The mortgage works

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 **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.
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, Northampton Administration Centre,Kings Park Road, Moulton Park, Northampton, NN3 6NW.

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	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 telephone number (inc. 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

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

Introducer details

First name

Surname

Company name

Address

Postcode

Network/Club if applicable

Packager if applicable

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

Amount of fee? £

When is the fee payable?

On application ☐ On offer ☐ On completion ☐

Amount of fee refundable? £

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

Has mortgage advice been given? No ☐ Yes ☐

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

Who provided the advice?

I hereby confirm and declare that:

1. 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.
2. 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.
3. 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.
4. I undertake to notify you as soon as I become aware that any information in this application ceases to be true, accurate or complete.
5. I have
   a) outlined the nature of the mortgage and the product to the applicant(s) and
   b) 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.
6. 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.
7. I undertake to provide you with all the documentary evidence that you require to support the information contained in this application.
8. 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 D D M M Y Y Y Y

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

If a limited company application, an Applicant is considered as a Director / Person of Significant Control / Shareholder with 20% or more. We will not accept any structure changes as part of this application. Please ensure this is completed prior to submission.

	First Applicant	Second Applicant
2. Title	Mr ☐ Mrs ☐ Miss ☐ Other ☐ Other (specify)	Mr ☐ Mrs ☐ Miss ☐ Other ☐ Other (specify)
3. Forename(s)		
4. Middle name(s)		
5. Surname		
6. Limited Company Name (if applicable).		
7. Date of birth	DOB D D M M Y Y Y Y	DOB D D M M Y Y Y Y
Country of birth		
8. Nationality		
Do you have dual nationality? If yes, please provide details of dual nationality?	Yes ☐ No ☐	Yes ☐ No ☐
9. Current address including postcode	Postcode	Postcode
Will this be your correspondence address?	Yes ☐ No ☐ If no please give details in section 10	Yes ☐ No ☐ If no please give details in section 10
How long have you lived here?	Years Months	Years Months

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

3. If a limited company application, please provide details of any Shareholders holding 20% of shares or less.

	First shareholder	Second shareholder
10. Title	Mr ☐ Mrs ☐ Miss ☐ Other ☐ Other (specify)	Mr ☐ Mrs ☐ Miss ☐ Other ☐ Other (specify)
11. Forename(s)		
12. Middle name(s)		
13. Surname		
14. Date of birth	DOB D D M M Y Y Y Y	DOB D D M M Y Y Y Y
Country of birth		
15. Nationality		
Do you have dual nationality? If yes, please provide details of dual nationality?	Yes ☐ No ☐	Yes ☐ No ☐
16. Current address including postcode	Postcode	Postcode
Will this be your correspondence address?	Yes ☐ No ☐ If no please give details in section 10	Yes ☐ No ☐ If no please give details in section 10
How long have you lived here?	Years Months	Years Months

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

	Third shareholder	Forth shareholder
17. Title	Mr ☐ Mrs ☐ Miss ☐ Other ☐ Other (specify)	Mr ☐ Mrs ☐ Miss ☐ Other ☐ Other (specify)
18. Forename(s)		
19. Middle name(s)		
20. Surname		
21. Limited Company Name (if applicable).		
22. Date of birth	DOB D D M M Y Y Y Y	DOB D D M M Y Y Y Y
Country of birth		
23. Nationality		
Do you have dual nationality? If yes, please provide details of dual nationality?	Yes ☐ No ☐	Yes ☐ No ☐
24. Current address including postcode	Postcode	Postcode
Will this be your correspondence address?	Yes ☐ No ☐ If no please give details in section 10	Yes ☐ No ☐ If no please give details in section 10
How long have you lived here?	Years Months	Years Months

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

25. Product code for further advance

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

26. 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.

27. 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

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

29. Amount of re-valuation fee enclosed. £

30. Estimated value of the security £

31. What is the actual monthly rental income? £

32. How do you intend to let the property? Assured Tenancy ☐ Occupation Contract ☐ Private Residential Tenancy/Short Assured Tenancy ☐ Non-Standard ☐

33. Is this a corporate let? Yes ☐ No ☐

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

36. Accommodation (specify number of rooms)	Reception and Communal rooms	
	Bedrooms (if number of bedrooms is zero (i.e. studio flat), input 1)	
	Kitchen	
	Garage	☐
	No garage	☐
	Single	☐
	Single integral	☐
	Double	☐
	Double integral	☐
	Other	☐

5. Income Details

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

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.

	First Applicant		Second Applicant	
38. Employment status	1. Employed (go to Section 6)	☐	1. Employed (go to Section 6)	☐
	2. elf-employed (go to Section 7)	☐	2. elf-employed (go to Section 7)	☐
	3. Retired (go to Section 8)	☐	3. Retired (go to Section 8)	☐
	4. House person	☐	4. House person	☐
	5. Not working	☐	5. Not working	☐

6. Employed Applicants

	First Applicant	Second Applicant
39. Employer's name		
40. Job role		
41. Industry		
42. 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.

7. Self-employed/ Director Applicants

	First Applicant	Second Applicant
43. Name of business		
44. Job role		
45. Industry		
46. 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.

8. Retired Applicants

	First Applicant	Second Applicant
47. Annual pension income	£	£

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.		
48. What type of buyer is the applicant?	First time landlord ☐ Experienced landlord ☐	First time landlord ☐ Experienced landlord ☐
49. 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 Unencumbered 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 Unencumbered These can be held by the applicant(s) solely or jointly, or with a 3rd party not linked to this application.
50. Where the total of mortgaged properties is equal to or greater than 4, complete the following:		
Total estimated value of existing portfolio	£	£
Total secured borrowing within the portfolio	£	£

- 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

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, 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 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 D D M M Y Y Y Y

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 (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**

T63 (07-2026)