

Buy to let

Mortgage application form

Your home may be repossessed if you do not keep up repayments on your mortgage

Darlington
Building Society

Application details

All questions must be answered in full to avoid any delay in processing your application.

This form must be completed in **block capitals** and in **black ink**. If a question is not applicable please write N/A.

On completion of the advance you will become a member of Darlington Building Society. Where the application is in more than one name, we will address any voting papers to the first named person only and you should therefore carefully consider the order in which you wish the names to appear in our records.

Your surname(s)	<input type="text"/>		
	<input type="text"/>		
Mortgage product	<input type="text"/>	Rate	<input type="text"/>

Additional requirements

- Individual proof of identification e.g. Current Passport
Full Driving Licence
- Cheque for Valuation/Reservation Fee (if required under the terms of your product)

Source of application

Existing borrower	<input type="checkbox"/>				
Direct	face to face <input type="checkbox"/>	postal <input type="checkbox"/>	telephone <input type="checkbox"/>	internet <input type="checkbox"/>	
Introduced	face to face <input type="checkbox"/>	postal <input type="checkbox"/>	telephone <input type="checkbox"/>	internet <input type="checkbox"/>	

Where your mortgage is introduced to us we may pay a fee to the Intermediary. Details will be shown on the ESIS Illustration which you will be provided with. Payment of any such fee should not be taken as suggesting that the Intermediary is an agent of ours.

To be completed by intermediary

Individual's FCA Registration Number	<input type="text"/>		
FCA Registration Number of network	<input type="text"/>		
Contact name	<input type="text"/>	Signature	<input type="text"/>
Company name and address	<input type="text"/> <input type="text"/> <input type="text"/>	Network name and address	<input type="text"/> <input type="text"/> <input type="text"/>
Telephone number (including area code)	<input type="text"/>	Fax number (including area code)	<input type="text"/>
Mobile number	<input type="text"/>	Email	<input type="text"/>
What level of service have you provided?	Advice & recommendation <input type="checkbox"/>	Information on mortgage products to enable customer to choose	<input type="checkbox"/>
Fee charged for providing the service	£ <input type="text"/>	Is any part of this fee refundable?	Yes <input type="checkbox"/> No <input type="checkbox"/>

Section 1

Personal details

Applicant 1

Applicant 2

Title & surname	<input type="text"/>	<input type="text"/>
Forename(s)	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>
Marital status	<input type="text"/>	<input type="text"/>
Home telephone number (including area code)	<input type="text"/>	<input type="text"/>
Business telephone number (including area code)	<input type="text"/>	<input type="text"/>
Mobile telephone number	<input type="text"/>	<input type="text"/>
Preferred telephone contact number	<input type="text"/>	<input type="text"/>
Email	<input type="text"/>	<input type="text"/>
Darlington Building Society Investment/mortgage account numbers	<input type="text"/>	<input type="text"/>
National Insurance Number	<input type="text"/>	<input type="text"/>
Current address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Time at this address	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months
Previous address(es) (if less than 3 years at your current address)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Time at each address	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months

Existing property

Applicant 1

Applicant 2

Current residence	Owned <input type="checkbox"/>	Rented <input type="checkbox"/>	Owned <input type="checkbox"/>	Rented <input type="checkbox"/>
	Living with parents/relatives/friends <input type="checkbox"/>		Living with parents/relatives/friends <input type="checkbox"/>	
Name and address of lender/landlord	<input type="text"/>		<input type="text"/>	
Telephone number (including area code)	<input type="text"/>		<input type="text"/>	
Fax number (including area code)	<input type="text"/>		<input type="text"/>	
Mortgage account number	<input type="text"/>		<input type="text"/>	
Mortgage balance outstanding	£ <input type="text"/>		£ <input type="text"/>	
Amount of any early repayment charge	£ <input type="text"/>		£ <input type="text"/>	
Amount of any mortgage exit fee	£ <input type="text"/>		£ <input type="text"/>	
Monthly mortgage/rent	£ <input type="text"/>	Start date of mortgage <input type="text"/>	£ <input type="text"/>	Start date of mortgage <input type="text"/>
Will this mortgage be redeemed?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Previous property (if less than 3 years at present address)

Accommodation	Owned <input type="checkbox"/>	Rented <input type="checkbox"/>	Owned <input type="checkbox"/>	Rented <input type="checkbox"/>
	Living with parents/relatives/friends <input type="checkbox"/>		Living with parents/relatives/friends <input type="checkbox"/>	
Monthly mortgage/rent	£ <input type="text"/>	Start date of mortgage <input type="text"/>	£ <input type="text"/>	Start date of mortgage <input type="text"/>
Name and address of lender/landlord	<input type="text"/>		<input type="text"/>	
Telephone number (including area code)	<input type="text"/>		<input type="text"/>	
Mortgage account number	<input type="text"/>		<input type="text"/>	

Employment details

(if you are self-employed please complete the section 'For self-employed' on the next page)

Applicant 1

Applicant 2

Name and address of employer/source of main income	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
We may want to confirm your employment details. Please give the name and address of the person who can confirm your income	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Telephone number (including area code)	<input type="text"/>	<input type="text"/>
Fax number (including area code)	<input type="text"/>	<input type="text"/>
Email	<input type="text"/>	<input type="text"/>

Type of business	<input type="text"/>	<input type="text"/>							
Present job title	<input type="text"/>	<input type="text"/>							
Is the employment	Permanent <input type="checkbox"/>	Temporary <input type="checkbox"/>	Permanent <input type="checkbox"/>	Temporary <input type="checkbox"/>					
	Full time <input type="checkbox"/>	Part time <input type="checkbox"/>	Full time <input type="checkbox"/>	Part time <input type="checkbox"/>					
	Fixed term contract <input type="checkbox"/>	Probationary <input type="checkbox"/>	Fixed term contract <input type="checkbox"/>	Probationary <input type="checkbox"/>					
	Other <input type="checkbox"/> <small>(please specify)</small>		Other <input type="checkbox"/> <small>(please specify)</small>						
Department/Works number	<input type="text"/>	<input type="text"/>							
Basic gross income	£	p.a.	YES <input type="checkbox"/>	NO <input type="checkbox"/>	£	p.a.	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
	Regular overtime	£	p.a.	YES <input type="checkbox"/>	NO <input type="checkbox"/>	£	p.a.	YES <input type="checkbox"/>	NO <input type="checkbox"/>
	Regular bonus/commission	£	p.a.	YES <input type="checkbox"/>	NO <input type="checkbox"/>	£	p.a.	YES <input type="checkbox"/>	NO <input type="checkbox"/>
Length of service	<input type="text"/> years <input type="text"/> months				<input type="text"/> years <input type="text"/> months				

Previous employment

(to be completed if you have been in your current job for less than 12 months)

Name and address of employer for reference	<hr/>	<hr/>
	<hr/>	<hr/>
	<hr/>	<hr/>
Postcode	<hr/>	<hr/>
Telephone number (including area code)	Ext.	Ext.
Fax number (including area code)		
Email		

Former job title	<hr/>	<hr/>		
When did you start?	<hr/>	<hr/>		
When did you leave?	<hr/>	<hr/>		
Reason for leaving	<hr/>	<hr/>		
Was the employment	Permanent <input type="checkbox"/>	Temporary <input type="checkbox"/>	Permanent <input type="checkbox"/>	Temporary <input type="checkbox"/>
	Full time <input type="checkbox"/>	Part time <input type="checkbox"/>	Full time <input type="checkbox"/>	Part time <input type="checkbox"/>
	Fixed term contract <input type="checkbox"/>	Probationary <input type="checkbox"/>	Fixed term contract <input type="checkbox"/>	Probationary <input type="checkbox"/>
	Other (please specify) <input type="checkbox"/>		Other (please specify) <input type="checkbox"/>	
Department/Works number	<hr/>	<hr/>		
Basic gross income	£ <hr/> per annum	£ <hr/> per annum		
Overtime/bonus/commission	£ <hr/> per annum	£ <hr/> per annum		

For self-employed

Applicant 1

Applicant 2

Is your business	Sole Trader	<input type="checkbox"/>	Partnership	<input type="checkbox"/>	Sole Trader	<input type="checkbox"/>	Partnership	<input type="checkbox"/>
	Director of Ltd Co.	<input type="checkbox"/>	% Shareholding	<input type="checkbox"/>	Director of Ltd Co.	<input type="checkbox"/>	% Shareholding	<input type="checkbox"/>
Name of company	<input type="text"/>				<input type="text"/>			
Type of business	<input type="text"/>				<input type="text"/>			
Date business was set up?	<input type="text"/>				<input type="text"/>			
Registered business address	<input type="text"/>				<input type="text"/>			
	<input type="text"/>				<input type="text"/>			
	<input type="text"/>				<input type="text"/>			
Postcode	<input type="text"/>				<input type="text"/>			
Telephone number (including area code)	<input type="text"/>				<input type="text"/>			
Company Registration number (if applicable)	<input type="text"/>				<input type="text"/>			
Last 3 years Net Profit/Income received from the business	£.....	Year ended	£.....	Year ended	£.....	Year ended	£.....	Year ended
	£.....	Year ended	£.....	Year ended	£.....	Year ended	£.....	Year ended
	£.....	Year ended	£.....	Year ended	£.....	Year ended	£.....	Year ended
Name and address of accountant	<input type="text"/>				<input type="text"/>			
	<input type="text"/>				<input type="text"/>			
	<input type="text"/>				<input type="text"/>			
Postcode	<input type="text"/>				<input type="text"/>			
Telephone number (including area code)	<input type="text"/>				<input type="text"/>			
Fax number (including area code)	<input type="text"/>				<input type="text"/>			
Email	<input type="text"/>				<input type="text"/>			

Additional/other income (including actual/potential rental income)

Applicant 1

Applicant 2

Please list all sources of other income i.e. tax credits, state benefits, pension, income from investment property, child maintenance etc.	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Name and address of the person(s) who can confirm your other income	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Where relevant we may ask you to provide copies of any papers you might have to confirm this other income.		
Total amount of other income	£ <input type="text"/> per annum	£ <input type="text"/> per annum

Retirement details

Applicant 1

Applicant 2

What is your planned retirement date?	<input type="text"/>	<input type="text"/>
If this is before the end of your mortgage term, please provide the following details.		
Source of income in retirement	<input type="text"/>	<input type="text"/>
Estimated annual amount	£ <input type="text"/>	£ <input type="text"/>
We may ask you to provide evidence to confirm this income and that the mortgage you are requesting remains affordable in retirement.		

Other rental properties

In total, how many other rental properties do you own or part-own?

Please provide details for each one as set out below.

1. Address

Postcode

Amount owing

£

Monthly payment

£

Rent received

£

Lender

2. Address

Postcode

Amount owing

£

Monthly payment

£

Rent received

£

Lender

Expenditure

Applicant 1

Applicant 2

Committed Expenditure	Monthly Payment	O/S Balance		Monthly Payment	O/S Balance
Loan 1	£	£		Loan 1	£
Loan 2	£	£		Loan 2	£
Loan 3	£	£		Loan 3	£
Hire purchase (HP)	£	£		Hire purchase (HP)	£
Credit cards	£	£		Credit cards	£
Store cards/Mail order	£	£		Store cards/Mail order	£
Other mortgages	£	£		Other mortgages	£
Interest only repayment strategy	£			Interest only repayment strategy	£
Child maintenance	£			Child maintenance	£
Other (memberships etc.)	£			Other (memberships etc.)	£
Total committed expenditure	£			Total committed expenditure	£

Basic Essential Expenditure	Monthly Payment	Basic Quality of Living Expenditure	Monthly Payment
Council tax	£	Childcare	£
Buildings & contents insurance	£	TV subscriptions (Sky, Virgin etc.)	£
TV licence	£	Clothing	£
Life/payment protection	£	Leisure/Recreational Activities	£
Utilities (gas, electric, water)	£	Savings	£
Telephone/mobile/internet	£	Additional pension/AVC contributions	£
Ground rent/service charges	£	Other	£
Travel/petrol	£		
Car insurance/tax/maintenance	£		
Housekeeping	£		
Total basic essential expenditure	£	Total basic quality of living expenditure	£

TOTAL EXPENDITURE (excluding mortgage payment) £

Are you aware of any future changes to your income and expenditure that are likely to affect your ability to meet your mortgage repayments? YES NO

If yes, what changes?

Credit history

(failure to disclose relevant information may result in your application being declined)

Applicant 1

Applicant 2

Are you currently applying for a mortgage or any additional borrowing with another lender?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	YES <input type="checkbox"/>	NO <input type="checkbox"/>
If yes please give details in the box below*				

Have you ever had a request for a mortgage/loan/tenancy turned down?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	YES <input type="checkbox"/>	NO <input type="checkbox"/>
If yes please give details in the box below*				

Have you ever been in arrears (missed payments) on a mortgage/loan/rental agreement?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	YES <input type="checkbox"/>	NO <input type="checkbox"/>
If yes please give details in the box below*				

Have you ever been in default with a credit card/store card/utility company/mobile phone company?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	YES <input type="checkbox"/>	NO <input type="checkbox"/>
If yes please give details in the box below*				

Have you ever had a Court Order for non-payment of a debt made against you?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	YES <input type="checkbox"/>	NO <input type="checkbox"/>
If yes please give details in the box below*				

Have you ever had a property which you owned repossessed by the lender?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	YES <input type="checkbox"/>	NO <input type="checkbox"/>
If yes please give details in the box below*				

Have you ever been bankrupt/insolvent/subject to an IVA or come to an arrangement with your creditors, or gone into voluntary liquidation?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	YES <input type="checkbox"/>	NO <input type="checkbox"/>
If yes please give details in the box below*				

Have you ever been convicted, charged or have any prosecution pending for any criminal offence other than a driving offence?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	YES <input type="checkbox"/>	NO <input type="checkbox"/>
If yes please give details in the box below*				

*If additional space is required, please use the notes page at the back of this form.

Amount of loan required £ Term of years (normal maximum 25 years)

Which type of loan do you require?

Interest only Amount £ Repayment Amount £

If interest only, it is your responsibility to ensure that you have adequate resources to repay the loan at the end of the term. What arrangements have you made to repay the loan, please give details? We may ask you to provide evidence to confirm these arrangements.

Are you buying a property or re-mortgaging? (please complete the relevant section below)

Address of property to be mortgaged

Postcode

What monthly rent do you expect to receive/currently receive for this property? £

Property purchase

Purchase price £

Where is the deposit coming from?

We may ask you to provide evidence to confirm the details. Are you being offered any incentive(s) by the builder or person selling the property?

YES NO

If yes please give details

Is all of the loan to be used to purchase the property? YES NO

If no, what are you using the extra money for? (estimates to be provided for home improvements)

Re-mortgage

Current lender

Current mortgage outstanding £

Extra borrowing £

What are you using the extra money for? (estimates to be provided for home improvements)

Date of original purchase

Original purchase price £

Original mortgage advance £

If you had a further loan in the past please provide the following details:

Purpose Amount £

Have you altered, improved or extended the property since purchase? YES NO

If yes please give details

Are there any second mortgages or charge(s) over the property? YES NO Amount £ Lender

If yes, they must be repaid prior to completion.

How do you wish to make your monthly payments? Direct Debit (please complete a separate form) Standing Order From another DBS account Other

Section 6

Valuation and property details

Property information

Type of valuation required (please see important information in our Mortgage Guide) Mortgage Valuation Home Buyers Building Survey

Please note that in the case of a remortgage our valuer may not choose to visit the property to carry out the valuation. In these circumstances you will not receive a copy of the report.

Name, address and telephone number of the current owner(s) of the property

Selling Agents name, address and telephone number

Estimated valuation £

Description of property

Description of property: House Bungalow Flat (Purpose built) Flat (Conversion)

If a flat - how many flats in the block? How many storeys? (maximum of 4) Which floor is the property on?

Detached Semi-Detached Terraced

Double glazing Conservatory Central heating Fuel type

Number of:

Bedrooms Bathrooms Kitchen Living Rooms Attic

Garage Garage Space Toilets Basement Outbuildings

If any land representing more than a domestic garden is included, what will this be used for?

Type of property: Private Other (please state)

Amount of annual council tax: £

Is the property? Freehold Leasehold Commonhold Feuhold (Scotland)

If leasehold length of lease remaining Annual Ground Rent £ Annual Service/ Maintenance Charge £

Is the property ex-local authority? YES NO

If yes, we will normally restrict the loan to a maximum of 75% of the valuation or purchase price whichever is the lower.

Age of property: New (just built) Under construction Existing If existing year of construction

Description of property (continued)

Has the property or any building nearby been damaged by subsidence, heave, or land slip or does it show any signs of cracking or bulging of walls? YES NO

If yes please give details

Are you aware of any restrictions which may apply to the ownership or occupation of the property? YES NO

If yes please give details

Does the property have Solar Panels (Photovoltaic cells) installed under the Governments Microgeneration Scheme? YES NO

New property information (please complete this section if the property is under 10 years old)

Is the property still being built? YES NO

Is the property, or will the property be covered by, one of the following:

NHBC, Premier, LABC, Build Zone or Castle 10 building cover? YES NO

If YES please give details of cover in place or if NO, please explain the reason for this.

Is the property or will the property be covered by an Architect's or building professional's certificate? YES NO

If YES please give name, professional qualification, address of supervising architect, building professional or surveyor.

Please submit details of the supervising architect's, building professional's or surveyor's professional indemnity cover with your mortgage application.

If the property is being built or to be built:
Who is building the property? Self Firm of builders

Name and address of builders

Site office tel no.

Month Year

When will the work be finished?

Stage of construction

Solicitor

Solicitor's name and address (not a Sole Practitioner)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Postcode <input type="text"/>
Solicitor's contact name	<input type="text"/>
DX number	<input type="text"/>
Telephone number (including area code)	<input type="text"/>
Fax number (including area code)	<input type="text"/>
Email	<input type="text"/>

Property insurance

It is a condition of your mortgage that your property is adequately insured for the full cost of rebuilding it. This must be done on or before completion of your mortgage.

If you want us to arrange your property insurance

Protecting your property is an important decision and we feel that you should be able to select the level and extent of cover that best meets your own needs.

We can meet these needs by offering you Darlington Home Insurance, a Landlords insurance policy that will give you the level of cover you want at a competitive price. This insurance is provided by Uinsure Limited and is an annual property insurance contract underwritten by a select panel of leading UK insurers. The insurer for your policy will be clearly indicated on your policy schedule.

All panel insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Summary of features and benefits

This insurance will provide you with the following features and benefits:

- Flexibility – to allow you to choose the level of cover you need.
- Competitive rates – we operate a panel of insurers (subscribing to a single policy wording), who compete to provide you with the most competitive premium.
- Interest free payment options available (depending upon insurer selected from the panel).
- Peace of mind – your policy comes with a 24 hour claims helpline.
- Optional extras – you can extend your cover to include Landlord Legal Expenses & Rent Guarantee and / or Let Home Emergency Cover.

If you want to arrange your own property insurance

It is possible to arrange your own buildings insurance however if you do this you must make sure that our interest is noted on the policy. Any policy you arrange to insure your property must provide cover that is sufficient to cover the full cost of rebuilding it. If you would like to arrange your own insurance, please tick this box

Which insurance company will you be using?

What is the start/renewal date of the policy?

Life Assurance

It is important, particularly when you are applying for a mortgage in joint names, that you are able to continue making your monthly mortgage payments or pay off the loan completely should one of you die.

Please give details in the box below of the arrangements you currently have in place including, where relevant, details of the policy(s) and value of the protection they provide. We may ask you to provide evidence to confirm the details.

If you have not yet made any arrangements you are strongly recommended to consider doing so in order to protect your mortgage and family in the future. You can do this by choosing a suitable life assurance policy selected from a list of established insurance firms. Our policies are not compulsory and will not affect our lending decision.

I would like more information on life assurance.
Please contact me to discuss the features and benefits of this policy.

Signed

Signed

I have been given the opportunity to discuss life assurance but have declined.

I understand that in the event of my death, mortgage repayments will need to be made until the loan is fully repaid.

Signed

Signed

Declarations

Data protection declarations and consents

Please tick the appropriate box which is relevant to your application.

- a To be used on joint applications where only one party is present or for sole facilities when declaring a financial association with another party, e.g. when stating the name of your partner.

I declare that I am entitled to disclose information about my joint application and/or anyone else referred to by me and to authorise you to search and/or record information at credit reference agencies about us.

By signing this application I consent to the above

- b To be used when the applicant wishes to be assessed independently.

I understand that information held about me by the credit reference agencies may be linked to records relating to my partner. For the purposes of this application my partner and I are financially independent and I request that my application be assessed without reference to any 'associated' records, although I recognise that this may adversely affect the outcome of my application. I believe that there is no information relating to my partner that is likely to affect your willingness to offer financial services to me. I authorise you to check the validity of this declaration with credit reference agencies and if you discover any associated records, which would affect the accuracy of this declaration you may decide not to proceed with the application on this basis.

By signing this application I consent to the above

- c To be used on all joint accounts.

We understand that you will record details of this application, at credit reference agencies, whether or not this application proceeds. An 'association' will therefore be created at credit reference agencies which will link our financial records. We understand that our associates information will be taken into account unless we instruct otherwise. If either of us applies for access to information held at credit reference agencies, the applicant will receive only information relating to him/herself and the name(s) of any associate(s).

By signing this application we consent to the above

- d To be used for sole applicants.

I authorise you to search and/or record information at credit reference agencies about me.

By signing this application I consent to the above

General Data Protection Regulation

If you require details as to the information we hold in our records concerning you, write to The Data Protection Officer, Darlington Building Society, Sentinel House, Morton Road, Darlington, Co Durham DL1 4PT or email dpo@darlington.co.uk

Your details may also be used for statistical, research and analysis purposes. As a result of your Mortgage Application, enquiries may be made with a Credit Reference Agency. In addition, information may be supplied to a Credit Reference Agency where

- Payments have not been received on the due date and are outstanding; AND
- The amount owed is not in dispute; AND
- Satisfactory proposals for the repayment of the debt have not been made by you; AND
- You have been given at least 28 days notice of our intention to disclose.

The Credit Reference Agencies will retain a record of our enquiries and any information supplied. This information may be used by other lenders/organisations. No other information about you will be forwarded to Credit Reference Agencies without your prior consent.

Credit reference agencies

We will search the files of one or more Credit Reference Agencies when assessing your application for a loan. Whether or not the loan is agreed, a record of the search will be recorded against your file by the agencies concerned. If your loan is agreed, details may be passed on by us to one or more credit reference agencies as to how you have met your obligation under the mortgage. (The names of such Credit Reference Agencies can be supplied by us). This information may be searched by other lenders/organisations and used in assessing your future banking, loan or hire facilities and for debt collection purposes.

Fraud prevention

It is important that you give us accurate information. To prevent or detect fraud, we may make searches at fraud prevention agencies. They will record the details of the application you make with us and supply us with information about any other mortgage or credit applications which have been provided to them by other organisations. The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our Privacy Notice which is available on our website www.darlington.co.uk/privacy-notice.

Please contact our compliance department at our head office if you would like details of those fraud prevention agencies from whom we obtain and record information about you. You have a right upon applying to us in writing and on payment of a fee, to receive a copy of the information we hold about you.

Declarations (continued)

Keeping you up to date about our products and services

We would like to send you information about our own products (such as savings and mortgage products). If you agree to being contacted, please tick the relevant box to give your consent and communicate your contact preferences.

HOLDER 1

Email* Post Phone Text

HOLDER 2

Email* Post Phone Text *E-mail also includes digital media and other electronic channels.

We would like to send you information about other products and services which are provided by carefully selected third parties. The third parties we work with provide products such as protection, wealth management and financial advice. If you agree to being contacted, in line with your preferences communicated above, please tick the box to give your consent.

HOLDER 1

HOLDER 2

If you change your mind about how you want to stay up to date, you can ask us to change your preferences at any time by writing to our head office, emailing us, visiting our website or popping into a branch.

Notes for applicants

Before signing this application you should be aware of the following areas which should have been discussed with you during the course of your mortgage interview.

Please ensure that you are happy that you understand the following areas before signing the application.

If you are unclear about any of the areas listed below or any of the questions we have asked on this form, please ask at any of our branches, where more details will be given.

- 1 The repayment method and repayment period.
- 2 If you have an interest only mortgage, the problems you may face if you do not have an adequate repayment strategy in place to repay the loan. It is your responsibility to put this in place and ensure that it remains in place.
- 3 The consequences of repaying your mortgage early in respect of early repayment charges and changing personal circumstances.
- 4 The types of mortgage products and interest rates available.
- 5 The insurance services available.
- 6 When any insurance services are a condition of the mortgage, who is responsible for putting the policies in place.
- 7 The costs and fees which may be payable during the life of the mortgage (a list of current administration fees is available upon request and will be provided with your offer of mortgage).
- 8 When details about your mortgage may be passed to credit reference agencies.
- 9 How your mortgage payments may change when the terms of your selected mortgage product end.
- 10 The way we assess your ability to repay the loan.
- 11 How we calculate interest on your loan.
- 12 The benefits of paying by direct debit. Ensure you have completed a form if you wish to pay by this method.
- 13 Be sure you understand that this declaration, together with the information you have given, will form the basis of the contract between us.

Declarations (continued)

Declaration

I CONFIRM THAT

- A Mortgage Valuation may be arranged by the Society. If this is done I understand that this report is intended solely for the purpose of the Society to help it consider this application and is not intended to be a detailed survey of the property.
- Neither the Society nor its Valuer will confirm that the condition of the property or the price I am paying for it is reasonable. I will make sure the condition and price I am paying is reasonable. If I feel it is necessary, I understand the Society can carry out a more detailed Home Buyers' Report or introduce me to firms of Chartered Surveyors who I can instruct to carry out either a Home Buyers' Report or a full Building Survey.
- Whether or not a loan is made, if the terms of the product I am applying for require that I meet the cost of any valuation, I will make the necessary payment. If my application is cancelled and the valuation has not been carried out the fee I have paid will be refunded.
- I will ensure that the property is fully insured until the loan is fully repaid.
- Where the payment is made by one party to the loan, then that payment should be treated as being made for and on behalf of all parties.
- The Society or its agent may make any necessary enquiries in relation to this application, including asking questions of my employer, accountant, banker, lender, landlord, letting agent, insurer, broker, solicitor or other professional advisor. This may be to obtain additional information or to check the answers I have given.
- The Society or its agent may supply information given by me to
 - the Society's valuer, solicitors (specifically including a solicitor who is acting for a third party who has an interest in the property but who will not benefit directly from this loan) or the insurance company arranging the insurance,
 - the Financial Conduct Authority,
 - the Prudential Regulation Authority,
 - Credit Reference and Fraud Prevention Agencies,
 - any person having a legal right to this information.
- My solicitors may give Darlington Building Society any necessary information. I waive any right to claim solicitor/client confidentiality or legal privilege in respect of such information.
- The property referred to in this application which is subject to the Society's mortgage will only be let on an Assured Shorthold Tenancy Agreement.
- The information on this form is correct to the best of my knowledge and will be held by the Society in its computer records.
- I am over 18 years of age.

I apply for a loan to be made on the security of the property according to the Rules of the Society* and enclose the Valuation Fee of

£

and/or a non refundable Reservation Fee of

£

*If you want to see the Rules of the Society, please ask us and we will let you have a copy.

Signature(s) of applicant(s)

This application forms part of our standard customer agreement on which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point, please ask for further information.

Applicant 1

Date

Applicant 2

Date



Head office: Sentinel House, Morton Road, Darlington, Co Durham DL1 4PT

Phone: 01325 366366 Fax: 01325 741000 DX 712851 Darlington 6

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We are authorised and regulated by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration number 205895

DBS039 - AG 02/19