

ONLY SELF-CERTIFICATION APPLICANTS NEED TO COMPLETE THIS SECTION, THEN PROCEED TO SECTION 7

Please ensure that either the employed or self-employed sections are fully completed.

1st Applicant

1 Total earned income

£ per annum

2 Total other income

£ per annum

Reason for self certifying income

3i) Employed only

Because you:

- are an existing borrower
- earn commission/bonus based income
- earn from a second income source which is non-PAYE
- earn income from a contracts deadline/auction sale
- earn other income
- If other income please state type of income in Section 17

TICK BOX WHERE APPLICABLE

3ii) Employed or self-employed

Because:

- proof of income is not readily available
- there is a deadline
- income is derived from various sources
- please provide a detailed explanation in Section 17*

2nd Applicant

£ per annum

£ per annum

Reason for self certifying income

Because you:

- are an existing borrower
- earn commission/bonus based income
- earn from a second income source which is non-PAYE
- earn income from a contracts deadline/auction sale
- earn other income
- If other income please state type of income in Section 17

TICK BOX WHERE APPLICABLE

Because:

- proof of income is not readily available
- there is a deadline
- income is derived from various sources
- please provide a detailed explanation in Section 17*

I/We can afford my/our current and estimated future mortgage payments even if my/our income falls. I/we certify that if we have applied for a product which either does not require me/us to disclose my/our income, or which permits me/us to self certify my/our income, I/we understand my/our obligations and I/we have sufficient income [gross earnings] to support the loan requested stated within the Key Facts Illustration, and, if applicable, that the income declared is a true accurate assessment of my/our total earned income.

I/We are also aware and fully appreciate the implications the following statements could have on my/our ability to meet the required monthly mortgage payments:

- A false declaration of income will have a serious effect on my/our ability to regularly meet mortgage payments.
- Interest rates are variable and monthly payments may increase over the period of the mortgage.
- Taking on new or additional financial commitments during the period of the mortgage whilst not receiving any corresponding increase in income could affect my/our ability to meet mortgage payments.
- My/Our home may be repossessed if I/we do not keep up repayments on my/our mortgage.

4 Name

5 Signatures

6 Date