Please ensure you answer all questions, if a question is not applicable write N/A.
- Ensure you sign the Declaration in section 11.
- If you wish to discuss any aspect of the application during processing please telephone on 0345 605 40 40 or email updates@themortgageworks.co.uk.
- Please send your completed form to: TMW New Business, The Mortgage Works, Portman House, Richmond Hill, Bournemouth BH2 6EP.

When we receive the application we will:

- Arrange for the valuation to be carried out.
- Take up any necessary references.
- Carry out a credit search and any other necessary checks.
- Return the originals of the supporting documentation to you as soon as possible.

Current mortgage account number

Security address
 Postcode

Please do not write on this page

Credit/Debit Card Payment Details

Only Valuation and Application Fees can be collected by credit/debit card

| | |
|---|--|
| Date | <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> |
| Applicant's full name | <input type="text"/> |
| Account number (if known) | <input type="text"/> |
| Property address including postcode | <input type="text"/> <input type="text" value="Postcode"/> |
| Reason for payment | Valuation fee <input type="text" value="£"/> Application fee <input type="text" value="£"/> |
| Total amount | <input type="text" value="£"/> |
| Customer name (as shown on card) | <input type="text"/> |
| Card number | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Card type | Switch <input type="checkbox"/> Delta <input type="checkbox"/> Solo <input type="checkbox"/> Maestro <input type="checkbox"/> Visa <input type="checkbox"/> Mastercard <input type="checkbox"/> (we do not accept American Express) |
| Expiry date | <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> Valid from <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> |
| Issue number | <input type="text"/> <input type="text"/> (Switch only) |
| CVC number (last 3 digits) | <input type="text"/> <input type="text"/> <input type="text"/> |
| Cardholder's address including postcode (if different from above) | <input type="text"/> <input type="text" value="Postcode"/> |
| Customer telephone number (inc. area code) | <input type="text"/> |

We'll sometimes use this phone number(s) to get in touch with you about your application, or tell you something important about the account. If you're a broker completing this form on behalf of the applicant, please ensure they're made aware of this.

| | |
|--|----------------------|
| Completed by (name) | <input type="text"/> |
| Signature of cardholder | <input type="text"/> |
| Intermediary company name | <input type="text"/> |
| Intermediary company telephone number | <input type="text"/> |
| Intermediary FCA/PRA firm reference number | <input type="text"/> |

FOR OFFICE USE ONLY

| | |
|-----------------------|----------------------|
| Account number | <input type="text"/> |
| Card details keyed by | <input type="text"/> |
| Transaction Code | <input type="text"/> |
| Batched by | <input type="text"/> |

Please note your valuation fee will be debited from your bank account/credit card before the valuer is instructed. If the payment is declined, an alternative payment will be required and we will not instruct the valuer until this has been received and cleared. Your payment information will be confidentially destroyed once payment has been processed.

Please do not write on this page

I have reviewed your lending criteria in relation to this case and can confirm that all eligibility criteria has been met (for details visit www.themortgageworks.co.uk/lending-criteria).

Introducer details

| | | | |
|--|--|---------------------------------|--|
| First name | <input type="text"/> | Panel number (if known) | <input type="text"/> |
| Surname | <input type="text"/> | Telephone number | <input type="text"/> |
| Company name | <input type="text"/> | Fax number | <input type="text"/> |
| Address | <input type="text"/> | Email address | <input type="text"/> |
| | <input type="text"/> | Firm FCA/PRA ref. no. | <input type="text"/> |
| | <input type="text"/> | Appointed representatives | No <input type="checkbox"/> Yes <input type="checkbox"/> |
| | <input type="text"/> | Name of principal | <input type="text"/> |
| | Postcode | Principal FCA/PRA firm ref. no. | <input type="text"/> |
| Network/Club if applicable | <input type="text"/> | Address of principal | <input type="text"/> |
| Packager if applicable | <input type="text"/> | | <input type="text"/> |
| Will you be charging the applicant(s) a fee? | No <input type="checkbox"/> Yes <input type="checkbox"/> | | <input type="text"/> |
| Amount of fee? | £ <input type="text"/> | | Postcode |
| When is fee payable? | | Email address | <input type="text"/> |
| On application <input type="checkbox"/> On offer <input type="checkbox"/> on completion <input type="checkbox"/> | | Telephone number | <input type="text"/> |
| | | Fax number | <input type="text"/> |
| Amount of fee refundable? | £ <input type="text"/> | | |
| Have you met the applicant(s)? | No <input type="checkbox"/> Yes <input type="checkbox"/> | | |
| Has mortgage advice been given? | No <input type="checkbox"/> Yes <input type="checkbox"/> | | |
| Who provided the advice? | <input type="text"/> | | |

I hereby confirm and declare that:

- I have been instructed by the applicant(s) named in this application to apply for a further advance and to complete this application for and on behalf of them.
- The information in this application and the answers given are those provided by the applicant(s) and to the best of my knowledge are true. I am aware and I have made the applicant(s) aware that it is a criminal offence to knowingly supply false information to obtain a mortgage.
- I understand that you will rely on this information when deciding to issue a further advance offer and I will make good any loss that you may suffer as a result of any incorrect or misleading information that I have provided you.
- I undertake to notify you as soon as I become aware that any information in this application ceases to be true, accurate or complete.
- I have
 - outlined the nature of the mortgage and the product to the applicant(s) and
 - explained the nature and amount of the fees payable by the applicant(s) and I have confirmed with the applicant(s) which fees are not refundable even if you do not offer them a mortgage or the further advance does not proceed for any other reason.
- I have advised the applicant(s) that you may disclose details about the progress of their application, including whether or not it has been granted, and details of any complaints they make prior to completion, to me if I request it.
- I undertake to provide you with all the documentary evidence that you require to support the information contained in this application.
- I confirm that all documents provided, whether electronically attached or posted, are genuine copies or photographic images of the original documents that have been seen by me and (where appropriate) my client(s) have authorised me to take and provide you with photographic images of the documents provided.

Signature of Introducer

Date

Print name

1. Application Details

1. Type of application: Buy to Let House of Multiple Occupation

Applications where the property will be occupied by the borrower or a member of the borrower's immediate family, now or in the future, are not accepted.

2. Applicants' Personal Details

| | First Applicant | Second Applicant |
|---|---|---|
| 2. Title | Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> Other (specify) <input type="text"/> | Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> Other (specify) <input type="text"/> |
| 3. Forenames | <input type="text"/> | <input type="text"/> |
| 4. Middle name(s) | <input type="text"/> | <input type="text"/> |
| 5. Surname | <input type="text"/> | <input type="text"/> |
| 6. Date of birth | DOB <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | DOB <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Country of birth | <input type="text"/> | <input type="text"/> |
| 7. Nationality | <input type="text"/> | <input type="text"/> |
| Do you have dual nationality? | No <input type="checkbox"/> Yes <input type="checkbox"/> | No <input type="checkbox"/> Yes <input type="checkbox"/> |
| If yes, please provide details of dual nationality? | <input type="text"/> | <input type="text"/> |
| 8. Current address including postcode | <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"/> <input type="text"/> Postcode <input type="text"/> |
| Will this be your correspondence address? | No <input type="checkbox"/> Yes <input type="checkbox"/> If no please give details in section 10 | No <input type="checkbox"/> Yes <input type="checkbox"/> If no please give details in section 10 |
| How long have you lived here? | <input type="text"/> Years <input type="text"/> Months | <input type="text"/> Years <input type="text"/> Months |

If you have had more than one previous address in the last three years, please give full details in section 10.

3. Further advance requirements

9. Please confirm the purpose of this further advance:

| | | |
|---|--------|------------------------|
| Debt consolidation <input type="checkbox"/> | Amount | £ <input type="text"/> |
| Green home improvements (Security address) <input type="checkbox"/> | Amount | £ <input type="text"/> |
| Purpose of Green further advance | | <input type="text"/> |

Please refer to our lending criteria for the maximum loan amount

| | | |
|---|--------|------------------------|
| Home improvements (Security address) <input type="checkbox"/> | Amount | £ <input type="text"/> |
| Home improvements (Other property) <input type="checkbox"/> | Amount | £ <input type="text"/> |
| Purchase of property <input type="checkbox"/> | Amount | £ <input type="text"/> |
| Purchase of final share (shared ownership) | Amount | £ <input type="text"/> |
| Purchase of land <input type="checkbox"/> | Amount | £ <input type="text"/> |
| Transfer of equity <input type="checkbox"/> | Amount | £ <input type="text"/> |
| Other <input type="checkbox"/> | Amount | £ <input type="text"/> |
| If other please provide details | | <input type="text"/> |

10. Further advance amount required

£

3. Further advance requirements (continued)

11. Product code for further advance

How will the product fee be paid? Add to loan Deduct from advance

12. Loan term years

The term chosen can't exceed the longest term on any existing mortgage accounts linked to this property. If you choose a term that exceeds this, we'll reduce it to the closest whole year to the main loan.

13. Mortgage repayment type. Repayment Interest only Part and part

If Part and part is ticked, please provide the following: Repayment £ Interest only £

4. Existing Property

14. Access details for the valuer. Please provide name of agency (if applicable), contact name, address (inc postcode) and telephone number (inc area code)

15. Amount of re-valuation fee enclosed. £

16. Estimated value of the security £

17. What is the actual monthly rental income? £

18. How do you intend to let the property? Assured shorthold tenancy Non-standard
Short Assured Tenancy/ Private Residential Tenancy

19. Is this a corporate let? No Yes

20. If yes, what's the name of the tenant?

21. Duration of the tenancy (years/months) /

22. Accommodation (specify number of rooms) Reception and/or communal rooms Bedrooms Kitchen
Garage
No garage Single Single integral Double Double integral Other

5. Income Details

| | First Applicant | Second Applicant |
|---|---|---|
| 23. Gross annual rental income | £ <input type="text"/> | £ <input type="text"/> |
| For any jointly owned properties, please enter the amount of gross rental income your client receives. Rental income from purchase applications in progress should not be included. The gross rental income should be split 50/50 across both applicants. | | |
| 24. Employment status | 1. Employed (go to Section 6) <input type="checkbox"/> 2. Self-employed (go to Section 7) <input type="checkbox"/> 3. Retired (go to Section 8) <input type="checkbox"/> 4. House person <input type="checkbox"/> 5. Not working <input type="checkbox"/> | 1. Employed (go to Section 6) <input type="checkbox"/> 2. Self-employed (go to Section 7) <input type="checkbox"/> 3. Retired (go to Section 8) <input type="checkbox"/> 4. House person <input type="checkbox"/> 5. Not working <input type="checkbox"/> |

6. Employed Applicants

| | First Applicant | Second Applicant |
|---|------------------------|------------------------|
| 25. Employer's name | <input type="text"/> | <input type="text"/> |
| 26. Job role | <input type="text"/> | <input type="text"/> |
| 27. Industry | <input type="text"/> | <input type="text"/> |
| 28. Gross annual income from employment | £ <input type="text"/> | £ <input type="text"/> |

Eligible income is defined as gross earned income including car allowance, London weighting (or equivalent) and maternity pay. Excluding bonus, overtime, commission and Buy to Let rental income.

7. Self-employed/ Director Applicants

| | First Applicant | Second Applicant |
|--|------------------------|------------------------|
| 29. Name of business | <input type="text"/> | <input type="text"/> |
| 30. Job role | <input type="text"/> | <input type="text"/> |
| 31. Industry | <input type="text"/> | <input type="text"/> |
| 32. Annual income from self employment | £ <input type="text"/> | £ <input type="text"/> |

Always use the profit from self-employment figure from your client's latest year tax calculation overview when assessing income for clients who are sole traders. Always use the profit from partnerships figure from your client's latest year tax return when assessing income for clients who are in partnerships. For company directors pay from all employments and dividends from UK companies may be acceptable to take account of any dividends that have been received. This excludes Buy to Let rental income.

8. Retired Applicants

| | First Applicant | Second Applicant |
|---------------------------|------------------------|------------------------|
| 33. Annual pension income | £ <input type="text"/> | £ <input type="text"/> |

9. Portfolio Details

| | First Applicant | Second Applicant |
|--|--|--|
| For joint applicants, any let properties jointly owned should be entered under the first applicant only. Please include all TMW applications in progress. | | |
| 34. What type of buyer is the applicant? | First time landlord <input type="checkbox"/> Experienced landlord <input type="checkbox"/> | First time landlord <input type="checkbox"/> Experienced landlord <input type="checkbox"/> |
| 35. Please confirm the number of Buy to Let properties in your client's portfolio on completion of this mortgage including: - Those held in a limited company - Any TMW purchase or Let-to-Buy applications in progress. | Number of properties on completion: Mortgaged <input type="text"/> Unencumbered <input type="text"/> These can be held by the applicant(s) solely or jointly, or with a 3rd party not linked to this application. | Number of properties on completion: Mortgaged <input type="text"/> Unencumbered <input type="text"/> These can be held by the applicant(s) solely or jointly, or with a 3rd party not linked to this application. |
| 36. Where the total of mortgaged properties is equal to or greater than 4, complete the following: | | |
| Total estimated value of existing portfolio | £ <input type="text"/> | £ <input type="text"/> |
| Total secured borrowing within the portfolio | £ <input type="text"/> | £ <input type="text"/> |

- Include properties held by all applicants
- Include properties held solely, jointly, with a third party or in a Limited Company
- Do not include purchase or Let to Buy applications in progress with TMW.

10. Continuation section – (Please cross reference your answers with the relevant question numbers)

Some of the information you give us may include sensitive information that we refer to as 'special category data', such as health related matters. We'll assume you're happy for us to record this and we'll only use it to help us with your application. If you're a broker completing this form on behalf of the applicant, please make sure they're made aware of this.

Question Number Detail

| Question Number | Detail |
|-----------------|--------|
| | |

Please use the back page and/or a continuation sheet if necessary.

11. Declaration

I hereby confirm and declare that:

1. I have been instructed by the applicant(s) named in this application (and where there are joint applicants by both applicants expressly) to complete this application for and on behalf of them.
2. I have made the applicant(s) aware that once the application is submitted you may make enquiries or take up references of any person including current and previous lenders, employers, landlords, accountants, bankers, the Land Registry and/or the Inland Revenue as you consider necessary.
3. The information in this application and the answers given is/are those provided by the applicant(s) and to the best of my knowledge are true. I am aware and I have made the applicant(s) aware that it is a criminal offence to knowingly supply false information to obtain a mortgage.
4. I have made the applicant(s) aware that you can decline an application at any stage without providing a reason for your decision.
5. I understand that you will rely on this information when deciding to issue a mortgage offer and I will use my best endeavours to make good any loss that you may suffer as a result of any incorrect or misleading information that I have provided you.
6. I undertake to notify you as soon as I become aware that any information in this application ceases to be true, accurate and complete.
7. I have a) outlined the nature of the mortgage and the product to the applicant(s) b) provided the applicant(s) with an illustration for the product they have instructed me to apply for and I have received confirmation from them that they have read and understood the illustration, and c) explained the nature and amount of the fees payable by the applicant and I have confirmed with the customer which fees are not refundable even if you do not offer them a mortgage or the mortgage does not proceed for any other reason.
8. I have explained to the applicant(s) that the valuation report is obtained by you for your own purposes only and that, whilst they are responsible for the fee, the report will remain your property.
9. I have explained to the applicant that they have no recourse to you in relation to the contents of the valuation report and that, as it is not a Structural Survey or a Home Buyers' Report, that the most prudent course would be for them to commission a Surveyor to carry out a more detailed report.
10. I have advised the applicant that if they do not request or obtain a more detailed report for their use they run the risk that the property may suffer or have suffered from serious defects which are not mentioned in the valuation report obtained by you and that the report may be inadequate

for their purposes in deciding whether or not to buy the property. I have recommended that they arrange a more detailed inspection for their own purposes.

11. I confirm that all documents provided, whether electronically attached or posted, are genuine copies of the original documents that have been seen by me.
12. I have advised the applicant that you may disclose details about the progress of their application, including whether or not it has been granted, and details of any complaints they make prior to completion, to myself if I request it.
13. I undertake to provide you with all the documentary evidence that you require to support the information contained in this application.
14. I undertake that, if repayment of the mortgage continues after the applicant(s) are retired, I will ensure that a full explanation will be provided in the application as to how the mortgage will be funded in retirement.
15. I undertake that, where the applicant(s) wish to proceed with a mortgage which has an interest only element, I will ensure that the means by which they intend to repay the mortgage will be documented and evidence provided to you.
16. I undertake to fully discuss with the applicant(s) the affordability of the monthly commitment associated with the proposed loan both at present rates and taking into consideration the possibility of a general increase in interest rates in the future.
17. I confirm I have completed a satisfactory affordability check using the calculator on the TMW Website using accurate applicant information.
18. I confirm that where an application constitutes a 'consumer buy to let' loan, I am appropriately registered with the FCA to carry out that service.
19. I have made the applicant(s) aware that they aren't allowed to live in the Buy to Let property at any time and will be in breach of the terms and conditions of the mortgage contract should they choose to do so. Where this becomes the case, I have informed the applicant(s) that it is TMW's policy to give the customer a period of time in which to vacate the property, or instead remortgage to a residential loan. If a customer fails to comply with these terms, I have made them aware that this may lead to legal action being taken against them, which could ultimately result in TMW taking possession of the property.

I have explained this to my client(s) who understand(s) and agree(s) to it.

TMW Customers aren't allowed to live in the Buy to Let property at any time and will be in breach of the terms and conditions of the mortgage contract should they choose to do so. Where this is the case, TMW's policy is to give the customer a period of time in which to vacate the property, or instead remortgage to a residential loan. If a customer fails to comply with these terms, this may lead to legal action being taken against them, which could ultimately result in TMW taking possession of the property.

Signature of
Introducer

Date

Application Checklist

To prevent any delays with the processing of your application, please ensure that the following information has been completed or included prior to returning your application form.

Please tick to confirm you have:

Completed all relevant sections of this application form

Read and signed the declaration

Signed the Direct Debit instruction

Included fee(s) (where applicable) as follows:

Valuation Fee / Application Fee

For the above payment please complete the payment details on page 3 of this application

Checked that your chosen solicitor is on TMW's Panel?

Enclosed copies of ID and proof of address (where applicable)

Included current product code

Please ensure you return your original application form signed as copies are not accepted

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage.

The Mortgage Works (UK) plc (Company No. 2222856) is a wholly owned subsidiary of Nationwide Building Society and is authorised and regulated by the Financial Conduct Authority (FCA) under registration number 189623. You can confirm our registration on the FCA's website fca.org.uk

The Mortgage Works (UK) plc also acts as agent and mortgage administrator for Derbyshire Home Loans Ltd (Company No. 2628265, FCA No. 302586) and for E-Mex Home Funding Ltd (Company No. 02124900, FCA No.305370). All three companies are wholly owned subsidiaries of Nationwide Building Society, are registered in England and Wales with their registered office at Nationwide House, Pipers Way, Swindon SN38 1NW and are authorised and regulated by the FCA.

Most buy to let mortgages are not regulated by the FCA.

The Mortgage Works (UK) plc, Portman House
Richmond Hill, Bournemouth BH2 6EP.

Telephone: **0345 606 40 60**