



General Declarations

Applicant Name

Roll Number / —

All applicants should read and sign these Declarations.

I declare to The Mortgage Business plc and to the Lender (if different) [in each case "you"] the following;

Where I apply for an Agreement in Principle:

- You may make any enquiries of any third parties for reference purposes.
- You will search credit reference agency files for credit information in assessing my application and verify my identity.
- You may use automated credit assessment to review my application.

Where I apply for a mortgage

- The information given in my application and supporting documentation is true and complete to the best of my knowledge and belief and contains no material omission.
- I authorise you or your Agent to instruct Valuers to carry out a valuation of the property and enclose payment to cover the valuation charge. I understand that where you instruct the Valuers this amount includes an administration fee of £100 and that the total fee is not refundable after the valuation has been carried out.
- If the loan is made to joint applicants each will be liable to you for the full amount of the loan.
- I will notify you of any changes in circumstances relating to my purchase or mortgage before it is entered into and I authorise my conveyancer to disclose such information to you.
- I acknowledge that you may at your sole discretion transfer the loan and any related security, or the benefit of all or any of them, or grant security to any other party over them or the benefit of all or any of them without notice to me, and in so far as my consent may at any time be required I hereby irrevocably consent to such a transfer or grant. I also agree that you may supply any information or documents at any time to any person or company with whom it is considering entering into any contractual agreements for the assignment, mortgage or other dealing affecting the loan or related security, or to the provider of any funds to you in connection with the loans made by it and any such person, company or provider may rely on the truth and accuracy of the information contained in this application.
- I consent to you providing the conveyancers acting for you with the mortgage application form or a copy of it.
- I declare that the property will be used as my sole residence and no part will be used for business purposes. I further undertake not to enter into any letting arrangements without your prior consent.
- I agree that whilst you are considering an application, you may use information I supplied to you to offer me additional products.
- I acknowledge that if I state financial association with another person, I declare that I am entitled to provide information about my joint applicant and anyone else I mention. I also declare that they authorise you to search, link and/or record information about them at credit reference agencies. Sole named applications – I note that information held about me by the credit reference agencies may already be linked to records relating to one or more of my partners, including records held in previous or subsequent names. During this application I may be treated as financially linked and my application may be assessed with reference to any "associated" records.
- I agree that you will search credit reference agency files for credit information in assessing my application. The agency will also give you other details and information from the Electoral register to verify my identity. The agency will keep a record of the search type (credit or identification), whether or not my application proceeds. You may use automated credit assessment to review my application and verify my identity. Members of your group and other companies may use credit searches and other information supplied to them or the credit reference agencies about me and someone linked financially with me, to make credit decisions about me or other members of my household. Any of this information may also be used for identification purposes, debt tracing, preventing money laundering and managing my account. You may give details of my account including previous and subsequent names of parties to an account and how I conduct it to credit reference agencies. If I borrow and do not repay in full and on time, you may tell credit reference agencies who will record the outstanding debt.
- I have received the Initial Disclosure Document and Key Facts Illustration.

IMPORTANT: The Mortgage Business plc will consider your mortgage application based on the mortgage product you have selected and the information we supply to you before any advance is made will relate to this product only.

Loans must be secured by a first mortgage on a residential property in England, Wales, Northern Ireland or Scotland.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

