

COMMENTS SECTION

Use this space to give additional information requested in any of the questions, and any other information which you feel will help in assessing your application. Please indicate the question number where applicable. Continue on a separate sheet if necessary.

[Please enter
relevant question
number]

DECLARATION AND CONSENT

1. "I, we, me, my, us, our" means the person or persons set out in this application form. "You, your" means Mortgage Trust Limited, its parent, subsidiaries and associated companies. "Personal Details" means any information that you obtain or process about me/us from (1) this or any other application (2) how I/we manage my/our loan account (3) any insurance claim information, or (4) details about my/our bank account, including details of my/our purchases, such as the identity of the supplier and the amount and type of the transaction (i.e. retail services, medical services, etc).
2. I/We agree that you may, at your discretion, pass this application form to another lender for consideration, in which case references in this declaration to 'you' will include any such lender.
3. I/We confirm that the Personal Details given on this application are true and complete and understand that these will form the basis of any mortgage offer. If any of the Personal Details in this form or my/our personal circumstances change prior to you making the loan, I/we will notify you in writing and will not accept the loan until you have consented to the change in writing.
4. I/We confirm that no charges exist over the property except those that have been notified by me/us and I/we will not enter into any further charges over the property prior to or after completion without advising you and obtaining your prior consent in writing.
5. I/We confirm that I/we have read the product information and understand the terms and conditions relating to the product features and any advice given by any intermediary has been understood and made clear to me/us.
6. I/We authorise you to make any enquiries and request any references as you consider necessary in connection with this application, whether of my/our employer or otherwise and I/we authorise such persons to give all requested information to you.
7. Joint applicants only: We agree that you will use the first applicant's address for all correspondence unless we notify you in writing to the contrary.
8. I/We agree that where my/our application has been made via a mortgage intermediary, you may keep that intermediary informed as to all aspects of the application and its progress. I/We further understand that this information may be transmitted electronically, via the internet and email. I/We understand that the introducers named on this form are not your agents.
9. I/We understand that if a mortgage offer is made, you will instruct a Solicitor to act on your behalf and that I/we will be responsible for your legal costs and disbursements whether or not the mortgage is completed. I/We authorise my/our Solicitor or Licensed Conveyancer to disclose to you, and you to disclose to the Solicitor/Licensed Conveyancer, Personal Details or any other information relating to this application.
10. I/We acknowledge that you may at any time transfer your interest in the mortgage, together with any security I/we give, to any other lender, bank or institution, without first seeking my/our permission and I/we authorise you to disclose any information which you hold/process about me/us to any such person.
11. Where I/we have provided you with my/our email address(es), I/we agree that you may communicate with me/us (and vice versa) via email. I/We will notify you if my/our email address(es) change(s) as soon as possible. I/We acknowledge that email may be intercepted by third parties or electronically delivered to parties other than the addressee. Any such information is sent at my/our own risk. I/We will tell you as soon as possible should I/we become aware of any failure, delay or error in sending or receiving an email. Your records of email sent or received will be conclusive evidence unless there is a clear mistake. You may withdraw the email facility at any time upon any form of notice to me/us. I/We will notify you in writing if I/we no longer wish to communicate with you via email.
12. I/We understand that by allowing this transaction to proceed does not imply any representation on your part that the property is free from defect or worth at least the amount of the valuation. I/We understand that I/we will receive a copy of any valuation, and upon request will receive a copy of any re-inspection. If I/we require any further information about the conditions or value of the property I/we will obtain my/our own surveyor's report. I/We understand that no legal responsibility to me/us or any other person will be implied or accepted by the valuer or you as to the condition or value of the property.