The mortgage works

Limited Company Buy to Let Application Form: Purchase, Remortgage and Porting

(only to be used if unable to submit online)

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

Purpose of loan   Purchase ☐   Remortgage ☐

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

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

First name

Surname

Company name

Address

Postcode

Network/Club if applicable

Packager if applicable

Amount of booking fee being collected? (if applicable)   £

Amount of valuation fee being collected?   £

When is fee payable?   On application ☐   On completion ☐

Will you be charging the applicant(s) a fee?   Yes ☐   No ☐

Amount of fee?   £

Panel number (if known)

Telephone number

Email Address

Firm FCA/PRA ref. no.

Appointed representatives   No ☐   Yes ☐

Name of principal

Principal FCA/PRA firm ref. no.

Address of principal

Postcode

Email Address

Telephone number

When is the fee payable?

On application ☐   On offer ☐   On completion ☐

Is the fee refundable?   Yes ☐   No ☐

Amount of fee refundable?   £

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   £

Organisation

When payable

Refund terms

Fee   £

Organisation

When payable

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

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

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	Y Y Y Y Valid from Y Y Y Y
Issue number	(Switch only)
CVC number (last 3 digits)	
Cardholder's address including postcode (if different from above)	Postcode
Customer telephone 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. Payment information will be confidentially destroyed once the 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.
We will also need to verify the identity of the Limited Company which we will endeavour to carry out electronically, however if we are unable to do this we will need physical proof of documentation from the Limited Company.

1. Company Details (only for applications in company names – this section must be fully completed)

We only accept applications from UK limited companies where the Directors undertake to restrict the company's activities to the buying, selling and renting of residential investment properties. Layered companies are not eligible. Personal guarantees are required from all beneficial owners in all cases.

1. Name and trading address	Postcode
2. Company registration number	
3. Telephone number (inc. area code)	
4. Registered office (if different from trading address)	Postcode
5. Please confirm why the the registered and trading address are different	
6. Is the company's registered address to be used as the correspondence address? If no, please provide correspondence address	Yes ☐ No ☐ Postcode
Please state reason for correspondence address	
7. Nature of business	
8. Is the company a Special Purpose Vehicle (SPV) set up solely for the purpose of buying, letting and selling of residential property?	Yes ☐ No ☐
Does the SPV only have one or more of these SIC codes (68100, 68201, 68209, 68320) associated with it?	Yes ☐ No ☐
Does the SPV have any commercial property/assets within it?	Yes ☐ No ☐
9. Date incorporated	D D M M Y Y Y Y

10. Please confirm the structure of the limited company

Name	Role	Director	PSC	Shareholding % (must total 100%)	
	Director / PSC / Shareholder over 20%	☐	☐	%	Please input this person's details under First Applicant
	Director / PSC / Shareholder over 20%	☐	☐	%	Please input this person's details under Second Applicant
	Shareholders with 20% or less			%	
	Shareholders with 20% or less			%	Please input details in Shareholders with 20% or less section
	Shareholders with 20% or less			%	
	Shareholders with 20% or less			%	

If applicable, are any parties being removed?

Name	Reason

2. Applicants' Personal Details

All shareholders are required to be party to this mortgage application. Please photocopy sections 1, 3, 4 and 5 if more than two shareholders. Please note the maximum number of applicants acceptable for Limited Company applications is five.

11. Title	**First Applicant**	**Second Applicant**
12. Forename(s)		
13. Middle name(s)		
14. Surname		
15. 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
16. Gender	Male ☐ Female ☐	Male ☐ Female ☐
17. 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
18. Nationality If you don't have permanent right to reside in the UK, the Loan to Value may be restricted.	 Country of residence	 Country of residence
19. Do you have dual nationality? Dual nationality country Country of birth	Yes ☐ No ☐	Yes ☐ No ☐
20. Current address including postcode	Postcode	Postcode
Will this be your correspondence address?	Yes ☐ No ☐ If no please give details in section 14	Yes ☐ No ☐ If no please give details in section 14
How long have you lived here?	Years Months	Years Months
21. 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 ☐
22. Date moved in	D D M M Y Y Y Y	D D M M Y Y Y Y
23. If your residential status is owner with or without a mortgage please answer the following questions	Current value £ Type of property: House ☐ Bungalow ☐ Flat ☐ Maisonette ☐ Detached ☐ Semi-detached ☐ Mid-terrace ☐ End terrace ☐ Purpose built ☐ Converted ☐ Studio ☐ Number of bedrooms Outstanding mortgage balance £	Current value £ Type of property: House ☐ Bungalow ☐ Flat ☐ Maisonette ☐ Detached ☐ Semi-detached ☐ Mid-terrace ☐ End terrace ☐ Purpose built ☐ Converted ☐ Studio ☐ Number of bedrooms Outstanding mortgage balance £

	First Applicant	Second Applicant
24. Telephone numbers (including area code)	Work	Work
	Home	Home
	Mobile	Mobile
Please state convenient time to contact	am ☐ pm ☐ at home ☐ at work ☐	am ☐ pm ☐ at home ☐ at work ☐
25. 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 the 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
26. Preferred method of contact		
Do the applicant(s) prefer correspondence in a special format?	Audio CD ☐ Braille ☐ Large Print ☐	Audio CD ☐ Braille ☐ Large Print ☐
27. Details of your previous address if less than three years at current address	Postcode	Postcode
28. 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 14

	First Applicant	Second Applicant
29. 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)
30. What type of buyer are you?	First time landlord ☐ Experienced landlord ☐	First time landlord ☐ Experienced landlord ☐

3. 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
31. Gross annual rental income	£	£

For all standard Buy to Let, Portfolio and Limited Company owned properties, include:

- The full gross rental income received by the applicant for those individually owned.
- The share of gross rental income received by the applicant for those jointly owned.
- Rental income from purchase applications in progress should not be included.

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

4. 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
34. Employer's name		

	First Applicant	Second Applicant
35. Job role		
36. Industry		
37. 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.

5. 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
38. Name of business		
39. Job role		
40. Industry		
41. 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 clients latest year tax return when assessing income for clients who are in partnerships. For company directors pay from all employment 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.

6. 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		
42. Total annual pension income	£	£

7. Portfolio Details

43. Please confirm the number of buy-to-let properties on completion of this mortgage including:

- Those held in a limited company
- Any TMW purchase or let-to-buy applications in progress

Mortgage	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

Where the total of mortgaged properties is equal to or greater than 4, complete the following

Total value of existing portfolio: £

Total secured borrowing within the existing portfolio:

£

- Include properties held by all applicants
- Include properties held solely, jointly, with a 3rd party or in a limited company
- Do not include purchase or let-to-buy applications in progress

7. Shareholders with 20% or less

Question	Shareholder 1 with 20% or less	Shareholder 2 with 20% or less	Shareholder 3 with 20% or less	Shareholder 4 with 20% or less
44. Name				
45. Date of birth				
46. Gender				
47. Nationality				
48. Does the applicant have dual nationality?	If yes, please give details	If yes, please give details	IIf yes, please give details	If yes, please give details
49. Country of birth				
50. Has the applicant been known by another name in the last 3 years?	If yes, please give details	If yes, please give details	If yes, please give details	If yes, please give details
51. Current address line 1				
52. Current address Postcode				
53. Current address line 2				
54. Current address line 3				
55. Current address line 4				
56. Current address line 5				
57. Please confirm this shareholder is related to one of the Director, PSC, Shareholder over 20%	☐	☐	☐	☐

8. Loan Requirements

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

Postcode

59. Loan purpose

Purchase ☐ Remortgage ☐ Remortgage with capital raising ☐

60. Loan

Loan amount £

Purchase Price (For purchase applications only) £

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

£

61. Product

Product code | Interest rate %

64. How do you want to pay the product fee (if applicable)?

Add to loan ☐ Deduct from advance ☐

65. Loan Term

Loan Term (years)

66. 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.

9. House Purchase

67. Is the property currently owned in the personal name(s) of any of the company director(s) / shareholder(s)? Yes ☐ No ☐

68. Does the property purchase address match the current residential address of any director / shareholder? Yes (proceed to Purchase of Directors main residence section below) ☐ No ☐

69. Please state the source(s) of your deposit:

UK savings ☐	Amount	£
Equity ☐	Amount	£
Inheritance ☐	Amount	£
Gift ☐	Amount	£
UK stocks/shares ☐	Amount	£
Overseas savings/ stocks/shares ☐	Amount	£
Business/company	Amount	£

Please provide details:

Business/company name		
Intercompany loan ☐	Amount	£
Name of the Company providing funds		
Vendor cashback* ☐	Amount	£
Builders cashback* ☐	Amount	£

*Only one may be selected

70. Is full vacant possession being obtained on completion? Yes ☐ No ☐

71. Is the vendor a limited company? Yes ☐ No ☐

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

If no, what's the relationship to the vendor?

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

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

How was the property sourced?

10. Purchase of Directors main residence

73. Do the director(s) / shareholder(s) have an onward residential address? Yes ☐ No ☐ (If no, The Mortgage Works does not lend in these circumstances. Please refer to our website for further information.)

74. Will the director(s) / shareholder(s) be renting their onward residential address? Yes ☐ No ☐ (If no, The Mortgage Works does not lend in these circumstances. Please refer to our website for further information.)

75. Is the onward residential purchase being fully or partially funded by a mortgage? Yes ☐ No ☐

76. Please enter onward residential address for the director(s) / shareholder(s):

Address line 1 (optional)

Postcode

77. Please confirm the purchase price of the onward residential purchase: £

78. Selling agents name:

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

79. Original date of purchase. Date of purchase D D M M Y Y Y Y

80. Was the property purchased from a limited company?	Yes ☐ No ☐ If yes, please provide name of limited company Are you connected to this limited company? Yes ☐ No ☐
81. Please confirm the purpose of this remortgage:	To repay existing mortgage ☐ Amount £ Amount of capital raising (if applicable): ☐ Amount £ 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 £ Purchase of final share ☐ (shared ownership) Amount £ Other ☐ Amount £ If other please provide details:

12. Porting - only complete this section if you are porting

82. Mortgage account number for the product to be ported	
83. Loan	Loan amount £ Loan amount to be ported £ Loan term (years) Additional borrowing amount £ Loan term (years) Additional borrowing product code

13. Property Description

84. Does the property have a valid Energy Performance Certificate (EPC) that satisfies current regulation for a private rented property?	Yes ☐ No ☐ The Mortgage Works requires private rented properties to have a valid Energy Performance Certificate (EPC). Please visit **themortgageworks.co.uk** for further information.
85. 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)**
86. Is the security an HMO?	Yes ☐ No ☐
87. Tenure	Freehold ☐ Leasehold ☐ Ownership (Scotland) ☐ Commonhold ☐
88. Leasehold property	If leasehold – unexpired lease term: Ground rent (per annum) £ Service charge (per annum) £
89. Is the property a new build?	Yes ☐ No ☐
90. Is the property of standard construction?	Yes ☐ No ☐ If no, please provide details:
91. Year built?	
92. Does the property have agricultural ties?	Yes ☐ No ☐

93. 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)
94. How many floors in the building?	
95. Was the property ever owned by a local authority or housing association?	Yes ☐ No ☐
96. How will the property be let?	Short Assured Tenancy ☐ Assured Shorthold ☐ Tenancy Occupation Contract ☐ Non-Standard ☐ Private Residential Tenancy ☐
Duration of the tenancy (years/months)	/
Is the existing tenant to remain in the property after completion has taken place? (house purchase applications only)	Yes ☐ No ☐
Is this a corporate let?	Yes ☐ No ☐
If yes, please provide the name of the tenant	
97. 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:
98. Please state estimated gross monthly rental income (based on unfurnished figure)	£ a) If remortgage of existing BTL property please state existing gross monthly rent £
99. Are there any planned major works?	Yes ☐ No ☐ If yes, please provide details in section 16.

14. Valuation/Survey Requirements

100. 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**
101. Type of valuation/survey required:	Valuation for mortgage purposes ☐ Home Survey Level 2 ☐ Home Survey Level 3 ☐ Specialist security valuation ☐
102. Amount of valuation fee enclosed (if applicable)	£

15. Your Solicitor/Conveyancer's Details

103. Name and Address of solicitors/ conveyancer (including area code)	Contact name Company name Address Tel: Email:

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. 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)

16. 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

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

17. How We Use Your Information

1. information you have provided will be held by The Mortgage Works and Nationwide. Further details on how your information will be used is available at **themortgageworks.co.uk/cookies-privacy**
2. We collect and use your information so we can offer and manage your accounts, confirm your ID, prevent fraud, provide services to you, collect and recover debt and run our business.
3. We share your information as necessary within The Mortgage Works and Nationwide, with our suppliers and with any third parties you've asked to act on your behalf. Information is shared with our insurance partners when applying for a Nationwide insurance product or it is a benefit of your account (e.g. FlexPlus).
4. If the law requires or allows us to, we'll also share information as necessary with other organisations. This includes credit reference agencies, fraud prevention agencies and other government bodies, regulators and law enforcement agencies.
5. When we share your information with credit reference agencies they'll use this to check your credit rating, along with the other details you've given us. These checks are part of most account application processes – however, they will leave a record on your credit file that other lenders can see. This might affect your ability to get credit elsewhere for a short while.
6. When we share your information with fraud prevention agencies they will use the data to prevent fraud and money laundering and verify your identity. If we believe someone poses a fraud or money laundering risk, we may refuse to provide the product they have asked for and we may also stop providing services they already have. The fraud prevention agencies will keep a record of any fraud or money laundering risk and this could mean that other organisations may refuse to provide services, financing or employment.
7. When we transfer information to third parties and organisations, whether inside or outside the UK, we'll make sure we only give them information that's necessary and that your data will stay secure.
8. We may, if applicable, give the Intermediary who introduces this mortgage application to you, a copy of any offer we make or the reason for declining the application, a copy of any valuation we ask to be carried out, details of any complaints you make before completion and any other information we consider necessary to process your application through to completion.
9. We only use your information if we have a legal basis to do so, for example, if you have given us consent or if we need to use the information to meet our obligations to you in our terms and conditions. We may also use your information if necessary to comply with the law or to carry out our legitimate business interests.
10. You have certain rights when it comes to your personal information including the right to access your data. Further details on these rights and who to contact are available online at **themortgageworks.co.uk/cookies-privacy**

By making this application, I'm confirming that the other applicant, where applicable, has agreed to share a financial relationship with me. Also, that they're happy for Nationwide to authorise searches, and for links and / or recordings of their information to be made with credit reference agencies.

18. Declaration

I hereby confirm and declare on behalf of the applicant(s) 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 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 sent electronically or posted, are genuine copies or photographic images of the original documents that have been seen by me and that the applicant(s) have authorised me to take and provide you with photographic images of the documents provided. I confirm that I will not record or store photographic images of any documents to be provided to us on a personal device that is not for the exclusive use in our business as mortgage intermediary.
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."

Please print and sign by hand

Date D D M M Y Y Y Y

DIRECT Debit

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

The Mortgage Works
Northampton Administration Centre
Kings Park Road
Moulton Park,
Northampton
NN3 6NW

Account name

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

9	4	8	9	0	4

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.

DIRECT Debit

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 40 60**

T422 (10-2025)