

If you have already submitted an ON-LINE application, DO NOT USE THIS application form.



ACCORD MORTGAGES APPLICATION FORM

Account Number

- Please use this form for Portability cases or data capture.
- New Business must be submitted online.
- Portability cases can only be submitted on this form.

Please refer to our Lending criteria guide for details of the evidence we need to support the application. Tick the appropriate box(es) to indicate the items enclosed.

Valuation fee (if applicable) Arrangement fee (if applicable)
Latest P60 and/or three of your last five payslips including the latest (employed applicants) Last year's mortgage statement and proof of payments from the end of the statement to present e.g. bank statements (applicants who have or have had a mortgage in the Rent book or tenancy agreement (applicants who are renting or have rented in the last 12 months)
Last 3 years certified accounts (self employed applicants) If your accounts are not prepared by a fully qualified Accountant, please also provide: Last 3 years tax returns, 6 months business bank statements and proof of tax paid for the last 3 years (self employed applicants)

For more details of our requirements please refer to our website www.accordmortgages.com

INSURANCE ARRANGEMENTS, VERIFICATION OF CUSTOMER IDENTITY & INTERMEDIARY DECLARATION

I am arranging the following buildings insurance/contents cover:

Company Sum Insured (if known) £

I am arranging the following mortgage payment insurance cover:

Accident Sickness Unemployment Through (Name of Company)
Premium £

Name verification

	1st Applicant	2nd Applicant
Document type (e.g. Driving Licence, Passport)	<input type="text"/>	<input type="text"/>
Issuer (e.g. DVLC, Passport Office)	<input type="text"/>	<input type="text"/>
Document reference number (e.g. Passport Number)	<input type="text"/>	<input type="text"/>
Document expiry date	<input type="text"/>	<input type="text"/>
Document's country of origin (if foreign passport or national ID card used)	<input type="text"/>	<input type="text"/>

Residency verification

Document type (e.g. Utility bill, bank statement)	<input type="text"/>	<input type="text"/>
Issuer	<input type="text"/>	<input type="text"/>
Document reference number (e.g. customer number)	<input type="text"/>	<input type="text"/>
Document issue date (must be within last 3 months)	<input type="text"/>	<input type="text"/>

Declaration

I confirm that I have verified the customer(s) identity and will retain suitable records of the evidence seen to satisfy identity verification requirements under the Money Laundering Regulations 2007 and the Financial Services and Markets Act 2000. I will make these records available, on request, to Accord Mortgages Ltd or the Financial Services authority. I have advised the customer on the types of valuations and surveys available; the other costs included; and credit scoring (if you need any further information about these please refer to our website www.accordmortgages.com). I also confirm that the registration number for the Financial Services Authority (FSA) completed below is correct, and that I have complied with the FSA rules in giving advice to the customer(s).
I confirm that I am not submitting this application on behalf of an unauthorised person or firm.

Signature	Date
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Name	Position
------	----------

Firm Name and Address

Email	Telephone
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Fax	FSA Register Number
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Please indicate the mortgage club/network to be used (We are unable to pay you a procuration fee without this information)

What is your fee charged to your client for arranging this mortgage? £

What is the amount of your fee that is refundable if the mortgage application does not proceed? £

What is your fee charged to your client for arranging insurance? £

Is the level of service offered to your client advised? Yes No

INCOME DETAILS

I understand that it is a criminal offence if either I or someone acting on my behalf provides incorrect information in order to obtain a mortgage, and the provision of any inaccurate information can lead to prosecution for fraud.

	1st Applicant			2nd Applicant		
	Employed/Self Employed/Retired/Unemployed/ Other (please specify)			Employed/Self Employed/Retired/Unemployed/ Other (please specify)		
1. Are you currently	(delete as appropriate)			(delete as appropriate)		
2. (a) Are you	Permanent Employee/Fixed Term Contract/ Salaried Director/Non-Salaried Director			Permanent Employee/Fixed Term Contract/ Salaried Director/Non-Salaried Director		
(b) Are you	Full Time/Part Time			Full Time/Part Time		
(c) What is your company's/employer's trade/ profession?						
(d) What is your job title?						
3. Are you a member of a company pension scheme or superannuation scheme?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
4. Basic annual salary and/or pension	Salary	£		Pension	£	
(a) If self employed, state annual net profit for the last three years and go to Question 7	Year Ending					
	Amount	£		£		
(b) Sustainable annual overtime (i.e. the amount you reasonably expect to continue earning)	£			£		
(c) Sustainable annual bonus (i.e. the amount you reasonably expect to continue earning)	£			£		
(d) Annual commission	£			£		
(e) Other (e.g. annual band enhancement/annual dividends)	£			£		
	Total income			£		
5. (a) Are you due a pay rise in the next 3 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If YES, new annual basic salary	£			£		
(b) Are you due an increment in the next 12 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If YES, new annual basic salary	£			£		
6. What date did you start your current employment?						
If you are on a fixed term contract, please state the start and end dates of the contract(s)	Current	Start	End	Current	Start	End
	Previous	Start	End	Previous	Start	End
If you have been with your current employer for less than 3 months, please give us details of where you previously worked in the last 12 months in the extra space on page 7 - including name and address of employer, start and end dates for each employment						
7. Please give details of any other income you receive (e.g. pay you get from a second job, share dividends, maintenance payments, rental from investment properties)						
(a) Amount (gross)	£			£		
Source						
(b) Amount (gross)	£			£		
Source						
EMPLOYED AND/OR RETIRED APPLICANTS						
1. National Insurance Number						
2. Name of your Tax Office						
3. Tax Reference (not your tax code)						
4. Employee number and/or pension reference						
5. Employer and/or pension company name						
6. Employer and/or pension company address						
	Postcode			Postcode		
7. Name and telephone number (including extension) of the individual who can provide us with confirmation of your income	Name	Telephone No.		Name	Telephone No.	
8. How are you paid?	(delete as appropriate) Cash/Cheque/Direct to Bank/ Other (please specify)			(delete as appropriate) Cash/Cheque/Direct to Bank/ Other (please specify)		
9. How often?	(delete as appropriate) Weekly/Monthly/4 Weekly/ Other (please specify)			(delete as appropriate) Weekly/Monthly/4 Weekly/ Other (please specify)		
If you are about to leave your current employment, please give details of any future employment in the extra space on page 7						
If you receive income from more than one pension or have more than one employer, please give us details in the extra space on page 7						

EMPLOYED AND/OR RETIRED APPLICANTS - Continued

10. If you have been with your current employer for less than 3 months, please tell us where you previously worked during the last year and when your employment started and finished

1st Applicant

2nd Applicant

Previous employer's name

Previous employer's address

Postcode

Postcode

Previous employer's telephone number

Date employment started

Date employment finished

SELF-EMPLOYED APPLICANTS AND SHAREHOLDING DIRECTORS

1. (a) Name and address of your business

Postcode

Postcode

(b) How long has the business been established?

 Years

 Months

 Years

 Months

(c) How long have you been connected with the business?

 Years

 Months

 Years

 Months

2. Do you produce accounts ?

Yes No

Yes No

3. Name, address and telephone number of your accountant (including name of person dealing)

Postcode

Tel. No.

Postcode

Tel. No.

4. What qualifications does your accountant hold? (e.g. FCA, ACA)

5. If you are a company director, what is your % shareholding?

 %

 %

RETIREMENT INCOME

1. Please tell us your anticipated retirement income

2. Please also tell us what you will do should your retirement income be insufficient to cover the mortgage payments

Sell a second property

Sell this property and move to rented accommodation

Sell this property and downsize

Make regular overpayments to repay capital

Sell this property and move in with relatives

Use expected inheritance

FINANCIAL DETAILS

1. Do you have a current account with a bank or building society?

Yes No

Yes No

If YES, state how long you have had it (if you have more than one, please refer to the one you have had the longest)

Years Months

Years Months

Do you have a cheque guarantee/debit card?

Yes No

Yes No

2. Do you have a savings account?

Yes No

Yes No

If you have an account with the Yorkshire, what is your account number?

3. How many credit cards do you have?

4. Do you have any debts outstanding under hire purchase arrangements, bank loans, credit cards etc.?

Yes No

Yes No

If YES, please give details, including outstanding debts, monthly repayments, the dates when the debts are due to be fully repaid, and if they will be paid off on completion

Type	Outstanding Debt	Monthly Repayment	Final Repayment	Repaid on Completion
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Type	Outstanding Debt	Monthly Repayment	Final Repayment	Repaid on Completion
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Type of Outgoing Monthly Amount £

Type of Outgoing Monthly Amount £

5. Do you pay child minding, nursery or school fees or have other significant outgoings?

FINANCIAL DETAILS - Continued

6. Are you making any maintenance payments to a third party?
If YES, please give details

1st Applicant		2nd Applicant	
Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

7. Have you ever had a mortgage, or been party to one?

1st Applicant		2nd Applicant	
Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

8. Following completion of this mortgage, will you be party to any other mortgage(s)? If you are in the process of applying for a mortgage (including buy to let and investment mortgages) with another lender, you should tell us about this too
If YES, please give full details

1st Applicant		2nd Applicant	
Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

9. When you take out this mortgage what will the outstanding balance be on any other mortgage?

1st Applicant	2nd Applicant
£ <input type="text"/>	£ <input type="text"/>

10. Have you ever been behind with any financial commitment (e.g. mortgage, secured loan, unsecured loan, credit card)?
If YES, please give details

1st Applicant		2nd Applicant	
Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

11. Have you ever had a county court judgment (CCJ) or a high court judgment registered against you (Court Decree in Scotland) or are you currently involved in any court proceedings in connection with a debt?
If YES, please give details

1st Applicant		2nd Applicant	
Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

12. Have you ever been subject to an Individual Voluntary Arrangement (IVA), or Bankruptcy order?
If YES, please give details

1st Applicant		2nd Applicant	
Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

APPLICANTS WHO HAVE A MORTGAGE NOW OR HAVE HAD A MORTGAGE IN THE PAST

Please answer the following questions relating to your most recent mortgage

1. What is the mortgage account number?	<input type="text"/>	<input type="text"/>
2. Name and address of the lender	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
3. What is the address of the property?	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
(a) Date mortgage opened	<input type="text"/>	<input type="text"/>
(b) Date repaid (if applicable)	<input type="text"/>	<input type="text"/>
(c) Balance outstanding (if applicable)	£ <input type="text"/>	£ <input type="text"/>
(d) Monthly mortgage payment (if applicable)	£ <input type="text"/>	£ <input type="text"/>
4. If this mortgage will still be outstanding when your new mortgage completes, will you:	Repay the mortgage at the time of completion <input type="checkbox"/> Be released from the mortgage <input type="checkbox"/> Retain the mortgage <input type="checkbox"/>	Repay the mortgage at the time of completion <input type="checkbox"/> Be released from the mortgage <input type="checkbox"/> Retain the mortgage <input type="checkbox"/>
5. If applicable, what is the selling price of your property?	£ <input type="text"/>	£ <input type="text"/>

If you have had more than one mortgage in the last 12 months, please answer questions 1-5 above for each mortgage held in the extra space on page 7

APPLICANTS WHO ARE RENTING OR HAVE RENTED IN THE LAST 12 MONTHS

1. If you are currently renting the property that you are living in, please tell us:

(a) The name, address and telephone number of your current landlord

Tel. No.	Postcode

Tel. No.	Postcode

(b) The date your tenancy began

(c) Your monthly rental payment

£

£

2. Have all your rent payments been paid on time?

If No, please provide details in the extra space on page 7

Yes No

Yes No

If you have rented more than one property in the last 12 months please provide full details for each tenancy in the extra space on page 7

PROPERTY INFORMATION

1. Approximate year that the property was built

DATE OF ENTRY
(SCOTLAND ONLY)

2. Full address (if it is a new property, and yet to be numbered, please tell us the plot number)

Postcode

3. Type of property (more than one answer may apply)

House
 Bungalow
 Flat/Maisonette
 Detached
 Semi-detached
 Terrace

4. If you have ticked FLAT or MAISONETTE, please tell us

Which floor in block
 No. of floors in block
 Purpose built
 Converted house
 Above/below shop premises

5. Accommodation - please indicate the number of:

Reception rooms
 Kitchens
 Bedrooms
 Bathrooms
 Inside WCs (if separate)

6. Is the property (more than one answer may apply, please complete as appropriate)

Heritable (formerly Feudal) (Scotland only)
 Freehold

Leasehold - unexpired term of lease Years and Ground Rent £

Commonhold

7. Please give the full names of anyone over the age of 17 who will be living with you in the mortgaged property

8. Do you intend to run a business from or let any part of the property?

If YES, please give details

Yes No

9. Will the property be your main residence?

Yes No

MORTGAGE REQUIREMENTS

1. If you wish to pay on a date other than the 1st, please enter a date in the box

(2nd- 28th)

2. Which Accord Mortgages' products are you applying for?

Note: If you would like to have more than one product, or if you are an existing borrower wishing to use portability, please confirm the amount required on each product

Product	Capital & Interest (Repayment)	Interest Only	Total
<input style="width: 100%; height: 20px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>

If you are applying for an offset mortgage product, please complete the supplementary form

3. For the amount in the Interest Only box above, please state proposed repayment vehicle e.g. Endowment, Pension, ISA

Repayment Vehicle	Amount	Repayment Vehicle	Amount
<input style="width: 100%; height: 20px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	£ <input style="width: 50px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	£ <input style="width: 50px;" type="text"/>

4. If the repayment vehicles do not cover the entire interest only element of the loan, please tell us what alternative arrangements have been made to repay the capital part of the mortgage at the end of the term

Sell a second property
 Sell this property and move to rented accommodation
 Use investment and/or savings

Sell this property and downsize
 Make regular overpayments to repay capital

Sell this property and move in with relatives
 Use expected inheritance

5. Do you want to add the Higher Lending Charge to your loan amount?

Yes No N/A

VALUATION AND SOLICITOR DETAILS

A mortgage valuation is solely for our purposes and benefit so that we can be satisfied that the property provides sufficient security for us to lend. You may not receive a copy of any valuation report prepared in connection with this application.

1. What type of valuation have you had/do you require?

Mortgage valuation
 Home buyer survey & valuation
 Building survey

If the valuation has already been carried out please confirm contact name, address and telephone number of the valuer

Postcode Telephone

VALUATION AND SOLICITOR DETAILS - Continued

2. Who can the valuer obtain keys from?

(Please confirm contact name, address and daytime telephone number)

Postcode

Telephone

3. Name and address of solicitor/licensed conveyancer

(Please confirm contact name, address and telephone number)

Postcode

Telephone

HOUSE PURCHASE ONLY

4. Name and address of person selling

(Please confirm contact name, address and daytime telephone number)

Postcode

Telephone

5. If you are borrowing the difference between the purchase price and the amount of loan you are applying for, please tell us:

(a) from where, and the date when you must repay it

(b) how much you are borrowing and how much you will be repaying each month

£

(Amount borrowed)

£

(Monthly repayment)

6. Are you receiving any cashbacks, discounts, allowances or other incentives in connection with this purchase from any source?

Yes

No

If YES, please give full details

7. If the property is under construction, do you wish the mortgage to be released in instalments?

Yes

No

If YES, please provide a correspondence address in the extra space below

APPLICATION FEE - METHOD OF PAYMENT

Please tick how you wish to pay

Cheque (Please make payable to Accord Mortgages Limited)

Credit/Debit Card (Please give details below)

Please debit my

By

£

Card number

Valid From

Expiry date

Issue number (SWITCH only)

Signature

EXTRA SPACE

Please remember to quote the relevant section and question number next to your answer

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

How we use your personal information

Use

- We will use your personal information together with other information available including relevant sensitive information, e.g. health, nationality, offences or proceedings or other items as appropriate to process your application and arrange associated insurance. We will also use it to make credit decisions, complete your mortgage and administer your account, up to and including redemption, contact you where necessary, for fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes.
 - We may undertake a search with Credit Reference Agencies for the purposes of verifying identity and the details submitted, in line with regulatory requirements. The Credit Reference Agencies may check the details supplied against any databases (public or otherwise) to which they have access. They may also use the details in the future to assist other companies for verification purposes. A record of the search will be retained, but will not affect future credit. By proceeding with this application you are agreeing to a search being undertaken in this way.
 - If false or inaccurate information is provided and fraud or money laundering is identified, details will be passed to fraud prevention agencies and/or Law enforcement 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, credit related or other facilities
 - managing credit and credit related account or facilities
 - recovering debt
 - checking details on proposals and claims for all types of insurance
 - checking details of job applicants and employees
- Please write to Group Risk Department, Accord Mortgages Limited, 1 Filey Street, Bradford, BD1 5AT 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.
- Any document provided during or after the application process to help prove identity may be checked with the issuing authority.
 - Accord Mortgages Limited, its parent and other subsidiaries of that parent, share information for fraud prevention purposes.
 - If you take out Accord Mortgages' Buildings and/or Contents Insurance, Accord Mortgages and/or your insurer, Royal & SunAlliance Insurance plc, may:
 - disclose information you have supplied and details of your policy and claims to each other and to a data administration company, to licensed credit reference agencies, relevant insurance companies and fraud prevention bodies, and this information will be made available to other prospective lenders and insurers.
 - use your personal information together with other information available (including relevant sensitive information, e.g. health, offences and proceedings or other items as appropriate) to carry out risk assessment, process your application, administer your policy and claims during the life of the policy, contact you where necessary, for fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes.
 - If you are making this application on behalf of another person they must have authorised you to act on their behalf, to give us their personal information, to authorise a credit search if necessary and to consent to our use of their personal information, as described.
 - We may from time to time carry out an additional credit search for account management purposes but this will not affect your future credit worthiness.
 - If we use an automated system to make a decision about you, such as credit scoring, we will tell you if your application is rejected and give you the opportunity to discuss the matter with us. The decision will be reviewed and may be changed, if appropriate.
 - We will keep your personal information only for as long as is necessary for us to administer the account you have in line with regulatory requirements.

Disclosure

- When assessing your application, we may carry out a credit reference search with one or more licensed credit reference agencies. This may have implications on future credit worthiness for you.
- Whether or not your application to us is successful, each agency will add details of the search, and your application, to their records and will share this information with other lenders and grantors of credit and insurance who will use it when assessing any applications for banking, loan, hire facilities or insurance which you may make in future. They will use it for verifying identity, fraud prevention, debt recovery and tracing debtors. The agencies may also use the information for statistical analysis and market research.
- We may disclose details about the progress of your application, including if it has been granted, and how you conduct your account, to your broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.
- We may contact HM Revenue & Customs, Department for Work and Pensions, any lender, landlord, employer or professional adviser named on this form to obtain information to confirm any income received and payments made.
- We may disclose information you have supplied, and details of how you conduct your account (including arrears, defaults and repossession proceedings), to credit reference agencies and fraud prevention bodies.
- We may disclose details of your account, including balance outstanding, interest rate(s) applicable, early repayment charges and monthly payments to potential borrowers if one of you in the future enquires about adding or removing a party to the account (also known as a "transfer of equity"). However such a transaction will not proceed without a completed application form signed by all account holders.
- Where the mortgage applied for is an offset mortgage, we will disclose information to an offset savings account holder. Disclosure will be limited to information necessary to manage the offset plus account. This may include a transfer of equity, a product transfer to a non-offset mortgage, notification that total savings exceed the mortgage balance, a request to de-link the offset plus savings account and redemption of the mortgage.
- We may disclose personal information to (i) our external auditors and regulatory bodies including the Financial Ombudsman Service and the Financial Services Authority, and (ii) associate companies (including our parent), agents and service providers including solicitors and valuers acting for Accord Mortgages, debt recovery agents, letting agents, market research agencies and providers of information technology services.
- If we sell or transfer all or part of our business, we may disclose or transfer our customer records as part of the proposed/actual sale or transfer. However, we will only do so under a contract, which protects the confidentiality and security of your information.
- Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd. (IDS Ltd.). The aim is to help us check information provided and also to prevent fraudulent claims. When we deal with your request we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. IDS Ltd. may also pass on information received from other insurers about other incidents involving anyone insured under the policy.
- We will respect your rights to privacy and will not disclose your personal information to anyone except with your consent or if the law, public duty or our legitimate interests require us to.
- We may occasionally need to transfer personal information to countries outside the European Economic Area (EEA) which may not have adequate Data Protection laws in place. This will only be done under a contract which includes appropriate safeguards for the security and confidentiality of your personal information, with your consent or where permitted by the Data Protection Act.

Your Rights

Our booklet "Your Rights and the Data Protection Act", explains how we use your personal information, your rights under the Data Protection Act and contains additional information about General Business Purposes, Agencies and Service Providers that we use plus an explanation of sensitive information.

You have the right to have any inaccuracies corrected, to object to direct marketing at any time and a right of access under the Data Protection Act to your personal records held by Accord Mortgages, subject to payment of a fee.

Copies of our booklet and Subject Access Request form (ACC 0039), that should be used if you require access to your personal information, can be obtained from our registered office, Accord Mortgages, 1 Filey Street, Bradford, BD1 5AT or from our website www.accordmortgages.com.

Transfers of Mortgage

Although you may not transfer your interest in the mortgage without consent, there is no restriction in the mortgage against a transfer of Accord Mortgages' interest. Accord Mortgages may transfer its interest in your mortgage to any one else who may not necessarily be a building society or an associated body of a building society. Accord Mortgages is part of the Yorkshire Building Society group but is a separate legal entity from Yorkshire Building Society. You will not be a member of, or have any membership rights in, Yorkshire Building Society.

Declaration to be signed by all applicants

I apply for a loan on the property mentioned on page 6 (or any Replacement Property Form attached to this form).

1. I agree:

- that this information will form the basis of the mortgage contract between Accord Mortgages and me and that if I enter into an associated insurance contract it will also be the basis of a contract between the insurer and me.
- to tell Accord Mortgages about any information which may affect any insurance cover provided. I understand that the policy may be invalid, or the cover affected, if I do not disclose this information.
- to pay Accord Mortgages' conveyancing costs and valuation fees even if the mortgage does not complete.
- to a 7-day notice period for Direct Debit changes.
- to Accord Mortgages and its agents or other members of its group disclosing the details of all offset savings accounts to the other applicants and borrowers.
- to the processing of my personal information as explained above. My agreement here applies in any circumstances during the mortgage where Accord Mortgages needs to make a credit decision.
- to tell Accord Mortgages of any changes to the information in this form which arise between now and completion of the loan.
- to the release to Accord Mortgages of my conveyancer's file in its entirety.

2. I confirm that:

- the information in this form is true and complete, including any answers which have been completed by someone else.
- I am aware that repayments of my loan may continue after I am retired. I confirm that I have discussed this with my adviser and that I understand the financial implications.

3. I have read the explanation on Transfers of Mortgage (above) and had the opportunity to have anything I do not understand explained to me. I acknowledge that you are entitled to transfer Accord Mortgages' interest in the mortgage which I am applying for and any related security, assignment or other related deeds or documents to another body. I consent to the transfer of Accord Mortgages' interest.

4. I understand that:

- Accord Mortgages does not have to make an offer of a loan or refund any fees paid.
- If Accord Mortgages offers me a loan, this does not imply that Accord Mortgages agrees that the price paid for the property is reasonable.

Managing our contact with you: We would occasionally like to keep you up to date with details of products and services supplied by us, our group of companies and carefully selected organisations. This may be by post, phone or email. By giving your details you are agreeing to receive this information. If there is a contact method you do NOT want us to use for this, please tick the relevant box:

Applicant 1: Mail Phone Email
Applicant 2: Mail Phone Email

We will not sell your details to other companies but we may use marketing agents to act on our behalf.

1st Applicant

Signature of Applicant

Date

2nd Applicant

Signature of Applicant

Date

INSTRUCTION TO YOUR BANK/BUILDING SOCIETY TO PAY DIRECT DEBITS

Please complete parts 1 to 6 of the Direct Debit instruction below to instruct your Bank/Building Society to make payments direct from your account.

<p>1. Name and full postal address of your Bank/Building Society.</p> <p>The Manager</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>..... Postcode:</p>	<p>Originator's Identification Number <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; text-align: center;">6</td><td style="width: 20px; text-align: center;">7</td><td style="width: 20px; text-align: center;">6</td><td style="width: 20px; text-align: center;">5</td><td style="width: 20px; text-align: center;">3</td><td style="width: 20px; text-align: center;">2</td></tr></table></p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Accord Mortgages Limited 1 Filey Street Bradford BD1 5AT</p> </div>	6	7	6	5	3	2
6	7	6	5	3	2		

2.	Name(s) of Account Holder(s)	<input style="width: 95%;" type="text"/>
3.	Branch Sort Code	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> - <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> - <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
4.	Bank/Building Society Account No.	<input style="width: 100%;" type="text"/>
5.	Reference No. (i.e. Accord Mortgages Limited Mortgage Account No.)	<input style="width: 100%;" type="text"/>
6.	Date Direct Debit to Commence	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> (Please allow 9 working days from the initial setting up of the Direct Debit for it to become activated)
7.	Collection Date	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> (between the 1st and 28th of the month)
8.	Instruction to your Bank/Building Society and signature	
	Please pay Accord Mortgages Limited Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Accord Mortgages Limited and, if so, details will be passed electronically to my Bank/Building Society.	
	Signature(s)	<input style="width: 100%; height: 40px;" type="text"/>
	Date	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>

A COPY OF THIS GUARANTEE WILL BE SENT TO YOU WITH YOUR FIRST PAYMENT LETTER

The Direct Debit Guarantee

This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.

If the amounts to be paid or the payment dates change, Accord Mortgages Limited will notify you 7 working days in advance of your account being debited, or as otherwise agreed.

If an error is made by Accord Mortgages Limited or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.

You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.



Registered office: 1 Filey Street Bradford BD1 5AT
www.accordmortgages.com

Accord Mortgages Limited is registered in England No. 2139881

Accord Mortgages Limited is authorised and regulated by the Financial Services Authority

Communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.