

# Additional borrowing application form

For owner-occupied private residences

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.

### Source of application (to be completed by branch)

<b>Direct</b>	face to face	<input type="checkbox"/>	internet	<input type="checkbox"/>
<b>Introduced</b>		<input type="checkbox"/>		
Introducer's DBS Panel Number		<input type="text"/>		

Where your additional borrowing 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.

### Additional requirements

- Individual proof of identification e.g. Current Passport  
Full Driving Licence
- Last 3 months bank statements
- Latest payslip

### 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 address	<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"/>
National Insurance Number	<input type="text"/>	<input type="text"/>
Mortgage account number	<input type="text"/>	
Mortgage product for additional borrowing	<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"/>
Will you be living in the property?	YES <input type="checkbox"/>	NO <input type="checkbox"/> If NO, please give details <input type="text"/>
How long have you lived at this address?	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months
Address at which we should write to you if this is different from the address above	<input type="text"/> <input type="text"/>	
Postcode	<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"/>
Email address	<input type="text"/>	<input type="text"/>
Preferred contact number	<input type="text"/>	<input type="text"/>

Employment details

If you are self-employed please complete the section 'For self-employed' on page 5. If your main income is not from employment (e.g. Pension) please complete the section 'Additional/other income' on page 6.

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"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Fixed term contract <input type="checkbox"/> Probationary <input type="checkbox"/> Other <input type="checkbox"/> <small>(please specify)</small>	Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Fixed term contract <input type="checkbox"/> Probationary <input type="checkbox"/> Other <input type="checkbox"/> <small>(please specify)</small>
Department/Works number	<input type="text"/>	<input type="text"/>
Basic gross income	£ <input type="text"/> p.a. YES <input type="checkbox"/> NO <input type="checkbox"/>	£ <input type="text"/> p.a. YES <input type="checkbox"/> NO <input type="checkbox"/>
Regular overtime	£ <input type="text"/> p.a. YES <input type="checkbox"/> NO <input type="checkbox"/>	£ <input type="text"/> p.a. YES <input type="checkbox"/> NO <input type="checkbox"/>
Regular bonus/commission	£ <input type="text"/> p.a. YES <input type="checkbox"/> NO <input type="checkbox"/>	£ <input type="text"/> 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	<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"/> Ext.	<input type="text"/> Ext.
Fax number (including area code)	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>

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

**Additional/other income**

Applicant 1

Applicant 2

<p>Please list all sources of other income i.e. tax credits, state benefits, pension, income from investment property, child maintenance etc.</p>		
<p>Name and address of the person(s) who can confirm your other income</p>		
<p>Postcode</p>		
<p>Where relevant we may ask you to provide copies of any papers you might have to confirm this other income.</p>		
<p>Total amount of other income</p>	<p>£ <input style="width: 150px;" type="text"/> per annum</p>	<p>£ <input style="width: 150px;" type="text"/> per annum</p>

**Retirement details**

Applicant 1

Applicant 2

<p>What is your planned retirement date?</p>		
<p>If this is before the end of your mortgage term, please provide the following details.</p>		
<p>Source of income in retirement</p>		
<p>Estimated annual amount</p>	<p>£ <input style="width: 150px;" type="text"/></p>	<p>£ <input style="width: 150px;" type="text"/></p>
<p>We may ask you to provide evidence to confirm this income and that the mortgage you are requesting remains affordable in retirement.</p>		

## Expenditure

## Applicant 1

## Applicant 2

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

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	£		
<b>Total basic essential expenditure</b>	<b>£</b>	<b>Total basic quality of living expenditure</b>	<b>£</b>

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?

Are you applying for any secured loan(s) with another lender?

YES

NO

Amount

£ 

Lender

Will any existing secured loan(s) or charge(s) be repaid on completion?

YES

NO

If there is a secured loan or other charge over the property and it is not to be repaid prior to completion, we will require that the charge is postponed in favour of this additional borrowing. We will charge an administrative fee in respect of this. You may incur additional fees, please contact your other lender for details.



Credit history

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

Applicant 1

Applicant 2

<p>Have you ever had a Court Order for non-payment of a debt made against you?</p> <p>If YES, please give details</p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>

<p>Have you ever had a request for a mortgage/ loan or tenancy turned down?</p> <p>If YES, please give details</p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>

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

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

<p>Have you ever had a property which you owned repossessed by the lender?</p> <p>If YES, please give details</p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>

## Section 3 (continued)

## Financial commitments

Have you ever been bankrupt/insolvent/subject to an IVA or come to an arrangement with your creditors, or gone into voluntary liquidation?

YES  NO

If YES, please give details

Are you party to another mortgage on any other property including a buy to let, a business or as a guarantor?

YES  NO

If YES, please give details of the lender, their address, amount outstanding and your monthly payments

Have you ever been convicted, charged or have any prosecution pending for any other criminal offence other than a driving offence?

YES  NO

If YES, please give details

## Section 4

## Property information

### Property information

It may be necessary to carry out an inspection of the property

Who should our valuer contact to gain access to your property? Please let us have a contact name and telephone number

Estimated valuation  £

Description of property

House  Bungalow  Flat (purpose built)  Flat (conversion)

Detached  Semi-detached  Terraced

Type of property

Private  Other (please state)

Use of property:

Wholly owner occupied  Business use  Partially let (copy of lease required)

Is the property?:

Freehold  Leasehold  Commonhold  Feuhold (Scotland)

If leasehold, length of lease remaining  Is this an ex-local authority property? YES  NO

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

Planning details

Do you need planning consent or building regulations approval for the work you intend to carry out? YES  NO

If YES, please give details

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Are you applying for, or is there an existing local authority improvement grant? YES  NO

If YES, please give details

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Have you carried out any improvement works since the original loan was provided, i.e. an extension etc? YES  NO

If YES, please give details

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Other occupiers

Are there any other people who will live in the property with you? YES  NO

Please provide details.

Title	Forename(s)	Surname	Date of Birth
.....	.....	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....

Additional borrowing details

How much more do you want to borrow?

£

Do you want to repay this over the remaining term?

YES  NO

If no, over how many years do you want to repay the loan?

What are you using the extra money for?

Is this an ex-local authority property purchased under the Right To Buy Scheme within the last 5 years?  
or

YES  NO

under a Shared Ownership Scheme?

YES  NO

What 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 tick those that apply and provide the additional information requested. We may ask you to provide evidence to confirm these arrangements.

Endowment/Life Assurance (please give name of insurance company(s), policy number(s), maturity date(s), current premiums and amount you currently expect to receive at maturity)

ISA (please give name of provider(s), maturity date(s), current premiums and amount you currently expect to receive at maturity)

Pension (please give name of pension provider(s), policy number(s), maturity date(s), current contributions and amount you currently expect to receive on retirement including lump sum and regular payments)

Sale of property (please give address(es), estimated current value(s), current mortgage(s) outstanding (if any) and current occupancy basis i.e. family, tenant, etc)

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Other (please provide details of how you intend to repay the capital on your mortgage at the end of the term)

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Section 6

Solicitor

Solicitor (if appropriate)

We will carry out the legal work for you.  
If you would prefer a solicitor to do this instead, please give the name and address of the firm of Solicitors you are using

Postcode

Solicitor's contact name

Telephone number  
(including area code)

Fax number  
(including area code)

DX number

Email address

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## Property insurance

It is a condition of your mortgage that your property is adequately insured for the full cost of rebuilding it.

### If we already arrange your property insurance, or you want us to arrange it now

Protecting your property and its contents is important. This may be particularly true now if you are borrowing extra money to help pay for improvements to your property.

If you don't arrange your insurance with us at present and feel a review of your current arrangements would be helpful, we can offer you Darlington Home Insurance, a buildings and contents 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 household 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

Darlington Home 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 Family Legal Expenses and/or Home Emergency Cover.

**If you would like us to phone and provide you with a free no-obligation quotation then please tick the box**

### If you currently arrange your own property insurance

If you wish to continue with your own buildings insurance you must review your policy to make sure it continues to cover the full cost of rebuilding your property.

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.

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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

Payment protection

It is important that you are able to continue making your monthly mortgage payments even if you are not able to work following an accident, through sickness or if you became unemployed.

If your mortgage repayments are currently covered by a Mortgage Payment Protection policy you are advised to increase your cover in respect of this additional borrowing. You should contact your insurer to arrange this. If you have a Darlington Mortgage Payment Protection policy you will need to write to your insurance provider, C/O Darlington Building Society, Sentinel House, Morton Road, Darlington, Co Durham DL1 4PT.

If you have not made any arrangements you are strongly recommended to consider doing so in order to protect your mortgage payments in the future.

Please provide details in the box below of your current protection arrangements and/or how you would ensure your monthly mortgage payments would be paid in the event of accident, sickness or unemployment. We may ask you to provide evidence to confirm the details.

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## Important Notes

### 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

### Data Protection Act 1998

If you require details as to the information we hold in our records concerning you, write to the Secretary, Darlington Building Society, Sentinel House, Morton Road, Darlington, Co Durham DL1 4PT.

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.



## Important Notes (continued)

### 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](http://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.

### 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 You should consider how your personal circumstances may be expected to change and the consequences of repaying your mortgage early in respect of early repayment charges.
- 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 Whether the terms of your selected mortgage product can be continued if you move house.
- 9 When details about your mortgage may be passed to credit reference agencies.
- 10 How your mortgage payments may change when the terms of your selected mortgage product end.
- 11 Where a higher lending charge applies – what this means to you.
- 12 The way we assess your ability to repay the loan.
- 13 How we calculate interest on your loan.
- 14 Ensure you have received a copy of our Mortgage Guide.
- 15 The benefits of paying by direct debit. Ensure you have completed a form if you wish to pay by this method.
- 16 Be sure you understand that this declaration, together with the information you have given, will form the basis of the contract between us.

## Important Notes (continued)

### Declarations

I CONFIRM THAT

- I will not let the property without the Society's written consent.
- A Mortgage Valuation may be arranged by the Society. 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.
- 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.
- If the amount I am wanting to borrow is high in relation to the purchase price and valuation of the property the Society may want additional protection. This extra protection will apply if I fail to keep up with monthly payments and after applying to the Courts my property is repossessed by the Society and then sold for an amount below that needed to repay the amount I owe.  
The additional protection will not protect me and I will still be expected to repay all amounts that remain outstanding including arrears, interest and legal and administration fees.  
If a claim is made by the Society, the insurance company who provided the protection will have the right to recover any amount they have paid to the Society from me.  
This additional protection is obtained by way of a Higher Lending Charge. If required, the fee for this may be paid by me or added to the loan.
- I understand that there is a delay in payment of State Benefits in the event of accident, sickness or unemployment and I understand that mortgage payments have to be maintained from my own resources.
- 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, HM Revenue and Customs, accountant, banker, lender, landlord, insurer, broker, solicitor or other professional advisor. This may be to obtain additional information or to check the answers I have given.
- The Society 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 my home but who will not benefit directly from this loan), licensed conveyancer or the insurance company arranging any insurance,
  - the Financial Conduct Authority,
  - the Prudential Regulation Authority,
  - any person having a legal right to this information, including Credit Reference and Fraud Prevention Agencies.
- 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.
- If the Society carries out the necessary legal work relating to this additional borrowing on my behalf, the fee for this may be paid by me or added to my account at the time this additional borrowing completes.
- 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.

### 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.

I apply for additional borrowing to be granted on the security of the property according to the Rules of the Society.\*

Applicant 1	<input type="text"/>	Date	<input type="text"/>
Applicant 2	<input type="text"/>	Date	<input type="text"/>

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

## Additional Borrowing Payment Form

Please tick one of the boxes below to let us know how you want us to send the additional borrowing money to you. Please add the extra information where it is needed.

However, should any of the funds be for debt consolidation we may need to send the funds direct to the relevant company.

Transfer the amount to my UK bank account

Bank/Building Society Name

Bank/Building Society Address

  
  
  

Sort Code

Account Number

Account Name

### OR

Transfer the amount to Darlington Building Society investment account number

In the name of

  
  
  

### Signed

(If joint application both applicants must sign)

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

[www.darlington.co.uk](http://www.darlington.co.uk)

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

DBS041 - AG 02/19