

This section to be completed by the Introducer

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"/>	Email Address	<input type="text"/>
Address	<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"/>
	<input type="text"/>	Principal FCA/PRA firm ref. no.	<input type="text"/>
	<input type="text" value="Postcode"/>	Address of principal	<input type="text"/>
Network/Club if applicable	<input type="text"/>		<input type="text"/>
Packager if applicable	<input type="text"/>		<input type="text"/>
Amount of fee or charge the applicant will pay you for arranging this mortgage	<input type="text"/>		<input type="text"/>
(Enter nil if no fee is being charged)	£ <input type="text"/>	Email address	<input type="text" value="Postcode"/>
When is fee payable?		Telephone number	<input type="text"/>
On application <input type="checkbox"/> On completion <input type="checkbox"/> Up front <input type="checkbox"/>			
Terms under which a refund will be made	<input type="text"/>		

On what basis was this mortgage arranged? Advised sale
 Please note The Mortgage Works only accepts advised sales on regulated mortgage contracts.

Who provided the advice?

Face to face Phone

I hereby confirm and declare that:

- I have been instructed by the applicant(s) named in this application 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 proceed with the change 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 this change 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 effect the change or the change 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, if the term of the mortgage continues after the applicant(s) actual or anticipated retirement, a full explanation has been given by the applicant(s) as to how the mortgage will be funded in retirement before I submitted this application.
- I confirm that all documents provided, whether electronically attached or posted, 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

Transfer of Equity Application Form – Adding and/or Removing an Applicant: All Residential & MCOB Regulated BTL

Before you complete this form, please see ‘How The Mortgage Works and Nationwide use your information’ by visiting tmwdirect.co.uk/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.

1. 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.

2. Adding or removing an Applicant

Applicant being added (Enter details under Second Applicant)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Name	<input type="text"/>
Relationship between applicants	<input type="text"/>			
Marital status	<input type="text"/>			
Applicant being removed	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Name	<input type="text"/>
If a settlement is being paid to the applicant being removed, please advise:	<input type="text"/>			
Amount of settlement	<input type="text"/>			
When is it to be paid	<input type="text"/>			
From where is the money being raised	<input type="text"/>			
Has the person being removed received Independent legal advice	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
Residential Mortgage details: (this may be a request to add a non resident of the property onto the account so we need to take the residential mortgage into account for affordability)	<input type="text"/>			
Account number	<input type="text"/>			
Outstanding balance	<input type="text"/>			
Monthly payment	<input type="text"/>			
Term remaining	<input type="text"/>			
Repayment method	<input type="text"/>			

3. Your account details

	First Applicant (existing mortgage holder)	Second Applicant
Account Number	<input type="text"/>	<input type="text"/>

4. Loan/property details

The application will be processed using the existing balance of the account. If you intend to make a capital repayment as part of this transaction, please advise the mortgage balance that will apply upon the change of borrower. (Please also provide evidence of the source of funds used to make the capital repayment)

£

(Please also provide evidence of the source of funds used to make the capital repayment)

The application will be processed using the remaining term of your account. If you require a lesser term upon the change of borrower, please advise the term that will remain (full years only):

Term Year(s)

Please select the mortgage Repayment Vehicle from the approved list below:

- Capital from trust funds
- Endowment policy
- ISA
- Pension plan
- Premium bonds
- Existing stocks and shares ISA (Formerly known as PEBS)
- UK FTSE Listed securities and shares
- Unit & Investment trusts

Amount £

Amount £

Amount £

Amount £

Amount £

Amount £

Amount £

Other (please give full details below)

Please advise whether the vehicle has changed since the original application and give a reason for this

Are there any other occupiers over the age of 17 who will remain in the property after completion of the Transfer of Equity? If so please give details:

Full name

Relationship

Age and date of birth Age DOB

5. Applicant/s' personal details

Details of all borrowers who will be named on the mortgage account

	First Applicant	Second Applicant
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other (specify) <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other (specify) <input type="text"/>
Forenames	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Age and date of birth	Age <input type="text"/> DOB <input type="text"/>	Age <input type="text"/> DOB <input type="text"/>
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Have you ever been known by another name?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please state below	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please state below
	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other (specify) <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other (specify) <input type="text"/>
	Forenames <input type="text"/>	Forenames <input type="text"/>
	Surname <input type="text"/>	Surname <input type="text"/>
	From <input type="text"/>	From <input type="text"/>
	To <input type="text"/>	To <input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
Country of residence	<input type="text"/>	<input type="text"/>
How long have you been resident in the UK?	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Marital status	Single <input type="checkbox"/> Married/Civil Partnership <input type="checkbox"/> Divorced <input type="checkbox"/> Widow/er <input type="checkbox"/>	Single <input type="checkbox"/> Married/Civil Partnership <input type="checkbox"/> Divorced <input type="checkbox"/> Widow/er <input type="checkbox"/>
Current address including postcode	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode <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 16	No <input type="checkbox"/> Yes <input type="checkbox"/> If no please give details in Section 16
How long have you lived here?	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Occupancy type at current address	Owner with mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>	Owner with mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>
Telephone numbers		
Home	<input type="text"/>	<input type="text"/>
Work	<input type="text"/>	<input type="text"/>
Mobile	<input type="text"/>	<input type="text"/>
Email addresses		
First applicant	<input type="text"/>	<input type="text"/>
Second applicant	<input type="text"/>	<input type="text"/>
	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.	
Contact preference	The Mortgage Works (UK) plc will use email as the primary contact method unless you tick the letter box. <input type="checkbox"/> Letter	

5. Applicant/s' personal details (continued)

	First Applicant	Second Applicant		
Details of your previous address if less than three years at current address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
	Postcode <input type="text"/>	Postcode <input type="text"/>		
Date you moved in to your previous address	<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"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Length at previous address	<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 16				
Occupancy type at previous address	Owner with mortgage <input type="checkbox"/>	Tenant <input type="checkbox"/>	Owner with mortgage <input type="checkbox"/>	Tenant <input type="checkbox"/>
	Owner without mortgage <input type="checkbox"/>	With relatives <input type="checkbox"/>	Owner without mortgage <input type="checkbox"/>	With relatives <input type="checkbox"/>
	Other (specify) <input type="text"/>		Other (specify) <input type="text"/>	

6. Retirement details

	First Applicant	Second Applicant
At what age do you plan to retire?	<input type="text"/>	<input type="text"/>

7. Dependant details

	First Applicant	Second Applicant
How many financial dependants do you have in the following age groups?	Under 6 years <input type="text"/>	Under 6 years <input type="text"/>
	6 to 11 years <input type="text"/>	6 to 11 years <input type="text"/>
	12 to 17 years <input type="text"/>	12 to 17 years <input type="text"/>
	18 years and above <input type="text"/>	18 years and above <input type="text"/>
Where responsibility for dependants is shared please record them once under the First Applicant		

8. Your employment and income details

	First Applicant	Second Applicant
1. Main Employment		
How are you employed?	Employed <input type="checkbox"/> Self Employed (Partner) <input type="checkbox"/> Self Employed (Sole Trader) <input type="checkbox"/> Director/Shareholder with 20% or less shareholding <input type="checkbox"/> Director/Shareholder with more than 20% shareholding <input type="checkbox"/> Unemployed <input type="checkbox"/> Homemaker <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/>	Employed <input type="checkbox"/> Self Employed (Partner) <input type="checkbox"/> Self Employed (Sole Trader) <input type="checkbox"/> Director/Shareholder with 20% or less shareholding <input type="checkbox"/> Director/Shareholder with more than 20% shareholding <input type="checkbox"/> Unemployed <input type="checkbox"/> Homemaker <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/>
What is your employment type?	Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Fixed Term Contract <input type="checkbox"/> Sub-Contractor Fixed Term <input type="checkbox"/> Sub-Contractor Open Ended <input type="checkbox"/>	Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Fixed Term Contract <input type="checkbox"/> Sub-Contractor Fixed Term <input type="checkbox"/> Sub-Contractor Open Ended <input type="checkbox"/>
What is your specific job role?	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>

8. Your employment and income details (continued)

	First Applicant	Second Applicant
What industry do you work in?	<input type="text"/>	<input type="text"/>
Length of service with your current employer or self-employed trading	<input type="text"/> Y <input type="text"/> Y <input type="text"/> M <input type="text"/> M	<input type="text"/> Y <input type="text"/> Y <input type="text"/> M <input type="text"/> M
Name, address and telephone number of employer (including area code)	<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"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Employee reference number	<input type="text"/>	<input type="text"/>
Human Resources/Personnel telephone number (inc. area code)	<input type="text"/>	<input type="text"/>
Reference/contact name	<input type="text"/>	<input type="text"/>
Date employment started. If less than 12 months please provide full details for each employer during the last 12 months in Section 16	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y
Your tax office/district/reference	<input type="text"/>	<input type="text"/>

Contracting Applicants

How long have you been contracting?	<input type="text"/> Y <input type="text"/> Y <input type="text"/> M <input type="text"/> M	<input type="text"/> Y <input type="text"/> Y <input type="text"/> M <input type="text"/> M
Start date of current contract	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y
End date of current contract	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y
Has the contract been renewed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is the contract renewable?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you paid through an Umbrella Company?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, is Tax and NI deducted by the company?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

(note - if the above applies, please provide the last 3 months payslips and P60)

Name, address and telephone number of Accountant (if applicable):	<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"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Qualification of Accountant:	<input type="text"/>	<input type="text"/>

8. Your employment and income details (continued)

	First Applicant	Second Applicant
If you are a sub-contractor, are you employed for tax purposes?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Income Details

Note: W = Weekly, 4W = Four Weekly, M = Monthly, Q = Quarterly and A = Annually (tick the relevant frequency of payment box for each applicable income)

	Frequency of payment	Frequency of payment
Gross Salary (before tax and National Insurance)	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> per annum	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> per annum
Bonus	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> per <input type="checkbox"/> W <input type="checkbox"/> 4w <input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> A	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> per <input type="checkbox"/> W <input type="checkbox"/> 4w <input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> A
Overtime	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> per <input type="checkbox"/> W <input type="checkbox"/> 4w <input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> A	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> per <input type="checkbox"/> W <input type="checkbox"/> 4w <input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> A
Commission	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> per <input type="checkbox"/> W <input type="checkbox"/> 4w <input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> A	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> per <input type="checkbox"/> W <input type="checkbox"/> 4w <input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> A
If self employed please enter amount and share of net profit/income	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> latest year <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"/> latest year <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"/> previous year <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"/> previous year <input type="text"/> <input type="text"/> %
or if you are a Director/ Shareholder of a Limited Company and have greater than 20% shareholding, please provide annual salary/dividend	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> latest year	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> latest year
	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> previous year	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> previous year

Note: Please make sure that the amount entered in these boxes matches the evidence you provide to support the request.

If you are a sub-contractor are you employed for tax purposes? – if “Yes” complete the Gross Salary, Bonus, Overtime, Commission details; if “No” complete the Net Profit/Income details.

Do you expect a reduction in annual income in the near future?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, how much are you expecting this to be reduced by?	£ <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"/> <input type="text"/>
When?	<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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Previous Employment Details

Only complete this section if you've been with your current employer for one month or less.

What was your specific job role?	<input type="text"/>	<input type="text"/>
What industry did you work in?	<input type="text"/>	<input type="text"/>
Start Date:	<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"/> <input type="text"/> <input type="text"/> <input type="text"/>
End Date:	<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"/> <input type="text"/> <input type="text"/> <input type="text"/>
How were you employed?	Employed <input type="checkbox"/>	Employed <input type="checkbox"/>
	Self Employed (Partner) <input type="checkbox"/>	Self Employed (Partner) <input type="checkbox"/>
	Self Employed (Sole Trader) <input type="checkbox"/>	Self Employed (Sole Trader) <input type="checkbox"/>
	Director/Shareholder with 20% or less shareholding <input type="checkbox"/>	Director/Shareholder with 20% or less shareholding <input type="checkbox"/>
	Director/Shareholder with more than 20% shareholding <input type="checkbox"/>	Director/Shareholder with more than 20% shareholding <input type="checkbox"/>
Annual gross salary?	£ <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"/> <input type="text"/>

8. Your employment and income details (continued)

Second Employment	First Applicant	Second Applicant
	Please complete this section only if you have a second job	
How are you employed?	Employed <input type="checkbox"/> Self Employed (Partner) <input type="checkbox"/> Self Employed (Sole Trader) <input type="checkbox"/> Director/Shareholder with 20% or less shareholding <input type="checkbox"/> Director/Shareholder with more than 20% shareholding <input type="checkbox"/>	Employed <input type="checkbox"/> Self Employed (Partner) <input type="checkbox"/> Self Employed (Sole Trader) <input type="checkbox"/> Director/Shareholder with 20% or less shareholding <input type="checkbox"/> Director/Shareholder with more than 20% shareholding <input type="checkbox"/>
What is your employment type?	Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Fixed Term Contract <input type="checkbox"/> Sub-Contractor Fixed Term <input type="checkbox"/> Sub-Contractor Open Ended <input type="checkbox"/>	Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Fixed Term Contract <input type="checkbox"/> Sub-Contractor Fixed Term <input type="checkbox"/> Sub-Contractor Open Ended <input type="checkbox"/>
What is your specific job role?	<input type="text"/>	<input type="text"/>
What industry do you work in?	<input type="text"/>	<input type="text"/>
Length of service with your current employer or self-employed trading	<input type="text"/>	<input type="text"/>
Contracting Applicants		
How long have you been contracting?	<input type="text"/>	<input type="text"/>
Start date of current contract	<input type="text"/>	<input type="text"/>
End date of current contract	<input type="text"/>	<input type="text"/>
Has the contract been renewed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is the contract renewable?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you paid through an Umbrella Company?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, is Tax and NI deducted by the company?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	(note - if the above applies, please provide the last 3 months payslips and P60)	
Name, address and telephone number of Accountant (if applicable):	<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"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Qualification of Accountant:	<input type="text"/>	<input type="text"/>
If you are a sub-contractor, are you employed for tax purposes?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

8. Your employment and income details (continued)

	First Applicant	Second Applicant
Income Details		
Note: W = Weekly, 4W = Four Weekly, M = Monthly, Q = Quarterly and A = Annually		
	Frequency of payment	
Gross Salary (before tax and National Insurance)	£ [£ £ £ £ £ £ £] per annum	£ [£ £ £ £ £ £ £] per annum
Bonus	£ [£ £ £ £ £ £ £] per [W 4w M Q A]	£ [£ £ £ £ £ £ £] per [W 4w M Q A]
Overtime	£ [£ £ £ £ £ £ £] per [W 4w M Q A]	£ [£ £ £ £ £ £ £] per [W 4w M Q A]
Commission	£ [£ £ £ £ £ £ £] per [W 4w M Q A]	£ [£ £ £ £ £ £ £] per [W 4w M Q A]
If self employed please enter amount and share of net profit/income	£ [£ £ £ £ £ £ £ £ £] latest year [] %	£ [£ £ £ £ £ £ £ £ £] latest year [] %
	£ [£ £ £ £ £ £ £ £ £] previous year [] %	£ [£ £ £ £ £ £ £ £ £] previous year [] %
or if you are a Director/ Shareholder of a Limited Company with greater than 20% shareholding, please provide annual salary/dividend	£ [£ £ £ £ £ £ £ £ £] latest year	£ [£ £ £ £ £ £ £ £ £] latest year
	£ [£ £ £ £ £ £ £ £ £] previous year	£ [£ £ £ £ £ £ £ £ £] previous year
	Note: You don't need to provide evidence of your income for second employment with your application, we'll let you know if we require this.	

9a. Other income details

	First Applicant	Second Applicant
Child benefit	£ [£ £ £ £ £ . p p] per month	£ [£ £ £ £ £ . p p] per month
State disability benefit	£ [£ £ £ £ £ . p p] per month	£ [£ £ £ £ £ . p p] per month
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.		
Universal credit/tax credit	£ [£ £ £ £ £ . p p] per month	£ [£ £ £ £ £ . p p] per month
Investment income	£ [£ £ £ £ £ . p p] per month	£ [£ £ £ £ £ . p p] per month
Maintenance	£ [£ £ £ £ £ . p p] per month	£ [£ £ £ £ £ . p p] per month
Pension income	£ [£ £ £ £ £ . p p] per month	£ [£ £ £ £ £ . p p] per month
Pension credits	£ [£ £ £ £ £ . p p] per month	£ [£ £ £ £ £ . p p] per month
Rental income from a mortgage free property	£ [£ £ £ £ £ . p p] per month	£ [£ £ £ £ £ . p p] per month
If you have any other TMW mortgages where the property is rented, please enter the total monthly rental income.	£ [£ £ £ £ £ . p p] per month	£ [£ £ £ £ £ . p p] per month
	Note: You don't need to provide evidence of your other monthly income with your application, we'll let you know if we require this. If any income is received and shared by both applicants only include it once, do not duplicate the amounts.	

9b. Anticipated Retirement Income

If you are within 10 years of your intended retirement date and your loan will extend beyond this date please complete the following anticipated income details. The retirement date is the date of intended retirement age given in Section 6 (Retirement details):

	First Applicant	Second Applicant
Annual investment income (including dividends)	£ [£ £ £ £ £ £ £] per annum	£ [£ £ £ £ £ £ £] per annum
Annual maintenance income	£ [£ £ £ £ £ £ £] per annum	£ [£ £ £ £ £ £ £] per annum
Annual rental income from a mortgage free property	£ [£ £ £ £ £ £ £] per annum	£ [£ £ £ £ £ £ £] per annum
Annual pension income (including annuities)	£ [£ £ £ £ £ £ £] per annum	£ [£ £ £ £ £ £ £] per annum
Annual pension credit	£ [£ £ £ £ £ £ £] per annum	£ [£ £ £ £ £ £ £] per annum
Annual child benefit	£ [£ £ £ £ £ £ £] per annum	£ [£ £ £ £ £ £ £] per annum
Annual state disability benefit	£ [£ £ £ £ £ £ £] per annum	£ [£ £ £ £ £ £ £] per annum
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.		
Annual universal credit/tax credit	£ [£ £ £ £ £ £ £] per annum	£ [£ £ £ £ £ £ £] per annum

10. Monthly outgoings details

	First Applicant	Second Applicant
Total monthly childcare expenditure	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Total monthly expenditure on school fees	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Total monthly expenditure on CSA and/or maintenance	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Additional monthly expenditure for financial dependants	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Total monthly travel expenditure	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Total monthly expenditure on any personal loan/hire purchase with more than six months to run	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Total monthly expenditure on any Deferred purchase agreements with more than six months to run (Deferred purchase agreements are buy now, pay later contracts that you have in place)	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Total monthly expenditure on any secured loans with more than six months to run	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Total monthly expenditure on any student loans	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Total outstanding credit card balance	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/>	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/>
Any other monthly expenditure that has not been provided above?	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month

Note: For any additional expenditure please enter the details in the Additional Information box in section 16. If any outgoings are shared and paid by both applicants only include them once, do not duplicate the amounts.

Total monthly expenditure on any personal loan/hire purchase that is being cleared on or before completion	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Total monthly expenditure on any Deferred purchase agreements that is being cleared on or before completion (Deferred purchase agreements are buy now, pay later contracts that you have in place)	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Total monthly expenditure on any secured loans that is being cleared on or before completion	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Total monthly expenditure on any student loans that is being cleared on or before completion	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Total outstanding credit card balance that is being cleared on or before completion	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/>	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/>

Note: Include outgoings that will be cleared on or before completion of the change of borrower

11. Credit History

	First Applicant	Second Applicant
Have you ever:		
a) missed any payments on:		
i) any credit, rental or mortgage agreement?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes in the last 2 years, have you missed payments for 3 or more months on;	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes in the last 2 years, have you missed payments for 3 or more months on;
ii) any mortgage or secured loan; or	No <input type="checkbox"/> Yes <input type="checkbox"/> Highest number of months in arrears <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> Highest number of months in arrears <input type="text"/>
iii) any unsecured loan?	No <input type="checkbox"/> Yes <input type="checkbox"/> Highest number of months in arrears <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> Highest number of months in arrears <input type="text"/>
b) had a property taken into possession voluntarily or otherwise by a lender?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
c) had any application for credit or mortgage refused?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>

If the answer to any of the questions is yes, please provide full details in section 16

12. Property outgoing details

Please enter your annual payment for:

Council Tax	£ <input type="text"/>	per annum
Ground Rent	£ <input type="text"/>	per annum
Service Charge(s)	£ <input type="text"/>	per annum
Home Insurance	£ <input type="text"/>	per annum
Shared ownership rent amount	£ <input type="text"/>	per annum

Non-TMW Mortgage Details - First applicant

Full postal address and/or property name

Postcode

Estimated property value £

	Mortgage 1	Mortgage 2	Mortgage 3
Total Outstanding Balance	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Total Interest Only amount	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Term Remaining	<input type="text"/>	<input type="text"/>	<input type="text"/>
Do you let any of these properties?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, do you have a tenancy agreement in place for any of the properties you let?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Total Monthly Mortgage Payment	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Total Monthly Rental Income	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Non-TMW Mortgage Details – Second applicant

Full postal address and/or property name

 Postcode

Estimated property value £

	Mortgage 1	Mortgage 2	Mortgage 3
Total Outstanding Balance	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Total Interest Only amount	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Term Remaining	<input type="text"/>	<input type="text"/>	<input type="text"/>
Do you let any of these properties?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, do you have a tenancy agreement in place for any of the properties you let?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Total Monthly Mortgage Payment	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Total Monthly Rental Income	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

13. Valuation/survey requirements

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

Amount of application fee enclosed (if applicable) £

14. Your solicitor/conveyancer's details

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

Contact name

Company name

Address

Tel

Email

15. 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 all circumstances.

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 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

17. Property insurance

It is not a condition of your mortgage that you arrange your buildings insurance through Nationwide. You can instead arrange it independently – if you do, it is important that the sum insured is at least equal to the amount advised by the valuer who carried out the valuation on your property. Our interest as mortgagee must also be noted on the policy.

18. Use of my information

1. The 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 tmwdirect.co.uk/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 tmwdirect.co.uk/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.

19. Supporting documentation required

Please ensure you submit the documentation listed below in order to support your application

First Applicant Second Applicant

- | | | |
|--------------------------|--------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | Latest full month bank statement (for all applicants) |
| <input type="checkbox"/> | <input type="checkbox"/> | If Employed:
Most recent payslip (Primary Employment)
OR |
| <input type="checkbox"/> | <input type="checkbox"/> | If your commission and/or bonus and/or overtime is paid weekly or 4 weekly or monthly, submit last 3 months/
last 13 weeks' payslips
AND |
| <input type="checkbox"/> | <input type="checkbox"/> | If your commission and/or bonus is paid quarterly, submit payslips with evidence of last 3 consecutive commission
and/or bonus payments
AND |
| <input type="checkbox"/> | <input type="checkbox"/> | If your commission and/or bonus is paid annually, submit payslips with evidence of last 2 consecutive commission
and/or bonus payments |
| <input type="checkbox"/> | <input type="checkbox"/> | If Self-employed:
Accountant Certificates covering latest and previous years
OR |
| <input type="checkbox"/> | <input type="checkbox"/> | HMRC Tax Assessment Forms (e.g. SA302) covering latest and previous years |

Note: Please ensure that the amount (for annual salary, bonus, overtime and commission or net profit etc) entered by you in the Income section of this form matches with the supporting documents you submit. You're not required to provide evidence of Income for second employment or other income with this application. The Mortgage Works (UK) plc will request these from you if they are required.

20. Declaration

You (each of you if more than one is applying) agree and declare as follows:

1. You are aged 18 or over and the information given by you is true and complete and shall form the basis of the loan agreement between The Mortgage Works and you.
2. We will rely on the information you have given us on this form, which you confirm is complete and true. If you fail to disclose, or give false material information, this may result in any offer being withdrawn. You understand it is a criminal offence to knowingly supply false information to obtain a loan. If any information you have provided changes before completion of the advance you will tell us without delay.
3. We can decline an application at any stage without providing a reason for our decision.
4. You must have adequate buildings insurance in place which covers the cost of rebuilding the property.
5. We may disclose details about the progress of your application, including whether or not it has been granted, and details of any complaints you make prior to completion to your broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.
6. You are not bankrupt or insolvent.
7. If, for the purposes of this mortgage application, you have provided benefit details, The Mortgage Works may confirm these, and only these, details with the Benefits Agency.
8. It is your responsibility to ensure that you have suitable life cover or other means of repayment in place to repay the mortgage in the event of your death.
9. If repayment of your loan continues after you have retired, you have provided details of how you propose to fund the mortgage and any associated repayment vehicle, if applicable, in retirement.
10. For interest only mortgages, you have an adequate repayment strategy in place to repay the mortgage at the end of the term.
11. You are responsible for any legal costs (where applicable), fees and expenses arising out of this application whether or not an offer of advance is made and/or it proceeds to completion.
12. If fees are payable in connection with your loan application and you have elected to add these to the loan amount you understand that interest will be charged on the full balance of the loan.
13. Fixed and tracker rates are limited offers and may be withdrawn at any time.
14. Your solicitor/licensed conveyancer can disclose to us information relevant to our decision to lend and you waive any right to claim solicitor/client confidentiality or legal professional privilege in respect of such information.
15. You have received The Mortgage Works Guide to Mortgages, the Tariff Guide, an Initial Disclosure Document or the 'Important information about our mortgage services' document and the illustration for the mortgage applied for.
16. By signing this application, I agree to the declaration.

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

All applicants must sign here – if there are more than two applicants, both application forms must be signed by all applicants.

Signature	Signature
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"/>	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"/>

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](https://www.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, Northampton Administration Centre, Kings Park Road, Moulton Park, Northampton, NN3 6NW

Telephone: **0345 606 40 60**