

Guarantor Supplementary Application Form

Account Number:

(for office use)

Product Description:

(for office use)

1. Your Personal Details

	Guarantor 1	Guarantor 2
Title		
First names		
Surname		
Previous surname		
Date of Birth		
Marital status (civil partner, married, single, divorced etc.)		
Any other names(s) you have been known by:		
Nationality		
Relationship to applicant		
Relationship to other guarantor (if applicable)		

2. Contact Details

	Guarantor 1	Guarantor 2
Home telephone number		
Work telephone number		
Mobile telephone number		
Email address		
Preferred contact method		

3. Customer information

	Guarantor 1	Guarantor 2
Do you have an existing account with the Society?		
If yes, please provide account number		

6. Further Address Details

Previous address

Postcode

Date at this address

Were you

Name and address
of your lender/ landlord

Postcode

Account number / reference

Guarantor 1		Guarantor 2	
From:	To:	From:	To:
<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Owner without Mortgage <input type="checkbox"/> Living with Family/Partner		<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Owner without Mortgage <input type="checkbox"/> Living with Family/Partner	

6a. Further Address Details

Previous address

Postcode

Date at this address

Were you

Guarantor 1		Guarantor 2	
From:	To:	From:	To:
<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Owner without Mortgage <input type="checkbox"/> Living with Family/Partner		<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Owner without Mortgage <input type="checkbox"/> Living with Family/Partner	

9. Secondary Employment Details

Employed Guarantor(s)

Employer name
Occupation
Name and address of your employer

Postcode
Contact Telephone Number
Time with current employer
Are you still within a probationary period
Planned age of retirement
Is your position

Gross basic salary per annum (before tax)
Car, housing or shift allowance per annum
Overtime/bonus/commission etc. per annum
Total earned income per annum

Guarantor 1		Guarantor 2	
Years	Months	Years	Months
<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Years of Age		Years of Age	
<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary		<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary	
<input type="checkbox"/> Fixed Term Contract		<input type="checkbox"/> Fixed Term Contract	
£		£	
£		£	
£		£	
£		£	

10. Self Employed Guarantor(s) and Directors with a 25% or more shareholding

Nature of business
Trading name and address

Postcode
Business Telephone Number
Time trading

Are You

Name and address of accountant

Postcode
Contact name and telephone number
Is your Accountant
Your share of the net profit for each of the last 3 trading years starting with the most recent
Director's salary
Dividend payments
If you have been self-employed for less than three years, please complete the 'Previous employment' details to confirm where you have worked in the last three years.

Guarantor 1		Guarantor 2	
Years	Months	Years	Months
<input type="checkbox"/> Sole Trader		<input type="checkbox"/> Sole Trader	
<input type="checkbox"/> Shareholding Director (25%+)		<input type="checkbox"/> Shareholding Director (25%+)	
<input type="checkbox"/> Partnership		<input type="checkbox"/> Partnership	
<input type="checkbox"/> Employee of your own Limited Company		<input type="checkbox"/> Employee of your own Limited Company	
<input type="checkbox"/> Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Auditor		<input type="checkbox"/> Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Auditor	
Other _____		Other _____	
£		£	
£		£	
£		£	
£		£	

13. Credit Declarations

During the last 2 years have you ever been in arrears with your mortgage payments, rent payments, or any other secured or unsecured loans?

(If yes please confirm the following)

Highest number of missed payments in last 12 months

Highest number of missed payments in last 2 years

Have you ever had a default registered against you?

(If yes please confirm the following)

Have you ever had a court judgment registered against you?

(If yes please confirm the following)

Have you ever been subject to an individual voluntary arrangement?

(If yes please confirm the following)

Have you ever been bankrupt?

(If yes please confirm the following)

Have you ever had a property repossessed?

(If yes please confirm the following)

Have you ever been cautioned, convicted or have any prosecution pending for any offence other than motoring?

(If yes please confirm the following)

Do you have any other mortgages on any other properties?

Guarantor 1	Guarantor 2
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date registered: Amount £ Satisfied: Y/N Date satisfied:	Date registered: Amount £ Satisfied: Y/N Date satisfied:
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date registered: Amount £ Satisfied: Y/N Date satisfied:	Date registered: Amount £ Satisfied: Y/N Date satisfied:
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date registered: Amount £ Satisfied: Y/N Date satisfied:	Date registered: Amount £ Satisfied: Y/N Date satisfied:
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Bankruptcy Order Date:	Bankruptcy Order Date:
Bankruptcy discharge Date:	Bankruptcy discharge Date:
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date of possession:	Date of possession:
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Conviction Date: Conviction Type: Sentence:	Conviction Date: Conviction Type: Sentence:
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

14. Other Mortgages

Please give details of any other mortgages that will remain upon completion of this mortgage. If you need more space, please continue details in 'Additional Information' (section 16).

Property Address	Property Value	Balance outstanding	Monthly mortgage Payment	To be redeemed

14a. Buy to Let Mortgages

Please give details of any other Buy to Let mortgages that will remain upon completion of this mortgage. If you need more space please continue details on 'Additional Information' (section 16).

Total number of properties	Estimated value of portfolio	Balance outstanding	Monthly mortgage payment	Total monthly rental income

15. Supporting Information

1). As you are guaranteeing this mortgage, please indicate the type of guarantee you are providing;

The mortgage payments are being guaranteed by me/us as guarantor(s) – we are aware the Society will make an assessment of my/our income and expenditure to determine that this is affordable.

And/or;

I am/we are providing a cash deposit to be held in a Loughborough Building Society account

And/or;

A charge is being held over my/our property

And/or;

Part of the deposit will be held in a Society account, and part of the deposit is being held as a charge.

2). Details of guarantee being provided

Deposit in Account £ _____

Security over Property £ _____

Property address for second charge: _____

Contact details for valuation: _____

15a. Collateral Property details

Please give details of your residential property over which you are prepared to place a legal charge;

Address of Property

Postcode:

Value of property (estimate)

Amount of mortgage outstanding

Type of property

If the property is a flat /maisonette

Number of

Freehold/Leasehold

If Leasehold:

Amount of Ground Rent / service charge (if known)

Please state unexpired term

Wall Construction

Roof Construction

Year built (if known)

Address of Property	_____
Postcode:	_____
Value of property (estimate)	£ _____
Amount of mortgage outstanding	£ _____
Type of property	<input type="checkbox"/> House <input type="checkbox"/> Bungalow <input type="checkbox"/> Detached <input type="checkbox"/> Semi- Detached <input type="checkbox"/> Terraced
If the property is a flat /maisonette	<input type="checkbox"/> Purpose built flat/maisonette <input type="checkbox"/> Converted flat/maisonette. How many floors in the block? _____ On what floor is the flat/maisonette? _____ Is the flat serviced by a lift? <input type="checkbox"/> Yes <input type="checkbox"/> No
Number of	<input type="checkbox"/> Bedrooms <input type="checkbox"/> Kitchens <input type="checkbox"/> Bathrooms
Freehold/Leasehold	_____
If Leasehold:	_____
Amount of Ground Rent / service charge (if known)	_____
Please state unexpired term	Years _____
Wall Construction	<input type="checkbox"/> Brick <input type="checkbox"/> Stone <input type="checkbox"/> Concrete <input type="checkbox"/> Timber <input type="checkbox"/> Other (please specify) _____
Roof Construction	<input type="checkbox"/> Tile <input type="checkbox"/> Slate <input type="checkbox"/> Thatched <input type="checkbox"/> Flat <input type="checkbox"/> Other (please specify) _____
Year built (if known)	Years _____

15b. Property Declarations

Will any part of the property be used for business?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you currently occupy the property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Will the property be used wholly for your residential purposes?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the property above or adjacent to commercial premises?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the property subject to any agricultural restrictions?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does the property include more than ten acres of land?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

If yes, please provide details:

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Check-Lists

Document Check-List

To help us work quickly and efficiently on your behalf you will need to enclose the following items with your application.

IMPORTANT: If you enclose any copied documents, they must be certified by a person in one of the following professions:

Bank/Building Society Employee, Post Office Employee, Solicitor, Accountant, Financial Advisor, Civil Servant, Doctor, Police Officer, Teacher

When certifying, the following information must be provided:

Their printed name & signature, date, occupation, work address & contact telephone number and the statement 'I CERTIFY THAT THIS IS A TRUE COPY OF THE ORIGINAL DOCUMENT'

PLEASE USE THE TABLE BELOW TO LIST WHICH ITEMS YOU ARE ENCLOSING WITH YOUR APPLICATION

	Guarantor 1		Guarantor 2	
	Type of document & reference number	Original or Certified Copy?	Type of document & reference number	Original or Certified Copy
Proof of Identity e.g. Passport, Driving Licence.				
Last 3 months bank statements, these must show your salary credits (if employed) and mortgage or rent payments				
Proof of Current Address e.g. utility bill dated within 3 months, or current years council tax statement				
Evidence of Income (Employed Guarantor(s)) i.e. your last 3 months wage slips & latest P60				
Evidence of Income (Self Employed Guarantor(s)) i.e. your latest Annual Accounts, Inland Revenue final assessment of tax liability or your Self-Assessment Tax Return				

16. Additional Information - Use this space to provide any additional information we require to assess your application

Declarations

This is our standard mortgage application upon which we intend to rely. For your own benefit and protection each guarantor should read these declarations carefully before signing them. If any point is unclear, please ask for further information.

Important Information

1. I am/We are over 18 years of age and declare that the information contained in this application form, and provided in connection with this application, is true, complete and contains all material facts relating to my/our application and will be used as the basis of any lending decision by the Society and for arrangement of any insurance cover through the Society. I/We are aware that the Society may decide to decline my application.
2. I/We agree to be bound by and abide by the Society's Rules and Mortgage Conditions, which may change from time to time.
3. The Mortgage Valuation Report is for the Society's use only to assess the adequacy of the security for any loan made and does not imply that the condition of the property or the price paid is reasonable. I/We confirm and are aware that the valuation report is not a structural survey and I am/we are advised to make my/our own arrangements to have the property surveyed. I/We are aware that the Society does not accept any liability for the accuracy or contents of the valuation report.
4. I/We accept that the Society requires me/us to keep the property fully insured until the mortgage is repaid.
5. I/We accept that the Society may withdraw, revise or cancel any offer made at any time before the mortgage is granted.
6. I/We may have to provide you with evidence of where I/we have obtained the deposit on the property (if applicable).
7. I/We undertake to notify the Society immediately of any change of circumstances or any proposed changes to the occupants of the property.
8. Where the loan is interest only: it is my/our responsibility to have a suitable means of repaying the mortgage at the end of the term.

9. Credit Reference and other mortgage checks:

Our Privacy Notice outlines the checks we may complete in connection with this application including Credit Reference Agencies. A copy of this Notice can be found at www.theloughborough.co.uk.

10. Your Personal Data:

I/We acknowledge that I/we have been provided with a copy of the Society's Privacy Notice which outlines how the Society will deal with my/our personal information. A copy of this Notice can be found at www.theloughborough.co.uk

I/We acknowledge that my/our personal data will be used and retained in the manner set out in the Privacy Notice.

11. Keeping You Informed:

There is certain information we're required to send you without asking for your consent. Examples of this include information that may affect the operation of your account and statutory notices, including notice of Annual General Meeting

General Communications

To help us improve our environmentally friendly credentials we'd like to send you Society statutory notices and member communications via email rather than post.

If you consent, please tick the box/boxes below.

I consent to receive Loughborough Building Society statutory notices via email

Guarantor 1 Guarantor 2

I consent to receive Loughborough Building Society member communications via email

Guarantor 1 Guarantor 2

Informing you of other products

From time to time we'd like to contact you with details of other mortgage or savings products we provide which may be of interest to you. We'll never share your personal information with third parties for sales or marketing purposes.

If you consent to us contacting you for this purpose please tick below to say how you would like us to contact you.

I consent to receive communications about the Loughborough Building Society's mortgage and savings products by:

Guarantor 1 Email Post Telephone Guarantor 2 Email Post Telephone

Changing your preferences

You can change your preference or withdraw your consent at any time by writing to us at Loughborough Building Society, 56 Woodgate, Loughborough LE11 2TZ or emailing us at enquiries@theloughborough.co.uk

It is important that you read these declarations. By signing this application, you agree that the Society can use your information in this way.

I/We confirm that I/We have received and read the Loughborough Building Society Privacy Notice

Signed (First Guarantor)

Signed (Second Guarantor)

Date ____/____/____

Date ____/____/____

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