

IMPORTANT INFORMATION

This application should be used if you would like to sell or release an area of land which is under our charge. For us to consider releasing an area of land associated with your property, please provide the requested information and complete the sale of land application form

What if my application does not meet Accord Mortgages (Yorkshire Building Society) lending criteria?

If your sale/ release of land application doesn't meet Accord Mortgages' lending criteria, then we won't be able to agree to the sale/ release of land.

What legal advice do I need?

You must instruct a solicitor to act on your behalf in respect of the sale/release of land. The solicitor you instruct must be on our conveyancing panel and must also agree to act on our behalf. If you want to check if they are on our panel before instructing a solicitor, please call **0345 166 9227** with their details and we can confirm this for you.

Will I have to pay any charges?

A non-refundable administration fee of £65.00 for us to complete an assessment of a sale/ release of land request. This fee must be paid before we can start the assessment of your sale/release of land request. We will need to instruct a valuation of your property. This is to establish how much your property would be worth if we agree to the sale of the land. A £70.00 valuation fee is chargeable, and this fee must be paid before we can instruct a valuation of your property. You will also be responsible for all legal costs incurred by your solicitor in connection with the transaction.

What happens next?

Complete the application form



Once you have completed the application form, please print, sign and return it, along with the requested information and send to the below address:

Branch Lending & Variations,
Yorkshire Building Society
Yorkshire Drive
Rooley Lane
Bradford
BD5 8LJ

Alternatively you can email the application form and any requested information to:

applicationsubmissions@ybs.co.uk



Once we have all the information outlined above, we'll contact you to collect any fees. You can pay these by debit card if you prefer. Just call **0345 166 9227**.



Once we have any fees that are payable, we'll start the assessment of your Sale/ Release of land request and instruct the valuation of your property.

Depending on the value of your property you may need to repay part of your outstanding mortgage debt for us to consent to the sale or release of land. Other factors may also affect whether we agree to your request. We are under no obligation to agree to the sale of land and we are telling you this now, so that you can make an informed decision as to whether you wish to spend further time and attract costs associated with progressing your proposal.

It is your solicitor's responsibility to ensure that any requirements we have as a condition of granting consent to the sale/release of land are complied with, and to carry out the necessary legal work to complete the transaction.

If you have any queries about the sale/ release of land process, please contact us on **0345 166 9227**

Account number

<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"/>
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PLEASE ENSURE YOU HAVE ENCLOSED

Title plan showing the area of land to be sold

Cheque with outstanding fees (Where applicable)

THE PRESENT OWNERS**1ST APPLICANT****2ND APPLICANT**

1. Title (Mr, Mrs, etc.) and surname

2. Forename(s)

3. Maiden/previous surname

4. Address of property

5. Correspondence address (if different from above)

CONTACT DETAILS (ALL APPLICANTS)

1. Email address

2. Home telephone number

3. Work telephone number

4. Mobile number

5. Preferred contact (We recommend email as the preferred option)

Email	<input type="checkbox"/>	Mobile	<input type="checkbox"/>	Email	<input type="checkbox"/>	Mobile	<input type="checkbox"/>
Post	<input type="checkbox"/>	Home	<input type="checkbox"/>	Post	<input type="checkbox"/>	Home	<input type="checkbox"/>
Work	<input type="checkbox"/>			Work	<input type="checkbox"/>		

SOLICITOR DETAILS

1 Name and address of solicitor/ licensed conveyancer

Contact name

Contact address

Contact telephone number

2. Solicitor's email address

FURTHER INFORMATION

1 The selling price of the area of land?

£

2. Why is the land being sold / released?

3. What are you going to do with the funds from the sale of land? (if applicable)

PERSONAL DETAILS (PURCHASER)	1ST APPLICANT	2ND APPLICANT
1. Title (Mr, Mrs, etc.) and surname		
2. Forename(s)		
3. Name of company (if applicable)		
4. Present address		

EXISTING MORTGAGE REQUIREMENTS					
1. What type is your existing mortgage	Repayment	<input type="checkbox"/>	Interest only	<input type="checkbox"/>	
	Part & Part (please specify what type)	<input type="checkbox"/>			
2. How long is remaining on your current mortgage term?					
3. Residential or Buy to Let account?	Residential	<input type="checkbox"/>	Buy to Let	<input type="checkbox"/>	
4. Amount	Repayment	£	Interest only	£	
	Part & Part (please specify what type)	<input type="checkbox"/>			
5. Is your property part of a shared ownership scheme?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	If answer is "YES" it's important to know that sale/release of land is not permitted if your property is currently owned as part of shared ownership scheme
6. (Residential only) For the amount in the Interest Only box above, please state proposed repayment strategy e.g. existing endowment, general investments, sale of mortgaged property, Other...	Repayment strategy	Amount		Repayment strategy	Amount
		£			£
		£			£
		£			£
7. Is / are your repayment Strategy / Strategies still applicable?	Yes (no further information required)	<input type="checkbox"/>	No (if No please provide some further comments as to why the repayment strategy is no longer applicable and/or what you have in place as an alternative below):	<input type="checkbox"/>	

FURTHER COMMENTS
Please remember to quote the relevant section and question number next to your answer
<p style="text-align: right;">If you need extra space, please attach a separate sheet and tick if applicable <input type="checkbox"/></p>

SIGNATURE 1ST APPLICANT	SIGNATURE 2ND APPLICANT
Date	Date

FOR OFFICIAL USE ONLY			
Accord Mortgages account number		Source code	<input type="text"/>
Accord Mortgages Solicitors/Licensed Conveyancer's reference (if applicable)		Valuation fee collected	

Accord Mortgages Limited decides what personal information we need to collect about you, how we use it, who we share it with and how long we keep it. This makes us the data controller of your personal information for data protection purposes. When we refer to 'Society', 'YBS Group' or 'Yorkshire Group' we mean Yorkshire Building Society Group (Accords parent) trading as:

- Yorkshire Building Society (sometimes referred to as The Yorkshire, YBS)
- Chelsea Building Society (sometimes referred to as The Chelsea, CBS)
- Norwich and Peterborough (sometimes referred to as N&P)

We will use the personal information obtained from you and additional information obtained in the course of opening and managing your account. This includes, but is not limited to, name, address, identification, account transactions and communications and where relevant sensitive information, credit reference data, financial crime data, health details, nationality and legal proceedings.

We will respect your rights to privacy and will only collect, use, store and share your personal information where a lawful purpose applies:

- It's necessary for the performance of a contract you have or have requested to enter.
- If we have a legal obligation.
- If we have a legitimate business interest where it does not have an unfair impact on you.
- If you have given your consent where the collection, use, storage or sharing involves special category (sensitive) personal information (e.g. health race and religion).
- Where we believe you or another person is at risk and we need to protect your or their vital interests.
- Where it's in the public interest or we have been given official authority to do so.

For full details of the types of information used in each product, and the other lawful purposes we may use it for, please see our "How we use your personal information" booklet which can found at www.accordmortgages.com or via your intermediary.

HOW WE USE YOUR PERSONAL INFORMATION

When you apply for a mortgage account, we will use your personal information together with other information available including relevant sensitive information, (e.g. health, race and religion), for:

- Identity verification (including checking documents with issuing authorities e.g. driving licence – DVLA)
- Processing any Approval in Principle
- Processing your application
- Making credit decisions about you
- Contacting you where necessary
- Fraud prevention and detection
- Arranging associated insurance (where you have requested us to do so)
- Completing your mortgage
- Administering your account up to and including redemption
- Legal and regulatory compliance
- Marketing (where we have your consent) and market research - General business purposes

If you are making an enquiry or 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 and to consent to our use of their personal information. We may also share information about you with a joint account holder if they make an enquiry or further application without you being present where they have confirmed you have authorised them to act on your behalf.

We will share information with one or more Credit Reference Agencies (CRA's), now and in the future, to:

- Check your identity
- Verify the accuracy of the information you have provided
- Assess your creditworthiness and affordability
- Manage your account(s)/relationship with us
- Process your application
- Ensure any offers we send are appropriate to you
- Trace and recover debts
- Prevent criminal activity, fraud and money laundering.

We will continue to exchange information about you with CRA's while you have a relationship with us. We will also inform the CRA's about your settled accounts. If you borrow and do not repay in full and on time, CRA's will record the outstanding debt. This information may be supplied to other organisations by CRA's.

When CRA's receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. We routinely carry out an additional credit search for account management purposes but this will not affect your future creditworthiness as no hard foot print will be left.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before applying. CRA's will also link your records together and these links will remain on your and

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their files until such time as you or your partner successfully files for a disassociation with the CRA's to break that link. 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 can be reviewed to ensure an appropriate decision has been made.

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment in the future. Further details of how your personal information will be used by us, Credit Reference Agencies and Fraud Prevention Agencies can be found in our booklet "How we use your personal information" which can found at www.accordmortgages.com or via your intermediary.

If you take out Yorkshire Building Society home insurance or other insurance we and/or your insurer may:

- Share information you have supplied and details of your policy and claim with each other, a data administration company, licensed credit reference agencies, relevant insurance companies and fraud prevention bodies. 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, race and religion) to carry out a risk assessment, process your application, administer your policy and claims during the life of the policy, for fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes.
- We may contact your medical professional representative with your explicit consent to obtain information or confirm a pre-existing medical condition you have informed us of, but we will always explain why we need the information, how it will be used and who it will be shared with.

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 Limited may also pass on information received from other insurers about other incidents involving anyone insured under the policy.

We will only use, keep and share your personal information for as long is required to meet our legal and regulatory obligations, industry standards and business requirements, and to deal with your enquiry, administer and manage your accounts, products and relationship with us. After this time, we will delete your personal information in line with the requirements of the Financial Conduct Authority, Prudential Regulation Authority, Money Laundering regulations, Financial Ombudsman Service and HM Revenue & Customs

DISCLOSING YOUR PERSONAL INFORMATION

We may disclose your personal information with other people or organisations as follows:

- The progress of your application, including if it has been granted, to your broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.
- With HM Revenue & Customs, Department for Work & Pensions, any lender, landlord, employer or professional adviser named on this form to obtain information to confirm any income received and payments made.
- To any government body providing you with financial assistance (for example, Homes England or Help to Buy (Wales) Limited) any application or account information in which that body has legitimate interest such as an unauthorised letting or property alteration or any identified false or inaccurate information.
- The information you have supplied, and details of how you conduct your account including disputes, arrears and repossession proceedings, to joint account holders, anyone who guarantees the loan or their legal adviser.
- Your account, including current balance, current monthly payment, projected balance and monthly payment to a subsequent charge holder in connection with any application for the postponement of that charge.
- 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.
- If you make a transfer of equity application any borrower who is to be removed from the mortgage account will remain on the account until our legal adviser sends us written confirmation that the transfer of the mortgages property has been legally completed. Until we receive that confirmation all borrowers will still be liable under the mortgage and can have access to the account details including details of additional lending.

YOUR RIGHTS UNDER THE DATA PROTECTION LAWS

- With Yorkshire Building Society and its subsidiary companies for fraud prevention, lawful purposes, account administration and for general business purposes (e.g. updating customer records, handling customer queries and complaints).
- Personal information to (i) our external auditors and regulatory bodies including the Financial Ombudsman Service, Prudential Regulation Authority and the Financial Conduct Authority, and (ii) associate companies, agents and service providers including solicitors and valuers acting for the Society, field agents, debt recovery agents, tracing agents, letting agents, brokers, printers, market research agencies and providers of information technology services.

If we sell or transfer all or part of our business, we may share or transfer our customer records as part of the proposed/actual sale or transfer. However, we will only do so under a contract or where we have a legal obligation to do so. The protection, security and confidentiality of your personal information are important to us and we put in place appropriate safeguards to manage this.

Where we transfer personal information to countries outside the European Economic Area (EEA) this is always done under a contract which includes appropriate safeguards for the security and confidentiality of your personal information, with your consent, or where permitted by Data Protection laws. You have the right to:

- Be informed about processing of your personal information
- Have your personal information corrected if it is inaccurate or incomplete
- Object or restrict to the processing of your personal information
- Have your personal information erased subject to conditions (e.g. where the processing fails to satisfy legal requirements)
- Request access to your personal information and details about how we process it
- Move, copy or transfer your personal information also known as 'data portability'
- Challenge automated decision making including profiling, which is the automated processing of your personal information to evaluate certain things about you.
- Complain to the Information Commissioner's Office (<https://ico.org.uk/>) which enforces data protection laws

MANAGING OUR CONTACT WITH YOU

From time to time we would like to tell you about products and services that may be of benefit to you. These may be provided by us or other carefully selected organisations. To do this, we would like to communicate with you by post, email, text message, telephone or any other appropriate messaging service.

Please tell us how you would like to be kept informed about our latest products and services:

Applicant 1	Email	<input type="checkbox"/>	Telephone	<input type="checkbox"/>	Post	<input type="checkbox"/>
Applicant 2	Email	<input type="checkbox"/>	Telephone	<input type="checkbox"/>	Post	<input type="checkbox"/>

Accord Mortgages Limited is registered in England No. 2139881 Registered Office: Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ www.Accordmortgages.com

Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority. Accord Mortgages Limited is entered in the Financial Services Register under registration number 305936. Accord Mortgages is a registered Trade Mark of Accord Mortgages Limited.

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

Our printed material is available in alternative formats e.g. large print, Braille or audio. Please call us on **0345 1200 872**.