The mortgage works

Buy to Let, HMO & LTB Application Form: Purchase, Remortgage and Porting

(only to be used if unable to submit online)

Before you complete this form, please see 'How The Mortgage Works and Nationwide use your information' by visiting **themortgageworks.co.uk/intermediaries/cookies-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.

Credit scoring techniques may be used in assessing the application

Purpose of loan: Purchase ☐ Remortgage ☐

Type of application: Buy to Let ☐ House of Multiple Occupation ☐ Let to Buy ☐

Do you have an existing TMW account? No ☐ Yes ☐ Account numbers

This section to be completed by the Introducer (if applicable)

First name		Panel number (if known)	
Surname		Telephone number	
Company name		Email Address	
Address		FCA/PRA firm ref. no.	
		Appointed representatives	Yes ☐ No ☐
		Name of principal	
		Principal FCA/PRA firm ref. no.	
	Postcode	Address of principal	
Network/Club if applicable			
Packager if applicable			
Amount of booking fee being collected? (if applicable)	£		
Amount of valuation fee being collected?	£		Postcode
When is fee payable? On application ☐ On completion ☐		Email address	
Will you be charging the applicant(s) a fee? Yes ☐ No ☐		Telephone number	

Amount of fee? £

When is the fee payable? On application ☐ On offer ☐ On completion ☐

Amount of fee refundable? £

Is the fee refundable? Yes ☐ No ☐

Will a third party be charging the applicants a fee for arranging this mortgage? Yes ☐ No ☐

If yes, please state below the fee charged, name of the organisation, whether the fee is payable on application or completion and under which terms a refund will be made:

Fee	£	Fee	£
Organisation		Organisation	
When repayable		When repayable	
Refund terms		Refund terms	

Are procuration fees to be shared with any other person or organisation? Yes ☐ No ☐

If yes please state amount £ £ and name/organisation

Have you met the applicant(s)? Yes ☐ No ☐

Has mortgage advice been given? Yes ☐ No ☐

Who provided the advice?

I have explained to my client(s) that email communication is not 100% secure. However, my client(s) request that you send their mortgage processing documentation to me by email. ☐

I confirm that I have/my company has the necessary permissions from the FCA/PRA to advise (where applicable), complete and submit this application on behalf of my/our clients.

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. Any fee received from The Mortgage Works solely relates to the introduction of the mortgage.

I can confirm that I have referred to The Mortgage Works Lending Policy, relating to the application, property and applicant(s) and that all eligibility criteria have been met.

Signature of Introducer

Date D D M M Y Y Y Y

Credit/Debit Card Payment Details

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

Date: D D M M Y Y Y Y

Applicant's full name

Account number (if known)

Property address including postcode

Postcode

Reason for payment: Valuation fee £ Application fee £

Total amount £

Customer name (as shown on card)

Card number

Card type: Switch ☐ Delta ☐ Solo ☐ Maestro ☐ Visa ☐ Mastercard ☐ (we do not accept American Express)

Expiry date: M M Y Y Valid from: M M Y Y

Issue number ☐☐ (Switch only)

CVC number (last 3 digits)

Cardholder's address including postcode (if different from above)

Postcode

Customer te lephone number (including area code)

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)

Signature of cardholder

Intermediary company name

Intermediary company telephone number

Intermediary FCA/PRA firm reference number

FOR OFFICE USE ONLY

Account number

Card details keyed by

Transaction Code Batched by

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

Applicant Identity

Forms of Identification
To comply with Anti Money Laundering regulations we will undertake checks to verify the identity and the current and previous address(es) of all applicants. These checks will be made electronically. However, where we are unable to satisfy the regulations or the Group policy electronically, physical proof of identity and all necessary addresses will be required.

1. Applicants' Personal Details

		First Applicant	Second Applicant
1.	Title	Mr ☐ Mrs ☐ Miss ☐ Other ☐ Other (specify)	Mr ☐ Mrs ☐ Miss ☐ Other ☐ Other (specify)
2.	Forenames		
3.	Middle name(s)		
4.	Surname		
5.	Age and date of birth	Age DOB D D M M Y Y Y Y	Age DOB D D M M Y Y Y Y
6.	Gender	Male ☐ Female ☐	Male ☐ Female ☐
7.	Have you been known by another name in the last three years?	Yes ☐ No ☐ If yes, please state below Mr ☐ Mrs ☐ Miss ☐ Other ☐ Other (specify) Forenames Surname From D D M M Y Y Y Y To D D M M Y Y Y Y	Yes ☐ No ☐ If yes, please state below Mr ☐ Mrs ☐ Miss ☐ Other ☐ Other (specify) Forenames Surname From D D M M Y Y Y Y To D D M M Y Y Y Y
8.	Nationality	 Country of residence	 Country of residence
9.	Do you have dual nationality? Dual nationality country Country of birth	Yes ☐ No ☐	Yes ☐ No ☐
10.	Current address including postcode Will this be your correspondence address? How long have you lived here?	Postcode Yes ☐ No ☐ If no please give details in section 15 Years Months	Postcode Yes ☐ No ☐ If no please give details in section 15 Years Months
11.	Residential status at current address	Joint tenant ☐ Single tenant ☐ Owner with mortgage ☐ Owner without mortgage ☐ Living with friends ☐ Living with partner ☐ Living with relatives ☐	Joint tenant ☐ Single tenant ☐ Owner with mortgage ☐ Owner without mortgage ☐ Living with friends ☐ Living with partner ☐ Living with relatives ☐
12.	Date moved in:	D D M M Y Y Y Y	D D M M Y Y Y Y

13. If you are a property owner with or without a mortgage please answer the questions below:

	First Applicant	Second Applicant
Residential property value	£	£
Current value	£	£
Type of property:	House ☐ Bungalow ☐ Flat ☐ Maisonette ☐ Detached ☐ Semi-detached ☐ Mid-terrace ☐ End terrace ☐ Purpose built ☐ Converted ☐ Studio ☐	House ☐ Bungalow ☐ Flat ☐ Maisonette ☐ Detached ☐ Semi-detached ☐ Mid-terrace ☐ End terrace ☐ Purpose built ☐ Converted ☐ Studio ☐
Number of bedrooms		
Outstanding mortgage balance	£	£
14. Telephone numbers (including area code)	Work Home Mobile	Work Home Mobile
Please state convenient time to contact	am ☐ pm ☐ at home ☐ at work ☐	am ☐ pm ☐ at home ☐ at work ☐
15. Email address		

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

	First Applicant	Second Applicant
16. Preferred method of contact		
Do the applicant(s) prefer correspondence in a special format?	Audio CD ☐ Braille ☐ Large Print ☐	Audio CD ☐ Braille ☐ Large Print ☐
17. Details of your previous address if less than three years at current address	 Postcode	 Postcode
18. Date you moved in to your previous address	M M Y Y Y Y	M M Y Y Y Y
Length at previous address	Y Y M M	Y Y M M

If you have had more than one previous address in the last three years, please give full details in section 15

	First Applicant	Second Applicant
19. Occupancy type at previous address	Owner with mortgage ☐ Owner without mortgage ☐ Tenant ☐ With relatives ☐ Other (specify)	Owner with mortgage ☐ Owner without mortgage ☐ Tenant ☐ With relatives ☐ Other (specify)
20. What type of buyer are you?	First time landlord ☐ Experienced landlord ☐	First time landlord ☐ Experienced landlord ☐
21. Is the property inherited?	Yes ☐ No ☐	Yes ☐ No ☐
22. Have you or a related person ever lived in the property?	Yes ☐ No ☐	Yes ☐ No ☐

2. Income Details

It is important to provide accurate information concerning your income to prevent over commitment in respect to mortgage payments. The Mortgage Works may carry out referencing and require independent evidence of income.

	First Applicant	Second Applicant
23. Gross annual rental income	£	£

For any jointly owned properties, the gross rental income should be split 50/50 across both applicants. Rental income from purchase applications in progress should not be included.

	First Applicant	Second Applicant
24. Do you receive an income from any sources other than rental?	Yes ☐ No ☐ Other annual income £	Yes ☐ No ☐ Other annual income £
25. Employment status	1. Employed (go to Section 3) ☐ 2. Self-employed (go to Section 4) ☐ 3. Company director (less than 20% share) (go to Section 4) ☐ 4. Company director (20% or more share) (go to Section 4) ☐ 5. Retired (go to Section 5) ☐ 6. House person ☐ 7. Not Working ☐	1. Employed (go to Section 3) ☐ 2. Self-employed (go to Section 4) ☐ 3. Company director (less than 20% share) (go to Section 4) ☐ 4. Company director (20% or more share) (go to Section 4) ☐ 5. Retired (go to Section 5) ☐ 6. House person ☐ 7. Not Working ☐

3. Employed Applicants

It is important to provide accurate information concerning your income to prevent over commitment in respect to mortgage payments. The Mortgage Works may carry out referencing and require independent evidence of income.

	First Applicant	Second Applicant
26. Employer's name		
27. Job role		
28. Industry		
29. Gross annual income from employment	£	£

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.

4. Self-employed/ Director Applicants

It is important to provide accurate information concerning your income to prevent over commitment in respect to mortgage payments. The Mortgage Works may carry out referencing and require independent evidence of income.

	First Applicant	Second Applicant
30. Name of business		
31. Job role		
32. Industry		
33. Annual income from self employment	£	£

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.

5. Retired Applicants

It is important to provide accurate information concerning your income to prevent over commitment in respect to mortgage payments. The Mortgage Works may carry out referencing and require independent evidence of income.

	First Applicant	Second Applicant
Retired Applicants		
34. Annual pension income	£	£

6. Portfolio Details

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

Mortgaged	Unencumbered	
		Held jointly by applicant 1 and applicant 2
		Held by applicant 1 solely, or jointly with someone other than applicant 2
		Held by applicant 2 solely, or jointly with someone other than applicant 1

36. Total estimated value of portfolio £

Please provide details of the applicants Buy to Let portfolio. For any properties jointly owned by both applicants, the value should be entered under the first applicant. Please also include:
- Any properties held in the applicants' sole name or jointly owned with another party not associated with this application
- Any property owned in a limited company name where an applicant is a shareholder

37. Total borrowing secured against portfolio £

Please provide details of the applicants Buy to Let portfolio. For any properties jointly owned by both applicants, the value should be entered under the first applicant. Please also include:
- Any properties held in the applicants' sole name or jointly owned with another party not associated with this application
- Any property owned in a limited company name where an applicant is a shareholder

7. Loan Requirements

38. Full postal address of property to be mortgaged including postcode

Postcode

39. Loan purpose — Purchase ☐ Remortgage ☐ Remortgage with capital raising ☐

40. Loan

Loan amount £

Purchase Price (For purchase applications only) £

Estimated value (For remortgage/ remortgage with capital raising applications only)

£

41. Product — Product code Interest rate %

42. How do you want to pay the product fee (if applicable)? — Add to loan ☐ Deduct from advance ☐

43. Loan Term — Loan Term (years)

44. a) Method of repayment:

Interest only	Loan Amount	£
Repayment (capital and interest)	Loan Amount	£
Part and Part	Interest only amount	£
	Repayment amount	£

IMPORTANT: Where all or part of the loan is arranged on an interest only facility, it is the borrowers responsibility to ensure adequate funds are available to repay the loan at the end of the term.

8. House Purchase – Only complete this section if you are purchasing the security property

45. Please state the source(s) of deposit:

UK Savings ☐ Amount £

Equity/sales proceeds ☐ Address of property

Amount £

Inheritance ☐ Amount £

Non repayable gift ☐ from

Amount £

UK stocks/shares ☐ Amount £

Overseas savings/stocks/shares ☐ Amount £

Business/company ☐ Amount £

Please provide details:

Business / Company name

Vendor cashback* ☐ Amount £

Builders cashback* ☐ Amount £

*Only one may be selected

46. Is full vacant possession being obtained on completion? — Yes ☐ No ☐ If no, TMW is unable to offer a mortgage

47. Is the vendor a limited company? — Yes ☐ No ☐

Are you connected to this limited company? Yes ☐ No ☐

48. Is the property being sold via an estate agent? — No ☐ Yes ☐

If no, what's the relationship to the vendor

Does the vendor intend to reside in the property after completion? — No ☐ Yes ☐

Will the property be purchased at full market value? — No ☐ Yes ☐

How was the property sourced

9. Remortgage – Only complete this section if you are the current legal owner of the security property

49. Date of purchase — D D M M Y Y Y Y

50. Total value of existing mortgage to be repaid (please include all lending secured against the property) — £

51. Please confirm the purpose of this remortgage:

To repay existing mortgage ☐ Amount £

Amount of capital raising £

Please confirm purpose of capital raising:

Debt consolidation ☐ Amount £

Home Improvements (Security Address) ☐ Amount £

Home Improvements (Other Property) ☐ Amount £

If home improvements has been selected as the reason for capital raising, please provide details

Purchase of property ☐ Amount £

Purchase of land ☐ Amount £

Transfer of equity ☐ Amount £

Purchase of final share (shared ownership) Amount £

Other ☐ Amount £

If other please provide details:

52. Are there any planned major works ? Y/N — Yes ☐ No ☐

If yes, please provide details:

53. Is this a let to buy application? — Yes ☐ No ☐

If yes, please confirm the following:
Is the onward residential purchase being fully or partially funded by a mortgage? — Yes ☐ No ☐

Let to buy onward residential address

Please confirm the purchase price of the onward residential purchase? — £

Selling agents name

10. Porting – Only complete this section if you are porting

54. Mortgage account number for the product to be ported

55. Loan

Loan amount £

Loan amount to be ported £ Loan term (years)

Additional borrowing amount £ Loan term (years)

Additional borrowing product code

11. Property Description

56. Type of property:	House - detached ☐ House - semi-detached ☐ House - mid terrace ☐ House - end terrace ☐ Bungalow - detached ☐ Bungalow - semi detached ☐ Bungalow - mid terrace ☐ Bungalow - end terrace ☐ Flat - purpose built ☐ Flat - converted ☐ Flat - studio ☐ Maisonette - purpose built ☐ Maisonette - converted ☐ **(The Mortgage Works does not currently lend on studio flats with an internal area of less than 30 square metres and studio flats without a separate bathroom)**
57. Leasehold property	If leasehold – unexpired lease term: ____ Ground rent (per annum) ____ Service charge (per annum) ____
58. Is the property a new build?	Yes ☐ No ☐ Year built ____
59. Is the property of standard construction?	Yes ☐ No ☐ If no, please provide details: ____
60. Accommodation (specify number of rooms)	Reception and communal rooms ____ Bedrooms (if number of bedrooms is zero (i.e. studio flat), input 1) ____ Kitchen ____ Garage 1. No garage ☐ 2. Single ☐ 3. Single integral ☐ 4. Double ☐ 5. Double integral ☐ 6. Other ☐ Others (please specify) ____
61. How many floors in the building?	____
62. Was the property ever owned by a local authority or housing association?	Yes ☐ No ☐
63. How will the property be let?	Assured Tenancy ☐ Occupation Contract ☐ Private Residential Tenancy/Short Assured Tenancy ☐ Non-Standard ☐
Is this a corporate let? (refer to the Lending Criteria for type of tenancy required)	Yes ☐ No ☐ ☐ ☐
If this is a corporate let, please provide the name of the tenant	____
64. Is any part of the property or land to be used for business purposes?	Yes ☐ No ☐ If yes, is the proportion greater than 60% Yes ☐ No ☐ Type of business: ____
65. For purchase applications, what is the anticipated monthly rent for the security?	£ ____ a) For remortgage/remortgage capital raising & further advance applications, what is the actual monthly rent for the security? £ ____
66. Does the property have an agricultural occupation restriction?	Yes ☐ No ☐

12. Valuation / Survey Requirements

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

Secondary contact telephone number

Is this the selling agent? Yes ☐ No ☐

Is this the managing agent? Yes ☐ No ☐

If no, please provide the following details for the selling/ managing agent

Company Name:

Name of contact:

Address:

Postcode:

Telephone Number:

NOTE: This information may help us with gaining access to the property to carry out the valuation

68. Type of valuation/survey required:

Valuation for mortgage purposes ☐ Home Survey Level 2 and Valuation ☐
Home Survey Level 3 ☐ Specialist security valuation ☐

69. Amount of valuation fee enclosed (if applicable)

£

13. Your Solicitor / Conveyancer's Details

70. Name and Address of solicitors/ conveyancer (including area code)

Contact name

Company name

Address

14. Notes on Solicitors / Conveyancers

We will normally use the same firm that you have nominated. If we are unable to use them we will instruct a separate firm to act on our behalf and deduct their costs from the loan. Licensed conveyancers and solicitors with less than two partners will not be eligible to process applications for The Mortgage Works unless they are on our approved panel.

We will require solicitors to act on our behalf in the following circumstances:

1. House purchase or remortgage;
2. If there is a second or subsequent charge on the property;
3. If there is an amendment to the title or security (i.e. buying additional land to add to the plot or an additional property etc);
4. Transfer of Equity;
5. If the property is classified as a House in Multiple Occupation (HMO).

15. 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 information 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

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

16. 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, credit reference agencies, 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 Home Survey Level 2 or Level 3 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.
20. Porting applications are subject to the new mortgage and property meeting our current Lending Criteria and the existing mortgage redeeming and the new mortgage completing simultaneously. Your client can keep the same, reduce or increase their borrowing.

    If your client reduces their mortgage, they may incur an Early Repayment Charge on the amount you are reducing it by.If your client is wanting to increase their borrowing you can transfer your current balance over to the new property without incurring Early Repayment Charges providing the completion dates for sale and purchase are on the same day.

Signature of Introducer

Date D D M M Y Y Y Y

17. Borrower’s Declaration statement

The Borrower’s Declaration statement below must be accepted where an application is a non-Consumer Buy to Let.
Definition of a Consumer: A borrower with no other let properties wishing to obtain a mortgage (or remortgage) on a property that has either been inherited or has previously been occupied by the borrower or related person at any time.

I hereby confirm and declare that:

1. The applicant(s) is wholly or predominantly taking out the Mortgage on a dwelling that will be occupied on the basis of a rental agreement.
2. The borrower(s) understand that the benefit of protection and remedies that would be available to the borrower under the Mortgage Credit Directive Order(2015) assuming the Mortgage contract were a Consumer BTL, will not be available.
3. The borrower(s) is aware that if in any doubt as to the consequences of the agreement not being regulated by the Mortgage Credit Directive Order(2015), the borrower should seek independent legal advice.

Please sign below if the application is a non-Consumer BTL.

Signature of Introducer

Date D D M M Y Y Y Y

Please fill in the whole form using a ball point pen and send it to:

Northampton Administration Centre
Kings Park Road
Moulton Park
Northampton
NN3 6NW

Name(s) of account holder(s)

Bank/Building Society account number

Branch sort code

Name and full postal address of your Bank or Building Society

To the Manager
Bank/Building Society
Address
Postcode

Reference

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

Service User Number

4	2	3	7	2	0

Mortgage Account (Reference) Number

Instruction to your Bank or Building Society

Please pay The Mortgage Works (UK) plc 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 The Mortgage Works (UK) plc and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)
Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

This guarantee should be detached and retained by the Payer

- 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 The Mortgage Works (UK) plc will notify you five working days in advance of your account being debited or as otherwise agreed. If you request The Mortgage Works (UK) plc 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 The Mortgage Works (UK) plc 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 The Mortgage Works (UK) plc 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.

Please do not write on the back of the Direct Debit mandate

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 Valuation PDQ payment form found on the TMW internet site
- [ ] Checked that your chosen solicitor is on TMW's Panel?
- [ ] Enclosed copies of ID (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, Northampton Administration Centre, Kings Park Road, Moulton Park, Northampton, NN3 6NW.

Telephone: **0345 606 4060**