

| Personal Information: Applicant 1                        |      | Personal Information: Applicant 2                        |      |
|--|------|--|------|
| Title  |      | Title  |      |
| First Name   |      | First Name   |      |
| Middle Names   |      | Middle Names   |      |
| Surname  |      | Surname  |      |
| DOB  |      | DOB  |      |
| Marital Status   |      | Marital Status   |      |
| Relationship to applicant 2                              |      | Relationship to applicant 1                              |      |
| Current Address  |      | Current Address  |      |
|  |      |  |      |
| Postcode   |      | Postcode   |      |
| Time at Address Yrs Mths                                 |      | Time at Address Yrs Mths                                 |      |
| Previous Address (if less than 3 yrs at current address) |      | Previous Address (if less than 3 yrs at current address) |      |
|  |      |  |      |
| Time at Address Yrs Mths                                 |      | Time at Address Yrs Mths                                 |      |
| Number of dependents                                     |      | Number of Dependents                                     |      |
| Names  | Ages | Names  | Ages |
|  |      |  |      |

| Residential Details: Applicant 1  |  | Residential Details: Applicant 2  |  |
|---|--|---|--|
| Home owner (no Mortgage)  |  | Home owner (no Mortgage)  |  |
| Home owner (Mortgaged)<br>Please complete existing mortgage details section below |  | Home owner (Mortgaged)<br>Please complete existing mortgage details section below |  |
| Living with Family/Friends  |  | Living with Family/Friends  |  |
| Renting<br>Please complete rental details section below                           |  | Renting<br>Please complete rental details section below                           |  |

| Current Mortgage Details: Applicant 1 |          | Current Mortgage Details: Applicant 2 |          |
|---------------------------------------|----------|---------------------------------------|----------|
| Current Balance                       | £        | Current Balance                       | £        |
| Current Term                          | Yrs Mths | Current Term                          | Yrs Mths |
|                                       |          |                                       |          |
| Monthly Payment                       | £        | Monthly Payment                       | £        |
| Scheme                                |          | Scheme                                |          |
| Lender                                |          | Lender                                |          |

| Rental Details: Applicant 1 |   | Rental Details: Applicant 2 |   |
|-----------------------------|---|-----------------------------|---|
| Monthly Rent                | £ | Monthly Rent                | £ |
| Payable to:                 |   | Payable to:                 |   |

|   |                     |                    |        |   |                     |                    |        |
|---|---------------------|--------------------|--------|---|---------------------|--------------------|--------|
| Employment and income details:<br>Applicant 1 |                     |                    |        | Employment and income details:<br>Applicant 2 |                     |                    |        |
| Employee                                      |                     | Go to Section 1    |        | Employee                                      |                     | Go to Section 1    |        |
| Self-employed                                 |                     | Go to Section 2    |        | Self-employed                                 |                     | Go to Section 2    |        |
| Retired                                       |                     | Go to Section 3    |        | Retired                                       |                     | Go to Section 3    |        |
| Section 1: Applicant 1                        |                     |                    |        | Section 1: Applicant 2                        |                     |                    |        |
| Permanent                                     |                     |                    |        | Permanent                                     |                     |                    |        |
| Contracted                                    |                     |                    |        | Contracted                                    |                     |                    |        |
| Temporary                                     |                     |                    |        | Temporary                                     |                     |                    |        |
| Job Type                                      |                     |                    |        | Job Type                                      |                     |                    |        |
| Time with Employer                            |                     | Yr                 | Mth    | Time with Employer                            |                     | Yr                 | Mth    |
| Expected Retirement Age                       |                     |                    |        | Expected Retirement Age                       |                     |                    |        |
| Gross Annual Income                           |                     | £                  |        | Gross Annual Income                           |                     | £                  |        |
| Additional Guaranteed Income                  |                     | £                  |        | Additional Guaranteed Income                  |                     | £                  |        |
| Non-Guaranteed Income                         |                     | £                  |        | Non-Guaranteed Income                         |                     | £                  |        |
| Monthly Net Income                            |                     | £                  |        | Monthly Net Income                            |                     | £                  |        |
| Section 2: Applicant 1                        |                     |                    |        | Section 2: Applicant 2                        |                     |                    |        |
| Sole Trader                                   |                     |                    |        | Sole Trader                                   |                     |                    |        |
| Ltd Company                                   |                     |                    |        | Ltd Company                                   |                     |                    |        |
| Company Director                              |                     |                    |        | Company Director                              |                     |                    |        |
| Share in Company                              |                     |                    |        | Share in Company                              |                     |                    |        |
| Nature of Business                            |                     |                    |        | Nature of Business                            |                     |                    |        |
| Expected Retirement Age                       |                     |                    |        | Expected Retirement Age                       |                     |                    |        |
| Account Year                                  | Annual Net Profit   | Dividends          | Salary | Account Year                                  | Annual Net Profit   | Dividends          | Salary |
| (latest)                                      | £                   | £                  | £      | (latest)                                      | £                   | £                  | £      |
|   | £                   | £                  | £      |   | £                   | £                  | £      |
|   | £                   | £                  | £      |   | £                   | £                  | £      |
| Section 3: Applicant 1 (retirement income)    |                     |                    |        | Section 3: Applicant 1 (retirement income)    |                     |                    |        |
| Type (state pension, SIPP, Private pension)   | Gross Annual Income | Monthly Net Income |        | Type (state pension, SIPP, Private pension)   | Gross Annual Income | Monthly Net Income |        |
|   | £                   | £                  |        |   | £                   | £                  |        |
|   | £                   | £                  |        |   | £                   | £                  |        |
|   | £                   | £                  |        |   | £                   | £                  |        |
| Other Income Source                           | Annual Income       |                    |        | Other Income Source                           | Annual Income       |                    |        |
|   | £                   |                    |        |   | £                   |                    |        |
|   | £                   |                    |        |   | £                   |                    |        |

|   |                 |         |                 |                                   |                 |         |                 |
|---|-----------------|---------|-----------------|-----------------------------------|-----------------|---------|-----------------|
| Existing Commitments: Applicant 1   |                 |         |                 | Existing Commitments: Applicant 2 |                 |         |                 |
| Other Mortgage (M) / Loans (L) / Hire Purchase (HP) / Leases (LS) / Finance Agreements (FA) |                 |         |                 |                                   |                 |         |                 |
| Type  | Lender          | Balance | Monthly Payment | Type                              | Lender          | Balance | Monthly Payment |
|   |                 |         |                 |                                   |                 |         |                 |
|   |                 |         |                 |                                   |                 |         |                 |
|   |                 |         |                 |                                   |                 |         |                 |
| Credit Cards (CC) / Store Cards (SC) / Catalogues (C) / Charge Cards (CH)                   |                 |         |                 |                                   |                 |         |                 |
| Type  | Lender          | Balance | Monthly Payment | Type                              | Lender          | Balance | Monthly Payment |
|   |                 |         |                 |                                   |                 |         |                 |
|   |                 |         |                 |                                   |                 |         |                 |
|   |                 |         |                 |                                   |                 |         |                 |
| Maintenance Payments (MP) / Childcare (CHC) / School Fees (SF)                              |                 |         |                 |                                   |                 |         |                 |
| Type  | Monthly Payment |         |                 | Type                              | Monthly Payment |         |                 |
|   |                 |         |                 |                                   |                 |         |                 |

### Security Information: All Applicants

|   |          |  |  |
|---|----------|--|--|
| Security Address                                  |          |  |  |
| Estimated Value / Purchase Price                  | £        | Loan Amount  | £  |
| Deposit (if applicable)                           |          | Deposit Source   |  |
| Term  | Yrs      | Repayment Method   | Capital & Interest / Interest only / Part & Part / Rio |
| Mortgage Type (indicate)                          | Purchase | Re-mortgage  | Additional Borrowing                                   |
| Existing mortgage to be repaid (Re-mortgage only) | £        | Purpose of loan (Additional Borrowing or Re-mortgage only) |  |
| Repayment Vehicle (Interest Only)                 |          |  |  |
| Mortgage Product                                  |          | Product Code   |  |

### Property Type

|                |           |                         |     |
|----------------|-----------|-------------------------|-----|
| Detached House |           | Bungalow                |     |
| Semi House     |           | Maisonette              |     |
| Terraced House |           | Flat                    |     |
| Freehold       | Leasehold | Remaining Term on Lease | Yrs |

### Mortgage Type

|                                 |                 |              |               |             |          |
|---------------------------------|-----------------|--------------|---------------|-------------|----------|
| Standard Residential            | Residential BTL | Ltd Comp BTL | Regulated BTL | Holiday Let | HMO      |
| <b>No further info required</b> | Go to S1        | Go to S2     | Go to S3      | Go to S4    | Go to S5 |

### S1 Residential BTL

|   |   |
|---|---|
| Monthly Rental Income                     | £   |
| Do you own other BTL properties           | Yes/No (Please complete Property Portfolio) |
| Have you had previous experience in BTL   | Yes/No                                      |
| Will a family member live in the property | Yes/No                                      |
| Are you a higher rate tax payer           | Yes/No                                      |

### S2 Ltd Company BTL

|   |        |
|---|--------|
| Name of Ltd Company                       |        |
| Incorporation Date of Ltd Company         |        |
| Number of Directors in Ltd Company        |        |
| Monthly Rental Income                     | £      |
| Do you own other BTL properties           | Yes/No |
| Have you had previous experience in BTL   | Yes/No |
| Will a family member live in the property | Yes/No |

### S3 Regulated BTL

|   |        |
|---|--------|
| Relationship to tenant  |        |
| Monthly Rental Income   | £      |
| How long has family member lived in property (Re-mortgage Only) |        |
| Have you had previous experience in BTL                         | Yes/No |

**PLEASE NOTE YOU MUST COMPLETE A FULL INCOME AND EXPENDITURE CALCULATOR FOR REGULATED BTL**



d) Where an application is being supported by personal guarantee, it may occasionally be necessary to disclose details of the borrower's financial information to the guarantor.

e) The Vernon Building Society requires a lawful reason to process your personal data and for some processing more than one legal basis may be relevant (except where the Society relies on Consent). The Society uses the following reasons to process your personal data; Consent, Performance of a Contract, Legal Obligation and Legitimate Interests.

#### **CREDIT CHECKS**

In order to process your application we will supply your personal information to Credit Reference Agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail within our privacy policy, available at request.

#### **Authorisation**

I/We confirm that the details in this form and declarations stated are true and complete.

I/We understand that the Vernon Building Society may search the files of a credit reference agency at any time during the processing of my/our application.

I/We sign in acknowledgement of the statement regarding Data Protection.

#### **Signature of Customer(s):**

1

2

Date: \_\_\_\_\_

**OR**

#### **Intermediary Declaration**

I confirm applicant(s) have been made aware of the above and consent has been obtained for the purpose of carrying out a credit search by the Society and other enquiries necessary as a result of the search

Date: \_\_\_\_\_