

Buy-to-Let, Holiday Let & Buy-to-Let Portfolio Mortgage Application Form

- Purchase, Remortgage & Further Advance -



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NOTES TO HELP YOU COMPLETE YOUR MORTGAGE APPLICATION

| Pre-Submission | Submission |
|--|--|
| Please email any pre-submission queries to our Broker Sales team at brokers@monbs.com | When an application is completed in full and our minimum packaging requirements are met, please email these through to our Underwriting team at casemanagement@monbs.com |

- Please complete this application form in full. Failure to do so will result in a delay with the processing of the application.
- All income must be in pounds sterling.
- Please remember to complete the Direct Debit form (Section 12), read and sign the Declaration (Section 13). Failure to do so will result in us being unable to conduct the necessary searches required to process your application.
- Please pay your fee(s) by visiting the Society's online payment portal www.monbs.com/pay.
- Please endeavour to email supporting documentation in the first instance. If you are sending any original documents by post, please make sure they are securely packaged and sent via Signed For Delivery or Special Delivery Guaranteed post. Please note that email correspondence is prioritised over postal correspondence and as such, you may experience delays if sending supporting documentation via the post.
- Documentation
 - For Employed applicants: Last three months' consecutive payslips and latest P60 must accompany the application.
 - For Self-Employed applicants: Last two years certified accounts must accompany the application. HMRC forms SA302 and accompanying Tax Year Overview certificates are required. Accounts must have been prepared by a member of one of the recognised Accountancy bodies: Chartered; Certified; members of Chartered Institute of Taxation (COIT) and members of the Association of Accountancy Technicians (AAT).
 - For remortgage applications the Assured Shorthold Tenancy agreement will be required. In addition, for HMO remortgage applications, we will require sight of the HMO licence.
- If you need additional space to answer any of the questions, please use the space on page 16 making sure you reference the applicable section of the form to which the note relates.
- If you need help in completing this application form, contact your Mortgage Adviser or speak to your mortgage intermediary.

Thank you for choosing the Monmouthshire Building Society.

Head office: Monmouthshire House, John Frost Square, Newport, South Wales NP20 1PX t: 01633 844 444

If you fail to keep up with payments on your mortgage a 'receiver of rent' may be appointed and/or your rental property may be repossessed.

INTERMEDIARY USE ONLY - To be fully completed by the intermediary in all cases

| | | | |
|--|--|---|--|
| Intermediary Full Name Firm Address | | Adviser's Full Name Telephone No. Mobile No. Email Address | |
|--|--|---|--|

Please note that the Society will use this email address to communicate with you in connection with the processing of the application unless you specifically advise us to the contrary

Network FCA number if applicable:

Intermediary Firm FCA registration number:

Mortgage Club (if applicable):

Product Code (Must be completed) Please refer to the Mortgage Product Guide

Amount of fee the applicant will pay you for arranging this mortgage (Enter nil if no fee is being charged)? (Must be completed)

When is this fee payable? On application On offer On completion

On what basis was this mortgage arranged? Advised sale Non-advised sale Face to face non face to face

If terms have been discussed and agreed by the Society, please state with whom, the date and give details of the agreement

If a quotation has been produced for you by Monmouthshire Building Society please provide the reference number

| Details of Individual | Applicant 1 | Applicant 2 / Guarantor |
|-----------------------|--|--|
| Name | <input style="width: 300px;" type="text"/> | <input style="width: 300px;" type="text"/> |
| Address | <input style="width: 300px; height: 40px;" type="text"/> | <input style="width: 300px; height: 40px;" type="text"/> |
| Date of Birth | <input style="width: 150px;" type="text"/> | <input style="width: 150px;" type="text"/> |

Details of Introducing firm (or sole trader)

Full name of Regulated Firm (or Sole Trader) FCA Reference Number:

* Note that this certificate must be signed by the person who has seen the original documentary evidence

Confirmation

I/we confirm that

(a) this information was obtained by me/us in relation to the customer;

(b) the evidence I/we have obtained to verify the identity of the customer:

(tick one only)

meets the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG ; or

exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

Adviser Declaration:

I confirm that I have/my company has the necessary permissions from the FCA/PRA to advise (where applicable), complete and submit this application on behalf of my/our clients

I confirm that I am acting on behalf of the applicant(s) and have their permission to access their information

I certify that all documents, whether electronically attached or posted, are genuine copies of the original documents which I have seen

I confirm that to the best of my knowledge, the information contained in this application is true and accurate

| | |
|-------------------|--|
| Adviser Name | <input style="width: 300px;" type="text"/> |
| Adviser Signature | <input style="width: 300px; height: 20px;" type="text"/> |
| Position | <input style="width: 150px;" type="text"/> |
| Date | <input style="width: 150px;" type="text"/> |

DOCUMENTS ENCLOSED - (please tick [✓] if enclosed)

One months Bank Statements for all applicants

Tenancy Deposit Scheme Certificate

Section 1 - Purpose of Loan

1.1 Purpose of the loan Purchase Remortgage Further Advance Transfer of Equity Capital Raise (No Existing Lender) HMO

(PLEASE TICK)

Applicant 1

Applicant 2 / Guarantor

1.2 Are you a first time landlord? Yes No

Yes No

1.3 Was the property inherited? Yes No

Yes No

1.4 Is this a 'Let to Buy' transaction? Yes No

Yes No

1.5 Have you or a related person occupied the property? Yes No

Yes No

CAUTION: If you have answered 'Yes' to any of these questions, an affordability assessment will be required.

1.7 Do you currently/will you upon completion of this mortgage own 4 or more mortgaged rental properties? Yes No

Yes No

1.7.1 If yes, how many of your rental properties are currently mortgaged with: A) Monmouthshire Building Society B) All other lenders

If you own more than 3 mortgaged and/or unencumbered rental properties (either with the Society or other lenders), please complete the Existing Buy to Let Portfolio form that is available from our website and attach this with your application. If you own 3 or fewer, please provide the ASTs. Please note that the Society will not lend to individuals who own more than 20 properties.

Section 2 - Your Personal Details

Applicant 1

Applicant 2 / Guarantor

2.1 Do you have a residential mortgage or savings account with us? Yes No

Yes No

2.2 If 'Yes', please give your MBS Account numbers:

2.3 First name

2.4 Middle name(s)

2.5 Surname

2.6 Title Mr Mrs Miss Ms Other

Mr Mrs Miss Ms Other

2.7a Marital Status

2.7b Relationship to Applicant 1

2.8 Previous name(s) (last 3 years)

2.9 Nationality

2.10 Are you an EEA national or UK National? Yes No

Yes No

2.11 Do you have indefinite leave to remain within the UK? Yes No

Yes No

2.12 Are you a UK resident? Yes No

Yes No

2.13 National Insurance Number

2.14 Date of Birth

2.15 Email Address

2.16 Telephone Number Home

Home

Mobile

Mobile

2.17 Convenient time to contact AM PM

AM PM

3 Years Address History

2.18 Current Address: (If at this address for less than 3 years please provide details in 2.20-2.25 below)

Post Code

Post Code

2.19 How long have you lived at this address? From / / to / /

From / / to / /

If less than 3 Years at Current Address

2.20 Previous Address 1 If less than 3 years at current address

Post Code

Post Code

| | | |
|---|---|---|
| 2.21 How long did you live at this address? | From <input type="text"/> / <input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/> / <input type="text"/> | From <input type="text"/> / <input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/> / <input type="text"/> |
| 2.22 Previous Address 2 If less than 3 years at current address and previous address 1 | <input type="text"/> | <input type="text"/> |
| | Post Code <input type="text"/> | Post Code <input type="text"/> |
| 2.23 How long did you live at this address? | From <input type="text"/> / <input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/> / <input type="text"/> | From <input type="text"/> / <input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/> / <input type="text"/> |
| 2.24 Previous Address 3 If less than 3 years at current address and previous address 1 & 2 | <input type="text"/> | <input type="text"/> |
| | Post Code <input type="text"/> | Post Code <input type="text"/> |
| 2.25 How long did you live at this address? | From <input type="text"/> / <input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/> / <input type="text"/> | From <input type="text"/> / <input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/> / <input type="text"/> |
| 2.26 Basis of Occupation at your present address | Owned outright <input type="checkbox"/> | Owned outright <input type="checkbox"/> |
| | Owned subject to mortgage <input type="checkbox"/> | Owned subject to mortgage <input type="checkbox"/> |

Residential Mortgage Details

Answer 2.27 - 2.31 only if applicable

| | | |
|--|--------------------------------|--------------------------------|
| 2.27 Lender's Name | <input type="text"/> | <input type="text"/> |
| 2.28 Lender's Address | <input type="text"/> | <input type="text"/> |
| | Post Code <input type="text"/> | Post Code <input type="text"/> |
| 2.29 Loan / Rent Account No. | <input type="text"/> | <input type="text"/> |
| 2.30 Monthly Payment / Rent | £ <input type="text"/> | £ <input type="text"/> |
| 2.31 Approximate balance outstanding (Mortgage only) | £ <input type="text"/> | £ <input type="text"/> |

Section 3 - Your Employment Details/Company Directors with No Shareholding

(If Self-Employed, please complete Section 4)

For employed applicants, a minimum of 6 months employment with the same employer is required. If not employed for 6 months, evidence of continuous employment in a similar role of 12 months or more is required.

| | Applicant 1 | Applicant 2 / Guarantor |
|---|---|---|
| 3.1 Occupation | <input type="text"/> | <input type="text"/> |
| 3.2 Basis | Employee <input type="checkbox"/> Self Employed <input type="checkbox"/> Non-shareholding Director <input type="checkbox"/> Director <input type="checkbox"/> | Employee <input type="checkbox"/> Self Employed <input type="checkbox"/> Non-shareholding Director <input type="checkbox"/> Director <input type="checkbox"/> |
| 3.3 Anticipated retirement age | <input type="text"/> | <input type="text"/> |
| 3.4 Are you employed by a Relative? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 3.5 Is your employment | Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Fixed contract <input type="checkbox"/> Sub contract <input type="checkbox"/> Other <input type="text"/> Please state | Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Fixed contract <input type="checkbox"/> Sub contract <input type="checkbox"/> Other <input type="text"/> Please state |
| 3.6 Employer's Name | <input type="text"/> | <input type="text"/> |
| 3.7 Nature of the Business | <input type="text"/> | <input type="text"/> |
| 3.8 Employer's Business Address | <input type="text"/> | <input type="text"/> |
| | Post Code <input type="text"/> | Post Code <input type="text"/> |
| 3.9 Employer Tel. No. | <input type="text"/> | <input type="text"/> |
| 3.10 Employer email address | <input type="text"/> | <input type="text"/> |
| 3.11 How long have you been employed by this company? | <input type="text"/> Years <input type="text"/> Months | <input type="text"/> Years <input type="text"/> Months |

| | | | | |
|---|------------------------|----------------------------------|------------------------|----------------------------------|
| 3.12 Annual Basic Salary | £ <input type="text"/> | Per annum | £ <input type="text"/> | Per annum |
| 3.13 Overtime | £ <input type="text"/> | Per annum | £ <input type="text"/> | Per annum |
| 3.14 Commission | £ <input type="text"/> | Per annum | £ <input type="text"/> | Per annum |
| 3.15 Shift allowance | £ <input type="text"/> | Per annum | £ <input type="text"/> | Per annum |
| 3.16 Other pay | £ <input type="text"/> | Per annum | £ <input type="text"/> | Per annum |
| Total gross income | £ <input type="text"/> | Per annum | £ <input type="text"/> | Per annum |
| | SOURCE: | AMOUNT: | SOURCE: | AMOUNT: |
| 3.17 Other Income. e.g. pension, rents, maintenance etc. | <input type="text"/> | £ <input type="text"/> Per annum | <input type="text"/> | £ <input type="text"/> Per annum |
| | <input type="text"/> | £ <input type="text"/> Per annum | <input type="text"/> | £ <input type="text"/> Per annum |
| | <input type="text"/> | £ <input type="text"/> Per annum | <input type="text"/> | £ <input type="text"/> Per annum |
| 3.18 What is your Total NET monthly income (your income after tax is deducted)? | £ <input type="text"/> | Per month | £ <input type="text"/> | Per month |
| For Company Director's, please provide details of your company Accountant's name, address and contact details | | | | |
| 3.19 Accountants name & Address | <input type="text"/> | | <input type="text"/> | |
| | Post Code | <input type="text"/> | Post Code | <input type="text"/> |
| 3.20 Email Address | <input type="text"/> | | <input type="text"/> | |
| 3.21 Telephone Number | <input type="text"/> | | <input type="text"/> | |

Section 4 - Your Self-Employed Income Details/Company Directors who are Shareholders

| | | | | |
|--|--|--|----------------------------------|--------------------------------|
| 4.1 Basis | Self-Employed <input type="checkbox"/> | Self-Employed <input type="checkbox"/> | | |
| | Director <input type="checkbox"/> - Please state % shareholding <input type="text"/> % | Director <input type="checkbox"/> - Please state % shareholding <input type="text"/> % | | |
| 4.2 Anticipated retirement age | <input type="text"/> Years | <input type="text"/> Years | | |
| 4.3 Company name, address and contact details | <input type="text"/> | <input type="text"/> | | |
| | Post Code <input type="text"/> | Post Code <input type="text"/> | | |
| 4.4 Telephone number | <input type="text"/> | <input type="text"/> | | |
| 4.5 Nature of business | <input type="text"/> | <input type="text"/> | | |
| 4.6 On what basis do you trade? (Sole Trader, Partnership etc) | <input type="text"/> | <input type="text"/> | | |
| 4.7 If Limited company, please give details - i.e. company number | <input type="text"/> | <input type="text"/> | | |
| 4.8 Date business started | <input type="text"/> | <input type="text"/> | | |
| 4.9a Is this business currently solvent and trading as a going concern? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | | |
| 4.9b What is your share of the Company's net taxable Profit for the last 2 tax / trading years? | £ <input type="text"/> Per annum | yr ending <input type="text"/> | £ <input type="text"/> Per annum | yr ending <input type="text"/> |
| | £ <input type="text"/> Per annum | yr ending <input type="text"/> | £ <input type="text"/> Per annum | yr ending <input type="text"/> |

4.10 If you receive a salary in addition to your share of the net taxable profit, how much is this:

| | |
|---|---|
| <p>a) gross per year? (before tax) £ <input style="width: 80px;" type="text"/> Per annum</p> <p>b) net per month? (after tax) £ <input style="width: 80px;" type="text"/> Per month</p> | <p>£ <input style="width: 80px;" type="text"/> Per annum</p> <p>£ <input style="width: 80px;" type="text"/> Per month</p> |
|---|---|

| | | | | | | | | | | | | | | | | | |
|--|---|---|---|-----------|------|---|---|-----------|-------------|---|---|-----------|-------|---|---|-----------|---|
| <p>4.11 Other income</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 20%;">Pension</td> <td style="width: 20%;">SOURCE: <input style="width: 100%;" type="text"/></td> <td style="width: 10%;">AMOUNT: £ <input style="width: 60px;" type="text"/></td> <td style="width: 10%;">Per annum</td> </tr> <tr> <td>Rent</td> <td>SOURCE: <input style="width: 100%;" type="text"/></td> <td>AMOUNT: £ <input style="width: 60px;" type="text"/></td> <td>Per annum</td> </tr> <tr> <td>Maintenance</td> <td>SOURCE: <input style="width: 100%;" type="text"/></td> <td>AMOUNT: £ <input style="width: 60px;" type="text"/></td> <td>Per annum</td> </tr> <tr> <td>Other</td> <td>SOURCE: <input style="width: 100%;" type="text"/></td> <td>AMOUNT: £ <input style="width: 60px;" type="text"/></td> <td>Per annum</td> </tr> </table> | Pension | SOURCE: <input style="width: 100%;" type="text"/> | AMOUNT: £ <input style="width: 60px;" type="text"/> | Per annum | Rent | SOURCE: <input style="width: 100%;" type="text"/> | AMOUNT: £ <input style="width: 60px;" type="text"/> | Per annum | Maintenance | SOURCE: <input style="width: 100%;" type="text"/> | AMOUNT: £ <input style="width: 60px;" type="text"/> | Per annum | Other | SOURCE: <input style="width: 100%;" type="text"/> | AMOUNT: £ <input style="width: 60px;" type="text"/> | Per annum | <p>4.12 Company Accountant's name, address and contact details</p> <div style="border: 1px solid black; height: 60px; width: 100%;"></div> <p style="text-align: right;">Post Code <input style="width: 100px;" type="text"/></p> |
| Pension | SOURCE: <input style="width: 100%;" type="text"/> | AMOUNT: £ <input style="width: 60px;" type="text"/> | Per annum | | | | | | | | | | | | | | |
| Rent | SOURCE: <input style="width: 100%;" type="text"/> | AMOUNT: £ <input style="width: 60px;" type="text"/> | Per annum | | | | | | | | | | | | | | |
| Maintenance | SOURCE: <input style="width: 100%;" type="text"/> | AMOUNT: £ <input style="width: 60px;" type="text"/> | Per annum | | | | | | | | | | | | | | |
| Other | SOURCE: <input style="width: 100%;" type="text"/> | AMOUNT: £ <input style="width: 60px;" type="text"/> | Per annum | | | | | | | | | | | | | | |

| | |
|---|---|
| <p>4.13 Accountant's qualifications <input style="width: 100%;" type="text"/></p> <p>4.14 Company Accountant's email address <input style="width: 100%;" type="text"/></p> <p>4.15 Telephone number <input style="width: 100%;" type="text"/></p> <p>4.16 How long has your Accountant acted for you? <input style="width: 100%;" type="text"/></p> | <p>4.17 What is your TOTAL NET monthly income? (your income after tax is deducted) £ <input style="width: 80px;" type="text"/> Per month</p> |
|---|---|

Section 5 - Financial Details

Please give details of all substantial financial commitments

| | Applicant 1 | | | Applicant 2 / Guarantor | | | If joint please tick <input type="checkbox"/> |
|-------------------------|---|---|---|---|---|---|---|
| | Amount outstanding | Monthly payments | To be repaid* | Amount outstanding | Monthly payments | To be repaid* | |
| Personal Loans* | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | <input type="checkbox"/> |
| Credit Cards* | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | <input type="checkbox"/> |
| Bank overdraft* | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | <input type="checkbox"/> |
| Hire Purchase* | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | <input type="checkbox"/> |
| Mortgage/Secured loans* | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | <input type="checkbox"/> |
| Child/maintenance/CSA | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | £ <input style="width: 80px;" type="text"/> | <input type="checkbox"/> |

Anticipated changes

Might your income or expenditure change significantly in the near future? Yes No

Do you anticipate moving or any other significant changes in the foreseeable future? Yes No

Are you aware of any changes to your circumstances that are likely to impact on your ability to meet your monthly mortgage repayments? Yes No

If 'Yes' to any of the above, please provide details:

Section 6 - Credit History

| | Applicant 1 | | Applicant 2 / Guarantor | |
|--|--------------------------|--------------------------|--------------------------|--------------------------|
| | Yes | No | Yes | No |
| Have you ever owned a property which has been taken into possession by a lender, either as a result of a voluntary arrangement or Court Action? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Have you ever missed a payment, made a late payment or defaulted on any credit agreement? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Have you ever had a judgement for debt recorded against you (County Court Judgement)? Or, if Self-Employed/controlling Director, against your company? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Have you ever been party to insolvency proceedings, bankruptcy, IVA or made a formal arrangement with your creditors? Is there an outstanding bankruptcy petition against you? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Have you ever been involved in any court proceedings for debt or do you have any unspent convictions relating to money laundering, theft, fraud, tax evasion, robbery, bribery, drugs, fire arms or human trafficking? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Are you currently the subject of any criminal proceedings or allegations of involvement in money laundering, theft, fraud, tax evasion, robbery, bribery, drugs, fire arms or human trafficking? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Have you ever had a mortgage application declined/refused? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Please complete the details below for all defaults and County Court Judgements registered against you (the certificate of satisfaction should be attached, where applicable)

| Applicant 1 (tick) | Applicant 2 (tick) | Amount | Date Registered | Registered by whom | Date Satisfied (if applicable) |
|--------------------------|--------------------------|------------------------|----------------------|----------------------|-----------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | £ <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | £ <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | £ <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | £ <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Please explain the reasons for the financial difficulties:

Section 7 - Property Details

7.1 Full address of the property to be mortgaged

Post Code

7.2 Type of property

Detached Semi-detached End of Terrace

7.3 Description of the Property

Terrace Purpose built Flat/maisonette

Monmouthshire Building Society does not currently consider BTL mortgages secured on ex-local authority flats/maisonettes, flats/maisonettes above retail/business premises, studio flats, flats/maisonettes higher than 4th floor and freehold flats/maisonettes. LTV on new build flats/maisonettes (those less than 3 years old) is restricted to 65%.

Converted Flat Maisonette

7.4 If the flat/maisonette is in a block, please give details
(Number of flats in block, Number of floors in block,
On what floor is the flat)

7.5 Does the property have a garage?

Yes No

7.6 If yes, does it form part of the title?

Yes No

7.7 Is the property next to or above retail/business premises?
If 'Yes', we may not be able to proceed with your application –
please give details and refer to us or your Adviser

Yes No

Position of retail or business premises in relation to your property:

Type of premises

Property Details (all property types)

7.8 What is the tenure of the property?

Leasehold Maintenance Charge Freehold

If leasehold, please give details

The Society will lend on leasehold properties with a minimum of 80 years remaining on the lease at the time of completion.

Remaining term Ground rent per year £

7.9 Will/do you also own the freehold/shares in the management company that owns the freehold?

Yes No

7.10 Please give details of the accommodation.

Number of living rooms Number of bedrooms Number of kitchens

Number of bathrooms Number of separate toilets Number of outbuildings

Other

7.11 Are the walls and roof of a standard construction?
For a comprehensive list of acceptable construction types, please visit www.mbs-intermediaries.com.
Yes No

7.12 When was the property built? If you don't know the exact year, please give the approximate year that it was built

7.13 Does the property comprise more than one self-contained unit?
Yes No If Yes, how many units

7.14 Please confirm tenancy details
Single family unit Student Let Professional Individuals
Others (please specify) Number of tenants

7.15 Is the property currently let on, or will it be let on, an Assured Shorthold Tenancy?
Yes No
If No, please advise the type of tenancy and the name of the tenant

7.16 Is the property currently defined, or will it be defined, as a house in multiple occupation (HMO) and subject to local authority licensing?
Yes No

7.17 Please confirm the estimated gross monthly rental income. Remortgage – state actual monthly rent received

7.18 Where existing tenancies are in place at completion, Buy-to-Let applicants who take deposits in their capacity as a Landlord are required to provide evidence that a statutory Tenancy Deposit Scheme (TDS) is in place.

Where Buy-to-Let applicants are purchasing a property with the intention of letting but who have no tenant in place at the time of completion, evidence of the Tenancy Deposit Scheme will be required by the Society within six months of completion.

If you intend collecting deposits from tenants in your capacity as landlord, please indicate which tenancy deposit scheme you will be using. Alternatively, please state which Letting Agent will deal with deposit and rent collection on your behalf

7.19 If this is a new build property, are you receiving any discounts or incentives as part of the package?
If 'Yes', please give details:
Yes No

7.20 Please give the name of the builders who built, or are building the property

7.21 Are these builders registered with the NHBC or Buildzone scheme?
Yes No
If not NHBC or Buildzone, please state the scheme used

If no, please give details of the chartered architect or chartered surveyor who supervised, or are supervising the build

Section 8a - Purchase and Remortgage - Complete this section if you are either purchasing the security property or if you are the legal owner of the secured property

8a.1 Is this a new purchase or remortgage?
Purchase Remortgage

8a.2 Purchase Price/Estimated Valuation
£

8a.3 Estimated Value
£

8a.4 Deposit (if applicable)
£

8a.5 LOAN REQUIRED
£

8a.6 Do you own the property outright with no current mortgage?
Yes No

8a.7 If No, please confirm name of current lender and amount of mortgage balance
Name of Lender
Mortgage Balance
£

8a.8 Original purchase price
£

8a.9 Date of Purchase

8a.10 If you have selected any element of the loan on INTEREST ONLY, please give details of how you intend to repay the capital and state why interest only is required. Please note: you will be required to provide evidence.

Endowment Downsizing Sale of another UK property Pension Savings

8a.11 Reason for additional borrowing (if debt consolidating, complete details in the debt consolidation section below)

DEBT CONSOLIDATION

8a.12 If you are repaying any existing loans or credit cards i.e. combining them with your Buy to Let/HMO mortgage, please provide the following information

| Original reason /purpose for the loan/credit card etc. | Balance | Provider | Account number | To be repaid in full Yes / No | |
|--|------------------------|----------------------|----------------------|----------------------------------|--------------------------|
| <input type="text"/> | £ <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="text"/> | £ <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="text"/> | £ <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="text"/> | £ <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |

8a.13 Source of Deposit
(The Society will require proof)

8a.14 Savings/inheritance

£

8a.15 Equity/sale proceeds

£

8a.16 Non-refundable gift

£

8a.17 Who the gift is coming from

8a.18 Please indicate if any of the following discounts/incentives apply:

Sale at undervalue i.e. Family discount
 Shared ownership
 Part Exchange/Builder's incentive
 Vendor Cashback

Other (please explain)

8a.19 Total incentive

£

8a.20 Do you envisage carrying out any improvements to the property?

Yes No

(if 'Yes' please give details of the improvements and how they will be funded)

Monmouthshire Building Society does not currently grant BTL mortgages on properties which cannot be immediately let upon legal completion.

8a.21 Are you connected to the vendor or are they a family member?

Yes No

If Yes, please provide details

8a.22 Is the vendor a Ltd Co?

Yes No

If Yes, are you connected to this Ltd Co?

Yes No

| 8a.23 | PRODUCT CODE | Existing Borrowers only: Are you transferring this Product? Yes / No | Amount of loan on CAPITAL & INTEREST | Amount of loan INTEREST ONLY | TOTAL | MORTGAGE REPAYMENT TERM Years |
|-------|----------------------|--|--------------------------------------|------------------------------|------------------------|-------------------------------|
| | <input type="text"/> | <input type="checkbox"/> <input type="checkbox"/> | £ <input type="text"/> | £ <input type="text"/> | £ <input type="text"/> | <input type="text"/> |
| | <input type="text"/> | <input type="checkbox"/> <input type="checkbox"/> | £ <input type="text"/> | £ <input type="text"/> | £ <input type="text"/> | <input type="text"/> |
| | <input type="text"/> | <input type="checkbox"/> <input type="checkbox"/> | £ <input type="text"/> | £ <input type="text"/> | £ <input type="text"/> | <input type="text"/> |

8a.24 Product fee
(if applicable to the product terms)

£

8a.25 If the product fee is to be added to the mortgage loan, has this been agreed by the applicant(s)

Yes No

Section 8b - Further Advance - Only complete this section if you are borrowing extra money against a Buy to Let/HMO property which is already mortgaged to the Society

8b.1 Are there any other loans (except your current mortgage) presently secured against this property? Yes No

8b.2 If 'Yes', please give details

| Date Started | Amount of Secured Loan | Purpose of Loan | Provider | Account Number |
|--------------|------------------------|-----------------|----------|----------------|
| / / | £ | | | |
| / / | £ | | | |
| / / | £ | | | |

8b.3 State purpose for additional funds

| CAPITAL & INTEREST | INTEREST ONLY | TOTAL | MORTGAGE REPAYMENT TERM Years |
|--------------------|---------------|-------|-------------------------------|
| £ | £ | £ | |

(If the loan is required for home improvement purposes the Society may request written estimates. If structural alterations are to be made to the property, plans and evidence of relevant Local Authority approvals must be submitted and the Society's consent obtained before work commences. The Society may require that all of the work is completed before the funds are released).

8b.4 Product fee (if applicable to the product terms) £

8b.5 If the product fee is to be added to the mortgage loan, has this been agreed by the applicant(s) Yes No

8b.6 Other changes to the existing loan? e.g change of term, repayment type etc.

DEBT CONSOLIDATION

8b.7 If you are repaying any existing loans or credit cards i.e. combining them with your Buy to Let/HMO mortgage, please provide the following information

| Original reason/purpose for the loan/credit card etc. | Balance | Provider | Account Number | To be repaid in full Yes / No |
|---|---------|----------|----------------|---|
| | £ | | | <input type="checkbox"/> <input type="checkbox"/> |
| | £ | | | <input type="checkbox"/> <input type="checkbox"/> |
| | £ | | | <input type="checkbox"/> <input type="checkbox"/> |
| | £ | | | <input type="checkbox"/> <input type="checkbox"/> |

Please note: Where debts are being repaid the Society reserves the right to make payments direct to the Provider

| 8b.8 PRODUCT CODE | Existing Borrowers only: Are you transferring this Product? Yes / No | Amount of loan on CAPITAL & INTEREST | Amount of loan INTEREST ONLY | TOTAL | MORTGAGE REPAYMENT TERM Years |
|-------------------|--|--------------------------------------|------------------------------|-------|-------------------------------|
| | <input type="checkbox"/> <input type="checkbox"/> | £ | £ | £ | |
| | <input type="checkbox"/> <input type="checkbox"/> | £ | £ | £ | |
| | <input type="checkbox"/> <input type="checkbox"/> | £ | £ | £ | |

8b.9 Product fee (if applicable to the product terms) £

8b.10 If you have selected any element of the loan on INTEREST ONLY, please give details of how you intend to repay the capital and state why interest only is required. Please note: you will be required to provide evidence.

The funds will be electronically transferred to your bank account or to a third party's account. A fee will apply (See Mortgage Services Tariff leaflet)

To ensure the Society transfers the funds to the correct Bank Account, please complete the following

8b.11 Name of Account Holder(s)

8b.12 Bank / Building Society Account Number

8b.13 Sort Code of Branch

8b.14 Bank Address

Post Code

Section 8c - Details of other Property owned - if more than 2 properties, please provide this information on a separate sheet

| | | |
|--|--------------------------------|--------------------------------|
| 8c.1 Owner(s) full names | <input type="text"/> | <input type="text"/> |
| 8c.2 Address | <input type="text"/> | <input type="text"/> |
| | Post Code <input type="text"/> | Post Code <input type="text"/> |
| 8c.3 Date of purchase | <input type="text"/> | <input type="text"/> |
| 8c.4 Original purchase price or price paid | <input type="text"/> | <input type="text"/> |
| 8c.5 Tenancy type | <input type="text"/> | <input type="text"/> |
| 8c.6 Monthly Rent | <input type="text"/> | <input type="text"/> |
| 8c.7 Estimated current value | <input type="text"/> | <input type="text"/> |
| 8c.8 Amount of outstanding mortgage | <input type="text"/> | <input type="text"/> |
| 8c.9 Monthly payment | <input type="text"/> | <input type="text"/> |
| 8c.10 Name of lender | <input type="text"/> | <input type="text"/> |
| 8c.11 Account number | <input type="text"/> | <input type="text"/> |

Section 9 - Solicitor/Conveyancer - (House Purchase / Remortgage / Transfer of Equity cases only)

Name, Address and Telephone Number of your Solicitor / Licensed Conveyancer

Please note that we reserve the right to use our own solicitor / licensed conveyancer

Post Code

Email Address

Contact Name

Tel. No.

If opting for the Society's fee assist legal facility (product dependent), please tick here:

Section 10 - Valuation and Inspection

The Society is legally obliged to obtain a Valuation Report to determine the value of your property for mortgage purposes. Since the valuer's inspection will be limited you are strongly advised, for your own protection, to obtain a fuller inspection and report. Details are provided in the Society's Mortgage Guide Leaflet and Tariff of Mortgage Charges. If you wish to obtain a fuller report, please indicate below the type required and we will arrange for the Valuer to contact you with a quotation. All applicants must pay the appropriate fee for the Society's Valuation Report for mortgage purposes.

Valuation and Report for Mortgage purposes

Homebuyers Report & Mortgage Valuation

Building Survey & Mortgage Valuation

Please note: The Homebuyers Report or Building Survey Report are fuller inspection reports undertaken at your request by an appointed surveyor and this is a contract between you and the surveyor and not the Society. You will pay the Surveyor direct for these reports.

10.2 Name of estate agent selling the property, or of the Seller if a private sale

10.3 Address of estate agent, or seller

Tel. No.

Post Code

Mobile No.

Email

FEE PAYMENT

Valuation Fee

Administration Fee

Product Fee to be added to mortgage

Total Fees

PAYMENT METHOD

You can either pay by debit/credit card on our website at www.monbs.com/pay or over the phone by calling 01633 844 444.

If you would prefer to be contacted for payment, please indicate below and we will contact the applicants based on the contact details provided in section 1

Daytime contact number:

● **Section 11 - Identification Verification** - [When not applying through a Mortgage Intermediary](#)

To help speed up this process and to make it as easy as possible we use an electronic verification system to confirm your identity. Depending on whether you open your account in person (face-to-face) or by post or online (non face-to-face) different information may be required.

If we are unable to prove your identification electronically, we will contact you for additional documentary evidence.

Non 'Face to Face' Applications

If you are applying for a mortgage without meeting one of our staff in person, then an additional name or address identification document is needed for each applicant. Please provide these details in the box below:

IMPORTANT NOTICE

*We recommend that if you are sending items through the post, please enclose them securely and send them to us by **SIGNED FOR DELIVERY** or **SPECIAL DELIVERY GUARANTEED** post.*

● **Additional Information**

Use this space to give any additional information requested in any of the questions and any information which you feel will help the Society in assessing your application.

IF YOU FAIL TO KEEP UP PAYMENTS ON YOUR MORTGAGE A 'RECEIVER OF RENT' MAY BE APPOINTED AND/OR YOUR RENTAL PROPERTY MAY BE REPOSSED

Instruction to your Bank or Building Society to pay by Direct Debit

1 - Name and full postal address of your Bank or Building Society

| | |
|-----------------|-----------------------|
| To: The Manager | Bank/Building Society |
| Address | |
| | |
| Postcode | |

Originator's Identification Number

| | | | | | |
|---|---|---|---|---|---|
| 9 | 4 | 1 | 2 | 6 | 7 |
|---|---|---|---|---|---|



Reference Number (office use only)

| | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

2 - Name(s) of Account Holder(s)

| |
|--|
| |
| |

The account holder(s) names must match the applicant(s) names within section 1 of the application form. We are unable to accept Direct Debit instructions from a third party or business account

5 - (This is not part of the instruction to your Bank or Building Society)

Preferred Payment Date (insert day between 1 and 28)
I/We wish to pay monthly on or just after this date.

3 - Bank/Building Society account number

| | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

4 - Branch Sort Code

| | | | | | |
|--|--|--|--|--|--|
| | | | | | |
|--|--|--|--|--|--|

Please fill in the whole form using a ball point pen and return it to:
Monmouthshire Building Society, Monmouthshire House,
John Frost Square, Newport, South Wales, NP20 1PX.

6 - Instruction to your Bank or Building Society

Please pay Monmouthshire Building Society Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this instruction may remain with Monmouthshire Building Society and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account



Head Office:

Monmouthshire House, John Frost Square,
Newport, South Wales, NP20 1PX.

Tel: 01633 844444



The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Monmouthshire Building Society will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request Monmouthshire Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Monmouthshire Building Society or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Monmouthshire Building Society asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Section 13 - Declaration - (PLEASE READ CAREFULLY AND SIGN)

- 1 I/We agree to become bound and abide by the Rules of the Society.
- 2 I/We declare that I am/we are aged 18 or over and that in applying for this loan on the property described in this application, I/we declare that all the information provided herein is, to the best of my/our knowledge, accurate and complete and, that it will form the basis of any Offer of Advance by the Society and any Insurance made by the Society's insurer's.
- 3 I/we undertake to notify the Society of any changes in my/our circumstances e.g. redundancy, change of employment, relationship breakdown, serious illness or injury etc. which arise following the completion of this form.
- 4 I/We understand that the Society will not make an Offer of Advance and will not return any fees if the property or references are unsatisfactory. I/We understand that the payment of fees will not bind the Society to grant any advance.
- 5 It has been recommended that I /we obtain a fuller inspection and report on the proposed property and not to rely solely on the Society's Valuation Report, when deciding whether or not to proceed. If I/We have chosen the valuer's report, I/we understand that it is only for the use of the Society to enable it to decide whether the property is a suitable security for any advance made and does not imply that the price paid is reasonable. I/ We also understand that the valuer's report is not a detailed survey and cannot be relied upon to reveal any faults or defects to the property nor that the property is constructed of sound materials. I/We understand that no responsibility is accepted by the Society or its valuer for any omissions, conclusions, or the accuracy or validity of any statements or opinions made or implied in the valuation report. I/We understand that the valuer's report is not a structural survey and that if a structural survey is required it must be obtained independently at my/our expense.
- 6 If applicable, I/we may have to show where the money for the deposit on the property I/we am/are buying came from.
- 7 I/we understand that the first named applicant shall be the representative joint borrower entitled to exercise the rights of membership.
- 8 From 30 June 2000 all new customers applying for a mortgage [or opening a savings account] which confers membership of the Society, are required to agree to assign any windfall conversion benefits to which they might become entitled, to The Monmouthshire Building Society Charitable Foundation. This agreement will continue for a period of 5 years from the date the new customer becomes a shareholding member. The Monmouthshire Building Society Charitable Foundation has been established to act as a channel for the Society's charitable activities within the local community. Existing shareholding members as at 30 June 2000 who have continuously maintained a shareholding are not affected by this change. Full details of this agreement can be found on the Society website www.monbs.com
- 9 I/we understand that the Society will keep any commission, fees or allowances which, become due to it from insurers.
- 10 Not applicable to further advances - I/we confirm that the deposit towards the purchase price, stamp duty, legal and other fees and charges will be provided by me/us without recourse to additional borrowing unless already known to and agreed in writing with the Society beforehand.
Use of my information
- 11 I/we consent to the Society making enquiries with any other person or body which it considers necessary as part of its assessment and underwriting of this application, and I give my/our consent and instruct such other person or body to give a full and accurate reply to the Society.
- 12 I/we authorise the Society to supply a copy of the Offer of Advance and to provide any other information about my/our application and any subsequent loan advanced by the Society to an insurer, where any general, life or pension policy forms part of the loan agreement or any intermediary who submits this application on my/our behalf if so requested by them.
- 13 I/we authorise my/our solicitor to disclose to the Society all information relevant to the Society's decision to lend and I/we waive any right to claim Solicitor/Client confidentiality or legal privilege in respect of such information.
- 14 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 available from all branches and on our website at www.monbs.com/privacy
- 15 If you apply for a mortgage we will supply your personal information to Credit Reference Agencies and they will provide us with information about your financial situation and history. They will keep a record of each search, even if your application is not successful, and this could affect your ability to get credit from other organisations within a short period of time. The identities of the Credit Reference Agencies, their role also as Fraud Prevention Agencies, the data they hold, the ways in which they use and share personal

information, their data retention periods and your data protection rights with them are explained in our 'Credit Reference Agency Information Notice' available from all branches and on our website at www.monbs.com/privacy

- 16 In making your application, you acknowledge that you have received and read the summary of our full Privacy Notice contained in our 'Important Information About Your Personal Data' leaflet. Our full Privacy Notices are available from all our offices and on our website at www.monbs.com/privacy

Marketing Opt Out

The Society would like to provide you with information on our products and services unless you opt out of receiving this information. Please note the Society will continue to provide you with regulatory and service communications even if you have opted out.

I do not wish to receive information on products and services by the following channels:

Applicant 1: Mail Telephone Electronic means
 Applicant 2: Mail Telephone Electronic means

All applicants (including Guarantors*) to sign

Guarantors are strongly advised to obtain legal advice from a solicitor independent of the borrower(s) and the lender.

| Applicant 1 | Applicant 2 / Guarantor* |
|---|---|
| Signature <input style="width: 80%;" type="text"/> | Signature <input style="width: 80%;" type="text"/> |
| Print Name in full <input style="width: 80%;" type="text"/> | Print Name in full <input style="width: 80%;" type="text"/> |
| Date <input style="width: 30%;" type="text"/> | Date <input style="width: 30%;" type="text"/> |

* By giving the guarantee you might be liable instead of or as well as the applicant(s). The guarantee will be limited and you should take independent legal advice before you give the guarantee.



Head Office: Monmouthshire House, John Frost Square, Newport, South Wales, NP20 1PX. Tel: 01633 844444

Telephone calls may be monitored and/or recorded for security and training purposes.

To find out how we use your data, please visit www.monbs.com/privacy, pop into a branch, call our Customer Services Department (01633 844340) or email dataprotection@monbs.com

Monmouthshire Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number: 206052.

Most Buy-to-Let Mortgages (investment type property loans) are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority