

# Supplementary Declaration Form



	First Applicant	Joint Applicant
1. Have you had a mortgage on any other property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
2. Have any mortgage/rent payments ever been in arrears? <b>(If yes, provide details of amount/months last 2 years giving dates &amp; reason)</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
3. Have you ever had any arrears on a previous (or current) secured loan or credit agreement within the last 2 years, where the cumulative amount overdue at any point reached 3 or more monthly payments? <b>(If yes, provide details of the amount(s) giving dates &amp; reasons)</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
4. Have you ever had any arrears on a previous (or current) unsecured loan or credit agreement within the last 2 years, where the cumulative amount overdue at any point reached 3 or more monthly payments?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
5. Have you ever been insolvent, bankrupt or made a composition with your creditors or is there an unsatisfied statutory demand in bankruptcy outstanding against you? <b>(Name &amp; address of supervisor required for IVA)</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
6. Has a County Court Judgement or Court Decree relating to debt ever been made against you? <b>(If yes please provide amount(s), date(s), reason(s), date(s) satisfied)</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
7. Has a High Court Judgement or Court Decree relating to debt ever been made against you?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
8. Are there any matters which should be brought to the attention of Kensington Mortgages?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
9. Have you ever had a mortgage application declined on this or any other property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

## General declarations

### I/We declare and undertake that:-

- information given in this application is:-
  - true to the best of my knowledge and belief;
  - forms part of the terms of my/our mortgage;
  - contains all the facts and information that might influence Kensington Mortgages' decision to accept my/our application.

I/We undertake to notify Kensington Mortgages immediately of any change in my/our circumstance which affects or may affect the information given prior to any mortgage being made.
- I/We will make all payments by direct debit. I/We understand that the amount that I/we pay each month may change or the date that I/we make our monthly payment may change and that in either case Kensington Mortgages 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 Kensington Mortgages for any buildings insurance and authorise the deduction of monthly insurance premiums to be included in the monthly direct debit payable to Kensington Mortgages.
- If there are more than one of us, then we agree and understand that our liabilities and obligations hereunder are joint and several and we consent to Kensington Mortgages sending all communications and statements of account to one only of us unless we otherwise notify Kensington Mortgages in writing.
- I/We authorise Kensington Mortgages, upon receipt of this application, to instruct a qualified valuer ("valuer") to carry out a valuation of the property, at my/our cost, on which the mortgage is to be secured. I/We acknowledge that neither Kensington Mortgages nor the valuer are under any liability for negligence or on any other basis whatsoever to me/us as purchaser in respect of the value or the state or condition of the property. The inspection of the property will be confidential to Kensington Mortgages and will not include a detailed survey of the structure unless specified by me/us. I/We understand that Kensington Mortgages is not the agent of the valuer and that neither Kensington Mortgages nor the valuer warrants, represents or gives any assurance to me/us that the statements, conclusions and opinions expressed or implied in the valuer's report and mortgage valuation are accurate or valid and that any copy of the report will be supplied without any acceptance of responsibility by Kensington Mortgages or the valuer to me/us.
- I/We hereby authorise:-
  - my/our solicitor to disclose to Kensington Mortgages any information relevant to their decision to lend and I/we waive any right to claim solicitor/client confidentiality or legal privilege in respect of such information;
  - any accountant named in this application form to provide information relating to any matter stated in this mortgage application to Kensington Mortgages and vice versa.
- I/We acknowledge that Kensington Mortgages, its successors in title and assigns may in due course raise finance on any mortgage that may be made to me/us and may;
  - transfer, assign, novate or otherwise dispose of any benefits, rights and obligations (to the extent possible in law) of such mortgage together with any collateral security provided with it;
  - enter into any contractual arrangements relating to the funding of such mortgage with any person;
  - pass any information contained in this application and any supporting documentation or any other information relating to the property, the mortgage, the security for the mortgage and the history and conduct of my/our account to any interested or potentially interested person who may rely upon the truth and accuracy of the information contained in this application.
- I/We accept that:-
  - information given in this application and all other information about me/us given by any person to Kensington Mortgages or otherwise held by Kensington Mortgages may be held and retained after my/our account is closed, and may be shared with third parties to protect both Kensington Mortgages and its customers against fraud;
  - information may be disclosed to any other companies trading under the style Kensington Mortgages and to other third parties including other lenders for the purpose of sending me/us details of any products or services which Kensington Mortgages thinks may be of interest to me/us by post and by telephone. I/We may at anytime inform Kensington Mortgages, in writing, that I/we do not wish to receive future marketing literature;
- my/our name(s) and address(es) may be disclosed to market research organisations for the purpose of confidential market research conducted on behalf of Kensington Mortgages;
- under the Data Protection Act 1998 I am/we are entitled upon payment of a fee to know what personal information is held about me/us by Kensington Mortgages, to know the source of the information, to receive the names of the organisations to whom my/our personal information will be or has been disclosed and the purposes for which my/our information will be or has been used, and to ask for any inaccurate details to be amended. If I/we wish to exercise any of these rights I/we should write to the Data Protection Manager at Kensington Mortgages.
- Kensington Mortgages will make searches about me/us at credit reference agencies who will supply them with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. They may use credit scoring methods to assess this application and to verify my/our identity. Credit searches and other information which is provided to them and/or the credit reference agencies, about me/us and those with whom I/we are linked financially may be used by Kensington Mortgages and other companies if credit decisions are made about me/us, or other members of my/our household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of my/our account.
- To prevent or detect fraud, or to assist in verifying my/our identity, Kensington Mortgages may make searches of Group records and at fraud prevention agencies who will supply them with information. They may also pass information to financial and other organisations involved in fraud prevention to protect themselves and their customers from theft and fraud. If I/we give false or inaccurate information and they suspect fraud, they will record this. Kensington Mortgages, members of the Group, and other companies may use this information if decisions are made about me/us or others at my/our address(es) on credit or credit related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.
- Where I/we borrow or may borrow from Kensington Mortgages, they may give details of my/our account and how I/we manage it to credit reference agencies and to other third parties including other lenders. If I/we borrow and do not repay in full and on time, they may tell credit reference agencies who will record the outstanding debt.
- I/We have the right of access to my/our personal records held by credit and fraud agencies. Kensington Mortgages will supply their names and addresses upon written request.
- I/We understand that if my/our application is made in joint names and Kensington Mortgages searches the files of a credit reference agency, an "association" will be created with the other person(s) named within this application. Kensington Mortgages or other lenders may take this financial association, created between the other applicant(s) and myself, into account in future applications for credit or financial services. The association will remain between us until one of us successfully applies for "disassociation" with the credit reference agencies.
- I/We agree that Kensington Mortgages may make enquiries of any person including current and previous lenders, employers, landlords, accountants, bankers, the Land Registry, the Inland Revenue, and the Council of Mortgage Lenders Possessions Register in the processing of this application and the administration of my/our account.
- If you are a sole applicant it is important that you understand that information held about you by credit reference agencies may be linked to records relating to one or more of your partners. For the purposes of this application you may be financially linked as your application will be assessed with reference to any "associated" records.
- I/We understand that any telephone calls and e-mails to do with my/our application or mortgage may be recorded and monitored for security, quality and/or training purposes.
- I/We acknowledge that part of the valuation fee paid by me/us with this application will be used for the cost of any initial assessment by Kensington Mortgages of my/our application. If the application is declined or does not proceed before the valuer has been instructed, the valuation fee paid may be refunded net of any such costs. I/We further acknowledge that once a valuer has been instructed, no refund of the valuation fee paid can be allowed.
- 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.
- I/We authorise Kensington Mortgages to email any documentation to the appointed intermediaries.

**Please check that the form has been fully completed before you sign it and that all information is accurate and correct. Incomplete or illegible applications will cause delay. By signing this application you agree that we can use your information for all the purposes referred to above.**

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

I/We authorise Kensington Mortgages or its agents to make such enquiries and take up such references as it considers necessary in relation to my/our application.

I/We have received and read the Key Facts Illustration (KFI) provided by ..... in respect of this application.  
(name of firm)

If I/we have applied for a self-certified mortgage I/we confirm my/our income is as stated above.

First Applicant  Date  Joint Applicant  Date