

Mortgage Application Addendum



To avoid delays in processing your application, please ensure all sections are completed

Details of Intermediary introducing or selling the Mortgage (for Intermediary use only)

Name of Intermediary (company) selling the mortgage	
Name of contact	
Address	
Postcode	
Tel no.	Fax no.
First National Intermediary Code	FSA no.
Was the mortgage sale advised? Yes <input type="checkbox"/> No <input type="checkbox"/>	Are you an Appointed Representative? Yes <input type="checkbox"/> No <input type="checkbox"/>
If you are an Appointed Representative please provide the name and FSA no. of your principal:	
Full Name	FSA no.
Are you a member of a network or mortgage club? Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes, provide details	
If a network, what is the network's FSA no.	

Other companies in the submission chain (To be completed if appropriate)

Name of Intermediary (company) submitting the mortgage	
Name of contact	
Address	
Postcode	
Tel no.	Fax no.
First National Intermediary Code	FSA no.
Name of Intermediary (company) submitting the mortgage	
Name of contact	
Address	
Postcode	
Tel no.	Fax no.
First National Intermediary Code	FSA no.

Please enter all fees in connection with this application in the table below

Type of fee (e.g. Broker fee, completion fee etc.) (Please confirm what the fee covers)	Amount	Who is it payable to? (Please confirm to whom the fee is payable - if other please specify)	When is it payable? (Please tick the appropriate column)				Is the fee refundable? (If so, under what circumstances, and to what extent e.g. if the survey is not conducted, £... of the fee will be refunded)	Is this fee estimated?
			In advance	Deducted from the loan (on completion)	Added to the loan (on completion)	On Expiry or redemption		
		<input type="checkbox"/> Broker <input type="checkbox"/> Lender (FN) <input type="checkbox"/> Other					<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Broker <input type="checkbox"/> Lender (FN) <input type="checkbox"/> Other					<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Broker <input type="checkbox"/> Lender (FN) <input type="checkbox"/> Other					<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Broker <input type="checkbox"/> Lender (FN) <input type="checkbox"/> Other					<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Broker <input type="checkbox"/> Lender (FN) <input type="checkbox"/> Other					<input type="checkbox"/> Yes <input type="checkbox"/> No	

Customer details

1st Applicant	Mr/Mrs/Miss/Ms/Other	2nd Applicant	Mr/Mrs/Miss/Ms/Other
Surname		Surname	
Forename(s)		Forename(s)	
Current address		Current address	
	Postcode		Postcode

Type of Mortgage sold tick boxes as appropriate and fill in the correct interest rate and term (if self-certified add relevant loading)

Product Type	Plan Name	Status		Loan to Value (Max)						Initial Rate %	Fixed/Discount Period	
		Full Status	Self Cert	60	75	80	85	90	95			
Discount <input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Fixed <input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

Self Certification

If self certifying income please indicate reason:

If self certifying income please indicate reason:

Proof of income not readily available

Proof of income not readily available

Income from various sources

Income from various sources

Completion deadline

Completion deadline

Irregular income

Irregular income

Other (please state)

Other (please state)

Occupation

Occupation

How long Self Employed?

How long Self Employed?

Gross monthly income

Gross monthly income

Benefits

Where Working Family Tax Credit or Child Tax Credit forms an element of income, I confirm to the best of my knowledge that I will be in receipt of these benefits for at least the next three years I confirm

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Repayment method

Interest only

Capital and Interest repayment

If a combination of repayment methods is required please specify the split

Interest only £

Capital and Interest repayment £

Interest only mortgages. How do you intend to repay the capital at the end of the mortgage:-

A. ISA Amount of premium each month? £

B. Personal/Private Pension Amount of premium each month? £

C. Sale of Property Please provide address and approximate current value below

D. Other (e.g. dividends, shares, portfolio of investments)* Please list below:

Are you a first time buyer? Yes No

If C or D selected above please provide additional information

Benefit to the customer

Detail why the customer would benefit from this mortgage

Other commitments and loans

(Hire purchase, personal loans, credit cards, store cards etc.)

App 1/App 2	Credit Type	Lender	A/C No	Monthly Payment	Balance	Being Cleared (please tick)	Settlement Figure
				£	£	<input type="checkbox"/>	£
				£	£	<input type="checkbox"/>	£
				£	£	<input type="checkbox"/>	£
				£	£	<input type="checkbox"/>	£
				£	£	<input type="checkbox"/>	£
				£	£	<input type="checkbox"/>	£
				£	£	<input type="checkbox"/>	£
				£	£	<input type="checkbox"/>	£
If self-employed, in partnership or director of a limited company, please state income for last year					£		Year

Lending into retirement

If the mortgage term extends beyond your declared retirement age or your 65th birthday, which ever is the lesser, you must provide full details of how you propose to maintain payment after retirement, or any other intended arrangements.

Expected job title/ nature of employment post retirement (can this be evidenced)

Details of any pensions/ guaranteed income after retirement (can this be evidenced)

Details of any other expected income during retirement (can this be evidenced)

Additional supporting information

I/We hereby confirm that the information I have given above about my income and employment details is, to the best of my knowledge, a true reflection of my current financial position

Signature Applicant 1

Signature Applicant 2

Date

Date

Declaration

This Application is designed to serve the requirements of a number of different companies. The particular company to which this application is relevant will depend upon the type of mortgage you request. Your Application Form and/or the information on it may be passed to other companies within our corporate group. Accordingly, this Declaration is given to and relied upon by the Relevant Lender. Reference to the Relevant Lender shall be defined as GE Money Home Lending Limited trading as

either igroup or First National, any holding, associated or subsidiary company or any other company associated with or affiliated with our parent company General Electric Company, its successors in title, its assigns whether by way of security or otherwise.

I/We hereby agree and declare that:

1. I/We certify that all the information in this Mortgage Application is both current and correct. Given the income declared, I/We are financially able to meet the monthly payments on my/our proposed Relevant Lender mortgage together with the payments on all other existing financial commitments.
I/We certify that I/we am/are not in receipt of or claiming any state unemployment benefit. I/we agree that such information can be relied upon by all third parties to whom the Relevant Lender is authorised to disclose the same, as if such third parties had received the information directly.
2. The particulars contained in this application whether completed in my/our hand or not and any accompanying or supporting documentation which is now enclosed or may hereafter be provided by me/us (the Application) are and will be true and accurate in all respects and if a formal mortgage offer is made by the Relevant Lender and a contract is concluded such particulars are to be regarded as forming part of that contract.
3. The Relevant Lender and the Insurance Companies are authorised to make such enquiries and searches and obtain such references and information as they shall consider necessary of such persons, including but not limited to tax authorities, employers, landlords, accountants, building societies, bankers and credit reference agencies (who will keep a record of searches made) as they deem necessary to confirm the truth and accuracy of the particulars contained in this Application. The Relevant Lender and the Insurance Companies are authorised to seek information from other insurers to check the answers I/we have provided. The results of these enquiries, searches and references and any information given by me/us or any person in applying for the mortgage may be used for credit assessment, including credit scoring and for debt recovery, tracing and fraud prevention.
4. A valuation report will be obtained solely for the benefit of the Relevant Lender to enable it to assess the amount of the mortgage, if any, which it is prepared to make on the security referred to in the Mortgage Application and such valuation report confers no rights on me/us whether against the Relevant Lender or any other persons. Property data collected during the survey and valuation may be passed on within the Relevant Lenders' corporate group for use in setting up a property valuation model. Whilst the Relevant Lender may provide me/us with a copy of the valuation report the Relevant Lender is not the agent of the surveyor or firm of surveyors providing the valuation report and neither the Relevant Lender nor such surveyor or firm of surveyors give any warranty, representation or assurance that the statements, conclusions and opinions expressed or implied in the valuation report are accurate, valid or complete or that the property is free from defects or worth at least the amount of the mortgage or that (where relevant) the purchase price is reasonable. I/We must, for my/our protection obtain independent advice from a surveyor or other professional person as to the condition and value of the property.
5. Where the Interest Only or Capital Repayment options have been selected, the Relevant Lender does not require an application to be supported by any financial product sold by a third party or any persons with whom that third party has any such arrangements.
6. The information contained in this Application and Declaration may be relied upon by the Relevant Lender and any person or body in whom the benefit of all or any of the mortgage, or policy/ies of life assurance and other related security is from time to time vested. If such information is inaccurate I/we will make good any loss that the Relevant Lender and any other person or body may suffer by acting in reliance on it. I/We confirm that I/we have made arrangements to pay off any monies owing under any subsisting County Court Judgments and/or existing credit agreement registered against me/us.
7. I/We consent to my/our Conveyancer disclosing to the Relevant Lender any information or documentation whatsoever requested by the Relevant Lender either in relation to the transaction or the property which is the subject of this Mortgage Application or which the Relevant Lender requires or would have required to consider whether or not to make a mortgage offer to me/us.
8. I/We have received and read a Key Facts Illustration and considered the A Guide to Our Fees relating to the particular mortgage product I/we have chosen and/or have been advised to apply for by my/our financial or other adviser. I/We understand that the Relevant Lender may decline this Application without giving any reason whatsoever.
9. I/We undertake to provide you forthwith with details of any changes in circumstance of whatever nature which have, or are likely to have an effect on the continuing accuracy of the particulars contained in the Application and which may affect the Relevant Lender's willingness to provide the mortgage.
10. The Relevant Lender may pass information, documents, or data held by it or provided to it in relation to this Application, the mortgage, any related security (historical, current or confidential), any possession of the property by the Relevant Lender and any insurance to:
 - i) any actual or proposed transferee of the mortgage or such related security
 - ii) the provider of funds for the mortgage
 - iii) any party with whom the Relevant Lender is considering entering into a contractual agreement in relation to the mortgage or such related security
 - iv) credit reference agencies
 - v) any intermediary of mortgage business to the Relevant Lender
 - vi) the Insurance Companies and/or
 - vii) any insurance database register
 - viii) any fraud prevention database register including MCL and the National Hunter system administered by MCL, where it may be made available to other mortgage lenders in the interests of fraud prevention
 - ix) any group, associated or holding company who may be able to assist you with alternative mortgage finance or other products
 - x) guarantors, whilst they remain liable under the Guarantee given to the Relevant Lender.
11. If the Mortgage Application is in respect of joint applicants all obligations in relation to the mortgage (if granted) shall be joint and several. This means that in addition to being responsible together, each customer is responsible in full for all obligations as if they were the sole customer.
12. I/We consent to any telephone conversations and calls between the Relevant Lender and myself/ourselves being recorded at the Relevant Lender's discretion.
13. I/We agree to receive details of products and services offered by the Relevant Lender and any company within its corporate group. I/We understand that if I/we do not wish to receive further information regarding such services and products I/we may write to the Relevant Lender and its records will be amended accordingly.
14. Where I/we have chosen to make my/our own building insurance arrangements I/we understand that the Relevant Lender has a financial interest in the mortgaged property and that it is our responsibility to ensure that their interest is noted under the buildings policy. I/We hereby agree/undertake to arrange for the freeholder to insure the property at all times for the full amount representing not less than the full cost of

reconstructing the property in the same form, size, style and condition and to ensure the policy I/the Freeholder will be taking out is index linked to the House Rebuilding Cost Index or any index substituted thereafter. I/We accept sole responsibility for the choice of Insurer/undertake to advise the Freeholder of the Relevant Lender's requirements in respect of the sum insured and the extent of cover. I/We undertake to pay/advise the Freeholder of Relevant Lender's requirements to pay all premiums as they fall due. I/We understand that the Relevant Lender accepts no responsibility for any loss suffered by me/us in connection with the insurance of the property, however caused.

15. I/We understand that it will be my/our responsibility to maintain payments on any mortgage held with the Relevant Lender. If I/we decide not to accept the Relevant Lender's mortgage payment protection insurance, I/we will arrange/have already arranged suitable cover and/or understand that my/our mortgage payments will not be protected in the event of accident, sickness or unemployment, if such cover is not in force.

NOTE - CUSTOMER INFORMATION AND DATA PROTECTION

In assessing your application, we will make enquiries about you including searching any records held by Credit Reference Agencies and checking your details with Fraud Prevention Agencies. If you give us false or inaccurate information and we suspect fraud we will record this. The Credit Reference and Fraud Prevention Agencies will keep details of any searches.

Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your financial partners. For the purpose of this application you may be treated as financially linked and your application will be assessed with reference to any associated records. If you are a joint applicant or if you have told us of some other financial association with another person, you must be sure that you are entitled to (a) disclose information about your joint applicant and anyone referred to by you; and (b) authorise us to search, link or record information at Credit Reference Agencies about you and anyone referred to by you. An association between joint applicants and between you and anyone you tell us is your financial partner will be created at Credit Reference Agencies. This will link your financial records, each of which will be taken into account in all future applications by either or both of you. This will continue until one of you successfully files a disassociation at Credit Reference Agencies.

You consent to us disclosing details of your application and how you conduct your account (including any default) to the Credit Reference and Fraud Prevention Agencies. This information may be used to help us and other organisations (a) to assess the financial risks of dealing with you and other members of your household; (b) to help make decisions on motor, household, credit, life and other insurance proposals and insurance claims; (c) to administer agreements and insurance policies with you; (d) to help prevent or detect fraud, prevent money laundering or other crimes, recover debts and trace debtors; and (e) for statistical analysis about credit, insurance and fraud.

We may use a credit scoring or other automated process in deciding whether to accept your application and during the life of your Account, for example to review your secured debt and any unsecured debt or the interest rate and other charges for your Account (all of which may be varied by us). This may involve searching your records again at Credit Reference Agencies (who will keep details of our search) as well as using other information we hold about you.

If you have requested payment protection insurance and/or home insurance we may pass information about you to any organisation approved by us to enable them to arrange and administer the requested plan and for the purposes of underwriting, claims handling and fraud prevention (which could include passing details to other insurers). We may pass your details to insurance companies carefully selected by us so that they can contact you about life, creditor, household and other insurance products that may be of interest to you.

Please telephone us on 0845 6076551 if you want details of those Credit Reference Agencies and Insurers from whom we obtain and to whom we pass information about you. You have a legal right to these details. You have a right to receive a copy of the information we hold about you if you apply to us in writing. A fee will be payable.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities
- Managing credit and credit related accounts or facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees

Please contact us at **GEMHL Marketing Freepost EU137, Harrow, HA1 1BR** if you want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Telephone conversations between you and us may be recorded for the following purposes- quality, training, resolution of disputes and to detect and avoid criminal activities.

By signing this application, you consent to us sharing information about you and your account to the Relevant Lender for the purposes of detecting and preventing fraud and also for analysis and modelling for the purposes of detecting and preventing fraud. You consent to us transferring this data outside the EEA for the purposes detailed above.

The Relevant Lender will use the data you provide us with to meet its contractual obligations to you.

By signing this application you consent to the Relevant Lender using and disclosing to carefully selected third parties your contact details so that the Relevant Lender and any selected third parties may provide you with information about goods and services offered by the Relevant Lender or the third party that may be of interest to you. The methods of contact which you consent to include post, electronic mail, telephone, SMS/Text messaging, and any other online or interactive media. **If you do not wish to be contacted by us in the ways outlined in this paragraph for the purposes of direct marketing, you may write to us at anytime without charge at GEMHL Marketing Freepost EU137, Harrow, HA1 1BR.**

By signing this application, you consent to us contacting you by sms text messaging on any mobile contact number you provide for the purposes of servicing your account.

By signing this application, you consent to us passing your account information to any holding, associated or subsidiary company or any other company associated with or affiliated with our parent company General Electric Company, its successors in title, its assigns whether by way of security or otherwise to whom you make an application for a further financial product including but not limited to a loan, mortgage or re-mortgage solely for the purposes of facilitating any new application

To be signed in all cases

1st Applicant

Signed

Date / /

Please check through this application form to ensure that it is fully completed. Any sections that are not completed may result in unnecessary delays.

2nd Applicant

Signed

Date / /

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE



Correspondence Address
First National
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DX 715159 Wolverhampton 14
First National is a trading style of GE Money Home Lending Limited

Registered Office Building 4 Hatters Lane Croxley Green
Business Park Watford Hertfordshire WD18 8YF
Registered in England No 3770763

GE Money Home Lending Limited is authorised and regulated by the Financial Services Authority.

If you would like this or any of our other documents supplied in an alternative format, e.g. large print, please send it back to us with your request and we will be pleased to help.