

IMPORTANT: The Lender 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.

56. I/We confirm that I/we are complying with the terms of business set out on the Lender's website.

57. I/We acknowledge the way an interest only mortgage works and that the balance of my/our mortgage will not reduce over the term of mortgage and it will be my responsibility to repay the loan from other sources at maturity of the loan. [This applies only to applicants who are taking out an interest only mortgage].

58. I/We understand that an 'Introducer Certificate' must be fully completed and attached to every application to support the 'Know Your Customer' information which has been collected from myself/ourselves.

59. I/We agree that details relating to this application and my account with you once any mortgage commences, can be provided to the FSA to assist them in monitoring compliance.

60. I/We confirm that the declarations contained in this application form shall continue in full force and effect notwithstanding the completion of any mortgage.

61. I/We will make all payments by direct debit. I/We understand that the amount I/we pay each month may change or the date that I/we make my/our monthly payments may change and that in either case the Lender will give me/us notice in writing before this happens. On this basis I/we waive the normal fourteen days BACS notice requirement. I/We accept any arrangements made by the Lender for any buildings insurance and authorise the deduction of monthly insurance premiums to be included in the monthly direct debit payable to the Lender.

62. I/We confirm that I/we have been made aware of any potential arrangement fees, and/or early repayment charges payable on redeeming all or part of the mortgage and any other costs in connection with this application.

63. I/We have received and read the Initial Disclosure Document [IDD] and the Key Facts Illustration [KFI] provided to me/us by my/our mortgage intermediary in respect of this mortgage application.

64. I/We agree that where I/we borrow or may borrow from the Lender, the Lender may give details of my/our account and how I/we manage it to Credit Reference Agencies. If I/we borrow and do not repay in full and on time, the Lender may tell Credit Reference Agencies who will record the outstanding debt.

65. I/We authorise the Lender to disclose information relating to this application and any agreement entered into as a result of this application to all persons in the limited

circumstances where such disclosure is necessary, including my/our insurers and the Lender's insurers (if any), the mortgage broker, valuer or solicitor, or other agent who introduced me/us, any sub-contractors and agents of the Lender and any Lender for whom the Lender may be acting as agent and any other person having a legal right to the information. I/We understand that the Lender will keep this information confidential and it will only be shown to other parties in limited circumstances, namely; if it has to do so by law; it is in the public interest or the Lender's interest to do so; the recipient is another member of the Lender's group; or if I/we have given our permission.

66. I / We understand that Creative Mortgage Solutions will carry out an identification check on me/us and that the agency who Creative Mortgage Solutions will instruct to carry out this check and who supply to Creative Mortgage Solutions with the results will record details of the check whether or not my / our application proceeds.

67. I / We understand that the lender may out source the administration of my / our mortgage account to a third party. I / We authorise the lender to give, send and receive information and personal data to / from any such third party for the purpose of administering my / our mortgage account.

68. I / We authorise Creative Mortgage Solutions to instruct a provider of valuations to carry out a property valuation at my / our cost for Creative Mortgage Solution's purposes and understand that subsequently any valuation report will not be made available to me / us. In certain circumstances, and for the certain lenders, I/we understand that the valuation of the property may be assessed using statistical information, and in these circumstances, a qualified valuer or provider of valuations will not physically visit the property.

69. I / We understand that no liability whatsoever extends to me / us in respect of the value or the condition of the property.

70. I / We agree that the lender may, without notice, transfer or assign, either in whole or in part any loan, mortgage or security for the repayment of any loan or mortgage made in connection with this application to its successors and assigns which include, without limitation, its legal and equitable assigns whether by way of absolute assignment or by way of security only and those deriving title under it or them. I/We understand that the lender may provide details of my/our account to prospective successors and/or assigns in order that they may conduct due diligence checks prior to any transfer taking place. I/We understand that such checks may involve my/our personal data being passed to third parties, including, but not limited to, credit reference agencies for the purpose of quality analysis.

Fee deductions

I/We authorise you to deduct the following fees from the total loan on completion

Telegraph transfer fee

Completion fee

Local Authority search indemnity fee [remortgage only]

Title insurance fee

Other [please specify]

I/We understand that if I/we are found to have made any false statements or not fully disclosed any information required by this form then this can result in my/our application being declined, any offer issued being cancelled by the lender [even if contracts have been exchanged] and any loss of fees I/we have paid to date.

1st Applicant Signature

Date

2nd Applicant Signature

Date