



## ADDITIONAL BORROWING APPLICATION FORM

Thank you for choosing The Cambridge for your additional borrowing. You can rest assured that any details you provide about your income or personal circumstances will be treated with the strictest of confidence.

### FOR OFFICE USE ONLY

Account number \_\_\_\_\_

Application date \_\_\_\_\_

## INSTRUCTIONS FOR COMPLETION

This application form has been split into sections to make it easier to complete. Please fill in the relevant sections using **BLOCK CAPITALS**. This application must be completed and signed by all applicants. If you need any help contact your mortgage adviser or intermediary.

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

## FOR INTERMEDIARY/ADVISER COMPLETION

What level of advice is given?  Advised  Execution only  Buy to Let

Is this application submitted via:

A mortgage club

Network

Other

Name \_\_\_\_\_

### INTERMEDIARY DETAILS

First name \_\_\_\_\_

Surname \_\_\_\_\_

Company name \_\_\_\_\_

Company FCA number \_\_\_\_\_

Registered address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Principal company name \_\_\_\_\_

Principal FCA number \_\_\_\_\_

### MORTGAGE ADVISER DETAILS

Branch/office \_\_\_\_\_

Adviser name \_\_\_\_\_

## PERSONAL DETAILS

Title

First name

Middle name

Surname

Date of birth

Estimated retirement age

Nationality

Permanent right to reside in the UK

Length of residency

Marital status

### PREVIOUS NAMES

Title

First name

Middle name

Surname

### CURRENT ADDRESS DETAILS

Address line 1

Address line 2

Address line 3

Address line 4

County

Postcode

Residential status (e.g. owner occupier or renting)

Dates

If you have lived at your present address for less than three years, please provide details of your previous address. If you have more than one previous address to record, please use the extra space on page 18. Remember to quote the question and section.

Applicant Three

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Yes  No

Years Months

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From

To

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Address

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Postcode

Residential status

From

To

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Applicant Four

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Yes  No

Years Months

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From

To

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Address

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Postcode

Residential status

From

To

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## PERSONAL DETAILS – continued

### CONTACT DETAILS

Home telephone number

Work telephone number

Mobile telephone number

Email address

Preferred contact method

### CURRENT ACCOUNT DETAILS

Sort code

Account number

Bank name

Address

Account holder name

Applicant Three

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Applicant Four

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Please continue overleaf.

## EMPLOYMENT DETAILS (EMPLOYED APPLICANTS)

### EMPLOYED APPLICANTS ONLY

If you are a company director do you have more than 25% ownership?

National Insurance number

Tax code

Start date

Employment permanent

Still within probationary period

End date of probationary period

If you are on a Fixed Term contract does the contract have at least nine months to run?

### ANNUAL INCOME – GUARANTEED (GROSS)

Basic income

Overtime

Commission

Bonus

Allowance

### ANNUAL INCOME – REGULAR, NOT GUARANTEED (GROSS)

Overtime

Commission

Bonus

### PRIMARY EMPLOYMENT DETAILS

Job title

Employee number

Company name

Business sector

### COMPANY ADDRESS

Address line 1

Address line 2

Address line 3

Address line 4

County

Postcode

Applicant Three

Yes  No

\_\_\_\_\_

\_\_\_\_\_

Yes  No

Yes  No

Yes  No

Frequency paid

£	
£	
£	
£	
£	

Frequency paid

£	
£	
£	

Applicant Four

Yes  No

\_\_\_\_\_

\_\_\_\_\_

Yes  No

Yes  No

Yes  No

Frequency paid

£	
£	
£	
£	
£	

Frequency paid

£	
£	
£	

**EMPLOYMENT DETAILS (EMPLOYED APPLICANTS) – continued**

Is this where we can write to for a reference?

If no, provide address for reference

**INCOME AND EXPENDITURE CHANGES**

Do you know of any changes in the level of your income or expenditure within the foreseeable future?

Please provide details

Applicant Three

Yes  No

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Applicant Four

Yes  No

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Yes  No

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Yes  No

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## EMPLOYMENT DETAILS (SELF-EMPLOYED APPLICANTS)

### SELF-EMPLOYED APPLICANTS ONLY

National Insurance number

Company type  
(e.g. limited, partnership or sole trader)

Nature of business

Date commenced trading

Last three years' net profit:

Month/year ending (eg. MM/YYYY)

Month/year ending (eg. MM/YYYY)

Month/year ending (eg. MM/YYYY)

Applicant Three

Applicant Four

_____	
_____	
_____	
_____	
_____	
_____	£
_____	£
_____	£

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_____	
_____	£
_____	£
_____	£

### SALARY AND DIVIDENDS

If your company is a Limited Company, and you own more than 25% or your company is a partnership please provide the following details:

Last three years' salary/dividends/drawings

Latest year ending date

Salary £ \_\_\_\_\_

Dividends £ \_\_\_\_\_

Drawings £ \_\_\_\_\_

Year ending date

Salary £ \_\_\_\_\_

Dividends £ \_\_\_\_\_

Drawings £ \_\_\_\_\_

Year ending date

Salary £ \_\_\_\_\_

Dividends £ \_\_\_\_\_

Drawings £ \_\_\_\_\_

### BUSINESS DETAILS

Business sector \_\_\_\_\_

Name of business \_\_\_\_\_

Telephone number \_\_\_\_\_

### REGISTERED BUSINESS ADDRESS

Address line 1 \_\_\_\_\_

Address line 2 \_\_\_\_\_

Address line 3 \_\_\_\_\_

Address line 4 \_\_\_\_\_

County \_\_\_\_\_

Postcode \_\_\_\_\_

**ACCOUNTANT DETAILS**

Accountant used to prepare accounts

Accountant name

Qualifications

Telephone number

How long have these accountants acted for you?

**ACCOUNTANT ADDRESS**

Address line 1

Address line 2

Address line 3

Address line 4

County

Postcode

**INCOME AND EXPENDITURE CHANGES**

Do you know of any changes in the level of your income or expenditure within the foreseeable future?

Please provide details

Applicant Three

Yes  No

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Years  Months

Applicant Four

Yes  No

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Years  Months

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Yes  No

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Yes  No

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**EMPLOYMENT DETAILS (RETIRED APPLICANTS AND OTHER INCOME)**

**OTHER SOURCES OF INCOME**

Other sources of income?

National Insurance number

Tax code

1) Source

Gross annual income

Net monthly income

2) Source

Gross annual income

Net monthly income

Applicant Three

Yes  No

\_\_\_\_\_

\_\_\_\_\_

£ \_\_\_\_\_

£ \_\_\_\_\_

£ \_\_\_\_\_

£ \_\_\_\_\_

Applicant Four

Yes  No

\_\_\_\_\_

\_\_\_\_\_

£ \_\_\_\_\_

£ \_\_\_\_\_

£ \_\_\_\_\_

£ \_\_\_\_\_

**INCOME AND EXPENDITURE CHANGES**

Do you know of any changes in the level of your income or expenditure within the foreseeable future?

Please provide details

Yes  No

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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Yes  No

\_\_\_\_\_

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Please continue overleaf.



# FINANCIAL COMMITMENT DETAILS

If the commitments are joint please only enter against one applicant and state 'joint'

## RENTING

If you are currently renting what is your monthly rental payment?

Name of landlord

Address of landlord

Line 1

Line 2

Line 3

Line 4

County

Postcode

Date tenancy commenced (MM/YYYY)

Applicant Three

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Applicant Four

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## MORTGAGE

As you are applying for additional borrowing please provide details about your existing mortgage:

Date mortgage commenced

Current monthly mortgage repayment

Outstanding mortgage balance

Monthly council tax

Monthly gas/electricity/other heating/water

Monthly household insurances

£

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£

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## SECOND CHARGES

If you have any second charges registered against the security property please provide the following details:

Second charge lender

Second charge monthly repayment

Second charge balance outstanding

Second charge to be redeemed on completion

£

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£

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Yes  No

£

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£

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Yes  No

## SECONDARY MORTGAGES

If you have any other non Buy to Let mortgaged properties please provide the following details:

**ANY BUY TO LET PROPERTY DETAILS WILL BE COLLECTED ON P.11**

Residential monthly mortgage repayment

£

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£

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## FINANCIAL COMMITMENT DETAILS – continued

Residential mortgage balance outstanding

Applicant Three

£

Applicant Four

£

Estimated value of residential property

£

£

Mortgage to be redeemed on completion?

Yes  No

Yes  No

Reason for not redeeming on completion

If the new mortgage is not going to be redeeming this mortgage, please provide the following details for this property:

Monthly council tax

£

£

Monthly gas/electricity/other heating/water

£

£

Monthly household insurances

£

£

### CREDIT CARDS

If you have any credit cards with outstanding balances please provide details:

1) Provider

Balance

£

£

To be repaid upon completion

Yes  No

Yes  No

2) Provider

Balance

£

£

To be repaid upon completion

Yes  No

Yes  No

3) Provider

Balance

£

£

To be repaid upon completion

Yes  No

Yes  No

4) Provider

Balance

£

£

To be repaid upon completion

Yes  No

Yes  No

### LOAN AND HIRE PURCHASE

If you have any loans/hire purchases please provide details:

1) Lender

End date

Balance

£

£

Monthly payment

£

£

To be repaid upon completion

Yes  No

Yes  No

2) Lender

End date

Balance

£

£

## FINANCIAL COMMITMENT DETAILS – continued

### LOAN AND HIRE PURCHASE cont.

Monthly payment  
 To be repaid upon completion  
 3) Lender  
 End date  
 Balance  
 Monthly payment  
 To be repaid upon completion

Applicant Three

£  
 \_\_\_\_\_  
 Yes  No  
 \_\_\_\_\_  
 \_\_\_\_\_  
 £  
 \_\_\_\_\_  
 £  
 \_\_\_\_\_  
 Yes  No

Applicant Four

£  
 \_\_\_\_\_  
 Yes  No  
 \_\_\_\_\_  
 \_\_\_\_\_  
 £  
 \_\_\_\_\_  
 £  
 \_\_\_\_\_  
 Yes  No

### OTHER COMMITMENTS AND FUTURE BORROWING

If you have any other commitments or planned future borrowing please provide details:  
 Note: Include child maintenance payments.

1) Commitment type

Monthly payment  
 End date

£  
 \_\_\_\_\_  
 \_\_\_\_\_

£  
 \_\_\_\_\_  
 \_\_\_\_\_

2) Commitment type

Monthly payment  
 End date

£  
 \_\_\_\_\_  
 \_\_\_\_\_

£  
 \_\_\_\_\_  
 \_\_\_\_\_

3) Commitment type

Monthly payment  
 End date

£  
 \_\_\_\_\_  
 \_\_\_\_\_

£  
 \_\_\_\_\_  
 \_\_\_\_\_

### BUY TO LET PORTFOLIO DETAILS

If you will own any investment/Buy to Let properties following completion of this loan, please provide details:

Total number of properties  
 How many of these Buy to Let properties are mortgaged with The Cambridge?

\_\_\_\_\_  
 \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_

Estimated value of portfolio  
 Total outstanding balance of mortgages  
 Total monthly portfolio rental income  
 Total monthly portfolio mortgage payments

£  
 \_\_\_\_\_  
 £  
 \_\_\_\_\_  
 £  
 \_\_\_\_\_  
 £  
 \_\_\_\_\_

£  
 \_\_\_\_\_  
 £  
 \_\_\_\_\_  
 £  
 \_\_\_\_\_  
 £  
 \_\_\_\_\_

We may ask for a breakdown of your Buy to Let portfolio

## FINANCIAL COMMITMENT DETAILS – continued

### ARREARS

Have you ever had a missed or late payment on any financial commitments? If yes, please provide details:

1) Commitment type

Total number of missed/late payments in last 24 months

2) Commitment type

Total number of missed/late payments in last 24 months

3) Commitment type

Total number of missed/late payments in last 24 months

### DEFAULTS

Have you ever had any defaults registered against you? If yes, please provide details:

1) Date registered

Amount

Date of satisfaction

2) Date registered

Amount

Date of satisfaction

3) Date registered

Amount

Date of satisfaction

### COUNTY COURT JUDGMENT

Have you ever had a County Court Judgment registered against you? If yes, please provide details:

1) Date registered

Amount

Date of satisfaction

2) Date registered

Amount

Date of satisfaction

3) Date registered

Amount

Date of satisfaction

Applicant Three

Yes  No

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Applicant Four

Yes  No

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£ \_\_\_\_\_

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**INDIVIDUAL VOLUNTARY ARRANGEMENTS**

Have you ever been subject to an Individual Voluntary Arrangement (IVA)? If yes, please provide details:

1) Date of IVA  
Date IVA satisfied

2) Date of IVA  
Date IVA satisfied

**BANKRUPTCIES**

Have you ever been made bankrupt? If yes, please provide details:

1) Date of bankruptcy order  
Date bankruptcy discharged

2) Date of bankruptcy order  
Date bankruptcy discharged

**REPOSSESSION**

Have you ever had a property repossessed or surrendered? If yes, please provide details:

Date of repossession/surrender

Applicant Three

Applicant Four

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Please continue overleaf.

# YOUR MORTGAGE REQUIREMENTS

## APPLICATION SUMMARY

Type (i.e. Residential or Buy to Let):

Additional borrowing amount

£

Current mortgage balance

£

Total borrowing amount

£

Term:

Years

Months

Will selected term extend beyond anticipated retirement age?

Yes  No

Source of income into retirement:

## LOAN AMOUNT PURPOSE

Please indicate the purpose of the loan and how it will be allocated:

1) Loan allocation

Amount

£

2) Loan allocation

Amount

£

3) Loan allocation

Amount

£

## REPAYMENT STRATEGY

Repayment type:

(capital and interest, interest only or part and part)

Capital repayment amount

£

Interest only amount

£

1) Repayment strategy

Projected value

£

2) Repayment strategy

Projected value

£

3) Repayment strategy

Projected value

£

**THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

## IMPLICATIONS STATEMENT

Please remember it is your responsibility to ensure you have arranged an appropriate repayment strategy to repay the outstanding debt, in full, at the end of the agreed term. You must check your repayment strategy regularly to see that it is on target to repay the amount of your mortgage. You must also ensure that your repayment strategy is kept up to date and continues to provide you with the levels of cover required.

## PRODUCT SUMMARY

Which of The Cambridge's mortgage products are you applying for? Note: if you would like to have a combination of more than one product, or if you are an existing borrower wishing to transfer your current portable product, please confirm the amount on each product:

	Product 1	Product 2 (if necessary)
Loan amount		
Repayment type		
Term	Years      Months	Years      Months
Where your selected product has a mortgage completion fee payable do you wish this to be added to the loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

## YOUR INSURANCE NEEDS

### MORTGAGE PROTECTION REQUIREMENTS

The Society introduce to Prudential Financial Planning who offer financial advice including advice on your mortgage protection needs in the event of death or serious illness. The Society strongly recommends that you obtain advice.

Please confirm your requirements below:

- No - I/We feel that we do not require any form of protection
- No - I/We am/are making my/our own arrangements
- Yes - I/We would like more information about the service provided by Prudential Financial Planning. I/We am/are happy for our details to be shared for an appointment to be arranged. No fee is charged by the Society for this introduction
- No - I/We feel we already have sufficient cover in place

The Cambridge Building Society introduces its customers to Prudential Financial Planning for the purposes of advising on and arranging life assurance, critical illness insurance, pensions and investment products. They can advise on a range of carefully selected products from Prudential and other providers, known as a restricted advice service.

The Cambridge Building Society will receive a fee from Prudential Financial Planning if you proceed with a recommendation. This will not affect the charges you will have to pay for any recommendation you choose to accept. Your adviser will give you more details about this when you meet.

Prudential Financial Planning Ltd is registered in England and Wales. Registered office at Laurence Pountney Hill, London EC4R 0HH. Registered number 5739054. Authorised and regulated by the Financial Conduct Authority.

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### PAYMENT PROTECTION REQUIREMENTS

It is encouraged that you make private arrangements for your mortgage payments in the event of you becoming unemployed or absent from work due to accident or sickness.

The Cambridge Building Society does not currently offer Mortgage Payment Protection Insurance and we recommend that you contact an Independent Financial Adviser for further advice on a suitable policy.

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### HOUSEHOLD INSURANCE REQUIREMENTS

We require that your property is insured for the full reinstatement value, from exchange of contracts.

Please complete the declaration below to confirm that you understand, and agree to meet, our requirements regarding insuring the property.

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### INSURANCE ARRANGEMENT DECLARATION

It is a condition that you complete this section of the form and return it to the Society before funds can be released to your legal adviser.

I/We understand that:

- Under the terms of the mortgage with The Cambridge Building Society ("the Society"), I am/We are responsible for ensuring that the property named above ("the Property") is insured as long as the mortgage exists
- The Property must be insured for the full re-instatement value and the sum index linked either to the Housing Cost Index or the House Rebuilding Cost Index
- Details of the Society's insurance requirements can be found in the Society's booklet of Mortgage Conditions which apply to this mortgage
- If the Property is damaged or lost through an event which could be insured against, then if no insurance is in force, I am/we are responsible for fully re-instating the Property to its pre loss/damage condition/value or repaying to the Society the amount by which the loss/damage affects the market value of the Property
- Acceptance by the Society of my/our alternative insurance arrangements does not amount to approval of the policy cover
- It is my/our responsibility to make my/our own insurance company aware of the contents of the valuation report and I/we confirm this has been carried out

### **To be signed by ALL parties to the mortgage:**

I/We have read and agreed to adhere to all the above points.

I/We confirm that my/our policy will meet the Society's requirements.

Signed: ..... Date: .....

Signed: ..... Date: .....

## VALUATION AND OTHER OCCUPANTS

### VALUATION TYPE

The Society may require an up-to-date valuation of the property to assess the security offered and to help the Society decide how much it can lend. The Cambridge will be able to confirm if this is necessary. If a valuation is required a fee may be payable.

What is your estimated current value of the property?

£

### ARRANGEMENTS TO ACCESS PROPERTY (IF DIFFERENT TO APPLICANT'S DETAILS)

Provide details for the valuer to gain access to inspect the property:

Contact

Contact name

Contact telephone number

Please provide any additional information which will help the valuer to gain access

### OTHER OCCUPANTS

If there are there any other occupants of the property please provide details:

Note: We may request a Deed of Consent.

First name

Surname

Date of birth

Relationship to applicant

**OCCUPANT ONE**

**OCCUPANT TWO**

First name

Surname

Date of birth

Relationship to applicant

**OCCUPANT THREE**

**OCCUPANT FOUR**

Use the extra space on page 18 if needed



## SOLICITOR DETAILS

### SOLICITOR DETAILS

You may be required to instruct a solicitor or licensed conveyancer to act for you. Your mortgage adviser will be able to confirm if this is necessary.

Solicitor contact name

Firm name

Telephone number

Fax number

Email address

Solicitor address

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### SOLICITOR DECLARATION

Usually when a solicitor or licensed conveyancer is instructed, they will act on behalf of both the borrower(s) and The Cambridge Building Society. For this reason, we have in place a panel of solicitors that we've approved to act on your behalf. If you choose to appoint a solicitor or licensed conveyancer who isn't on our panel The Cambridge will also instruct its own solicitor. This will mean that you'll be responsible for the Society's legal fees in addition to your own and you may experience a longer mortgage application processing time.

- I/we confirm that we have been informed and fully understand the implications of selecting a solicitor or licensed conveyancer who is not a member of The Cambridge Building Society panel of solicitors.

**EXTRA SPACE**

PLEASE REMEMBER TO QUOTE THE RELEVANT QUESTION AND SECTION.

If you require additional space, please attach a separate sheet and tick if applicable.

# DECLARATION

## KEEPING YOU INFORMED

We may need to contact you about your mortgage, products or the services you use from The Cambridge. Please let us know how you would prefer to be contacted. We will try where possible to use your preferred method:

Post  Telephone  Email

Occasionally we would like to contact you about products and services from The Cambridge we think may be of interest to you. If you wish to receive these communications please tick here

## DECLARATION

This declaration relates to the information which I "the applicant" have provided and to any other information which third parties provide to The Cambridge, or which The Cambridge hold on me.

1. I agree that to the best of my knowledge and belief, the information is true and complete and I will notify The Cambridge of any changes in my circumstances which occur before the mortgage is completed.
2. In addition to obtaining evidence of my income (such as payslips and P60s) The Cambridge may take up such references and make such enquiries about me as considered necessary (e.g. from an employer, landlord, accountant, HM Revenue and Customs, the Department of Work and Pensions or other financial institution). I give my permission to any person to disclose information to The Cambridge in connection with this application. I understand that this may include a request to confirm my income.
3. I confirm that I am entitled to disclose information about any joint applicant, partner/spouse or any third party named on this application and that this application is for the benefit of all applicants. Where it is not for the benefit of all applicants (e.g. the loan is for the benefit of one borrower and not both, or the loan is for the benefit of a third party), I have made The Cambridge aware as to the purpose of the loan, and the name and address of the person who will benefit. Where the application is not for the benefit of all applicants, I acknowledge that independent legal advice should also be taken.
4. In applying for a mortgage with The Cambridge I apply to be a Borrowing Member according to the Rules of the Society, copies of which are available on request. If this is a joint application by individuals, the first applicant will be the person named first on The Cambridge's records in respect of this mortgage, and will be the Representative Joint Borrower according to the Rules. I acknowledge that on completion I will be bound by The Cambridge Building Society's Rules.
5. I agree that The Cambridge may transfer, assign or otherwise deal with any interests it may have in the mortgage or any other security and enter into contractual arrangements with other parties in connection with the funding of the mortgage. This includes passing any information relating to this mortgage account to such other parties, their agents or advisers for the purpose of funding the mortgage.
6. I confirm that if this application is successful, the provisions of this declaration will continue to apply throughout the life of the mortgage, up to and including redemption.
7. I understand that my monthly payment will be collected by Direct Debit. The Cambridge will give me seven working days notice of any change in the amount or date of my Direct Debit collections. I understand that if The Cambridge offers me an additional loan, my monthly payment will increase and will be collected by the same Direct Debit as my existing loan payment.
8. I acknowledge that The Cambridge does not have to make an offer of a loan and if I have paid an application fee for a particular product then I acknowledge that the fee is non-transferable and non-refundable if I do not meet its lending criteria.
9. If I have applied for a residential mortgage, I confirm that I or a member of my immediate family, currently live(s), will be living or am/is intending to live, in at least 40% of the property as a dwelling. I understand that immediate family relates to anyone who is a spouse, parent, brother, sister, child, grandparent, or grandchild; or any other person whose relationship with me is classed as cohabiting.
10. I confirm that The Cambridge's mortgage will have first charge on the property.
11. I irrevocably authorise my legal adviser to send their entire file relating to the whole transaction (not just the mortgage) to The Cambridge at your request (whether the request is made during or at any time after completion of the transaction) and I hereby waive any right to claim solicitor/client confidentiality or legal privilege in respect of any correspondence, documents or information relating to the whole transaction.

**This is our standard declaration upon which we intend to rely. For your own benefit and protection you should read these terms carefully before accepting the declaration. If you do not understand any point please ask for further information.**

Applicant Three

Applicant Four

Signature of Applicant

Signature of Applicant

Date

Date

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

The Cambridge Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Registration Number 157223 <http://www.fca.org.uk>).