

Mortgage Application

(3-parts)



Part 1 - Personal Information

Part 2 - Property Details

Part 3 - Declaration

Section 11

New Loan Requirements

48 Amount of loan required

Term of Mortgage

If the mortgage term extends beyond normal retirement age (65) please confirm in **Section 17** how you plan to cover the repayments.

49 Loan payment type - for more information on the types of loan, please refer to the Mortgage Information booklet

Repayment (capital & interest)

Interest-only

Part Repayment/Part interest-only
(Please specify the amount for each)

Repayment

Interest-only

If interest-only, how will you repay this mortgage?

Continue in **Section 17** if necessary

Important: Where all or part of the loan is arranged on an Interest-only facility, it is your responsibility to ensure adequate funds are available to repay the loan at the end of the term.

Section 12

Property Purchase

Only complete if you are buying a property. **Go to Q51** if you are remortgaging an existing property.

50 Purchase price

51 Apart from this loan, are you borrowing any other money towards the purchase?

No

If no, please state source of deposit, e.g. sale proceeds, savings, gift or other (continue in **Section 17** if necessary)

Yes

If yes, indicate source

Amount

Monthly payment

52 Complete if shared ownership/homebuy	Housing association name	<input type="text"/>	
	Share being purchased	<input type="text"/>	%
	Rent payable on rented share	£ <input type="text"/>	
	Frequency of payments	<input type="text" value="weekly / monthly / annually"/>	
53 Complete if right-to-buy please supply a copy of your 'Right-to-Buy' letter	Market value	£ <input type="text"/>	Go to Q56
	Discounted price	£ <input type="text"/>	

Section 13 **Remortgage**

Only to be completed if you are remortgaging an existing property.

54 Estimated current property value	£ <input type="text"/>		
55 How much of the loan is for:			
a repayment of existing loan with current lender?	£ <input type="text"/>		
b other purposes?	£ <input type="text"/>		
Please specify	<input type="text"/>		
Is it intended that the entire loan will be for the financial benefit of all applicants jointly?	Yes	<input type="checkbox"/>	
	No	<input type="checkbox"/>	Please explain who will benefit from the loan
	<input type="text"/>		

Section 14 **Property to be Mortgaged**

56 Address including postcode	<input type="text"/>		
	Postcode <input type="text"/>		
57 Tenure	Freehold <input type="checkbox"/>	Leasehold <input type="checkbox"/>	Commonhold <input type="checkbox"/>
If leasehold:	Unexpired lease term <input type="text"/> years		
	Service charge	£ <input type="text"/>	Ground rent <input type="text"/>
58 Type of property	House <input type="checkbox"/>	Bungalow <input type="checkbox"/>	Converted flat/maisonette <input type="checkbox"/>
	Purpose built flat/maisonette <input type="checkbox"/>		
	Detached <input type="checkbox"/>	Terraced <input type="checkbox"/>	Semi-detached <input type="checkbox"/>

If the property is a flat:

- a** How many floors does the whole building have? What floor is the flat on?
- b** Is it situated above commercial premises? Yes No
- c** Has it ever been owned by the Local Authority? Yes No
- d** Is the property served by a lift? Yes No

Restrictions apply to flats. Please refer to the Society before proceeding.

59 Type of construction	Walls/roof (e.g. brick/tile)	<input type="text"/> / <input type="text"/>	
	Other (please specify)	<input type="text"/> / <input type="text"/>	
60 Year built	<input type="text"/>		
Please provide full details in Section 17	Does the property benefit from NHBC/similar cover?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Architect or other form of certificate	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If the property is to be built, will the loan be required in instalments?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	If yes, please specify stages and amounts required in Section 17
61 Accommodation (specify number of rooms)	Reception rooms <input type="checkbox"/>	Bedrooms <input type="checkbox"/>	Bathrooms <input type="checkbox"/>
	Cloakrooms <input type="checkbox"/>	Conservatory <input type="checkbox"/>	Kitchen <input type="checkbox"/>
	Garage <input type="checkbox"/>	Others (specify)	<input type="text"/>
62 Property use	Is full vacant possession being obtained on completion?	No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/>
	Is the property to be used solely as you and your family's main residence?	No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/>
	Is the vendor a relative?	No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/>
	Is any part of the property or land to be used for a business purpose?	No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/>
	Has the property any agricultural restrictions?	No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/>
	Is the property going to be let?	No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/>
	Do you intend to carry out any improvements or structural alterations now or in the immediate future?	No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/>
	Has the property ever suffered from structural damage, subsidence or flooding?	No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/>

Is it a site which has been flooded in the last 10 years? No Yes

If you have placed a (✓) in any of the shaded boxes please provide further information in **Section 17**

63 Other occupiers – please give details of all persons over 17 years (other than the applicants) who will live in the property

Full Name	Date of Birth	Relationship to applicant(s)

Have you or any person who will reside in the property to be mortgaged, received a formal police caution in the last 5 years, ever been convicted of, or have any prosecutions pending, for any offence other than for parking or speeding, excluding any which are spent under the Rehabilitation of Offenders Act 1974?

No Yes

If yes, please provide details in **Section 17**

64 Contact details for valuer to gain access

Name

Address Postcode

Tel. No.

Selling agent if different from above

Name

Address Postcode

Tel. No.

Section 15

Solicitor Details

65 Name and Address of firm

Name

Address Postcode

Contact name

Tel. No.

Section 16

Valuation/Survey Requirements

66 a Valuation for mortgage

b Homebuyers Report and Valuation

c Full Structural Survey

Please return completed application forms to:

Harpenden Building Society, Aberdeen House, 14-16 Station Road, Harpenden, Herts. AL5 4SE